

PRODUCT FINDER

Find out what we can offer your client

Effective date 31/10/2025

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507828	2 Year Fixed	3.70%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507742	2 Year Fixed	3.90%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
507833	5 Year Fixed	3.94%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507827	2 Year Fixed	4.00%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507830	3 Year Fixed	4.01%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
507755	5 Year Fixed	4.09%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
507832	5 Year Fixed	4.14%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507829	3 Year Fixed	4.16%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507831	5 Year Fixed	4.29%	£0	60%	Free standard valuation	£50k - £1m
507826	2 Year Fixed	4.35%	£0	60%	Free standard valuation	£50k - £1m

65% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507836	2 Year Fixed	3.75%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507764	2 Year Fixed	3.95%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
507841	5 Year Fixed	4.04%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m CHAT

507835	2 Year Fixed	4.05%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507838	3 Year Fixed	4.06%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
507777	5 Year Fixed	4.19%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
507837	3 Year Fixed	4.21%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507840	5 Year Fixed	4.24%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507839	5 Year Fixed	4.39%	£0	65%	Free standard valuation	£50k - £1m
507834	2 Year Fixed	4.40%	£0	65%	Free standard valuation	£50k - £1m

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507844	2 Year Fixed	3.83%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507786	2 Year Fixed	4.03%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
507843	2 Year Fixed	4.13%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507846	3 Year Fixed	4.14%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
507849	5 Year Fixed	4.14%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507845	3 Year Fixed	4.29%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507799	5 Year Fixed	4.29%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
507848	5 Year Fixed	4.34%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507842	2 Year Fixed	4.48%	£0	75%	Free standard valuation	£50k - £1m
507847	5 Year Fixed	4.49%	£0	75%	Free standard valuation	£50k - £1m

80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
------	------	------	----------	---------	------------	-----------

507851	2 Year Fixed	4.63%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507854	5 Year Fixed	4.68%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507853	5 Year Fixed	4.88%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507850	2 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507852	3 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

Remortgage

60% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507746	2 Year Fixed	3.75%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507745	2 Year Fixed	3.75%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507744	2 Year Fixed	3.90%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507743	2 Year Fixed	3.90%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507759	5 Year Fixed	3.99%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507758	5 Year Fixed	3.99%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507741	2 Year Fixed	4.05%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507740	2 Year Fixed	4.05%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507750	3 Year Fixed	4.06%	£1,995	60%	Free standard valuation Remortgage legal service	£150k - £1m
507749	3 Year Fixed	4.06%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
507757	5 Year Fixed	4.09%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507756	5 Year Fixed	4.09%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m

507754	5 Year Fixed	4.19%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507753	5 Year Fixed	4.19%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507748	3 Year Fixed	4.21%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507747	3 Year Fixed	4.21%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507751	5 Year Fixed	4.34%	£0	60%	Free standard valuation	£50k - £1m
507752	5 Year Fixed	4.39%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
507738	2 Year Fixed	4.40%	£0	60%	Free standard valuation	£50k - £1m
507739	2 Year Fixed	4.45%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m

60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507817	2 Year Tracker	BoE base rate + 0.41%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507816	2 Year Tracker	BoE base rate + 0.43%, 1.34% collar	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507815	2 Year Tracker	BoE base rate + 0.56%, 1.49% collar	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507814	2 Year Tracker	BoE base rate + 0.58%, 1.49% collar	£995	60%	£250 cashback Free standard valuation	£50k - £1m

65% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507768	2 Year Fixed	3.80%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507767	2 Year Fixed	3.80%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507766	2 Year Fixed	3.95%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507765	2 Year Fixed	3.95%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m

507781	5 Year Fixed	4.09%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507780	5 Year Fixed	4.09%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507763	2 Year Fixed	4.10%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507762	2 Year Fixed	4.10%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507772	3 Year Fixed	4.11%	£1,995	65%	Free standard valuation Remortgage legal service	£150k - £1m
507771	3 Year Fixed	4.11%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
507779	5 Year Fixed	4.19%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507778	5 Year Fixed	4.19%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
507770	3 Year Fixed	4.26%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507769	3 Year Fixed	4.26%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507776	5 Year Fixed	4.29%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507775	5 Year Fixed	4.29%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507773	5 Year Fixed	4.44%	£0	65%	Free standard valuation	£50k - £1m
507760	2 Year Fixed	4.45%	£0	65%	Free standard valuation	£50k - £1m
507774	5 Year Fixed	4.49%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
507761	2 Year Fixed	4.50%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507790	2 Year Fixed	3.88%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507789	2 Year Fixed	3.88%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m

507788	2 Year Fixed	4.03%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507787	2 Year Fixed	4.03%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507785	2 Year Fixed	4.18%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507784	2 Year Fixed	4.18%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507794	3 Year Fixed	4.19%	£1,995	75%	Free standard valuation Remortgage legal service	£150k - £1m
507793	3 Year Fixed	4.19%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
507803	5 Year Fixed	4.19%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507802	5 Year Fixed	4.19%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507801	5 Year Fixed	4.29%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507800	5 Year Fixed	4.29%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507792	3 Year Fixed	4.34%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507791	3 Year Fixed	4.34%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507798	5 Year Fixed	4.39%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507797	5 Year Fixed	4.39%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507782	2 Year Fixed	4.53%	£0	75%	Free standard valuation	£50k - £1m
507795	5 Year Fixed	4.54%	£0	75%	Free standard valuation	£50k - £1m
507783	2 Year Fixed	4.58%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
507796	5 Year Fixed	4.59%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
------	------	------	----------	---------	------------	-----------

507821	2 Year Tracker	BoE base rate + 0.57%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507820	2 Year Tracker	BoE base rate + 0.59%, 1.49% collar	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507819	2 Year Tracker	BoE base rate + 0.72%, 1.64% collar	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507818	2 Year Tracker	BoE base rate + 0.74%, 1.64% collar	£995	75%	£250 cashback Free standard valuation	£50k - £1m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507807	2 Year Fixed	4.68%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507806	2 Year Fixed	4.68%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507813	5 Year Fixed	4.73%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507812	5 Year Fixed	4.73%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507811	5 Year Fixed	4.93%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507810	5 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507805	2 Year Fixed	4.98%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507804	2 Year Fixed	4.98%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507809	3 Year Fixed	4.98%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507808	3 Year Fixed	4.98%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507825	2 Year Tracker	BoE base rate + 2.37%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507824	2 Year Tracker	BoE base rate + 2.39%, 1.89% collar	£1,995	80%	£250 cashback Free standard valuation	£50k - £500k CHAT

507823	2 Year Tracker	BoE base rate + 2.52%, 2.04% collar	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507822	2 Year Tracker	BoE base rate + 2.54%, 2.04% collar	£995	80%	£250 cashback Free standard valuation	£50k - £500k

Consumer Duty fair value - Consumer Duty is a new principle introduced by the Financial Conduct Authority (FCA), coming into force from 31 July 2023. [Read more about our approach on our Consumer Duty fair value page.](#)