# **PRODUCT FINDER**

# Find out what we can offer your client

Effective date **04/09/2025** 

### House & Flat Purchase

#### 60% LTV House & Flat Purchase Fixed

| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                             | Loan size  |
|--------|--------------|-------|----------|---------|--|------------|
| 507302 | 2 Year Fixed | 4.01% | £1,995   | 60%     | £500 cashback Free standard valuation  | £50k - £1m |
| 507315 | 5 Year Fixed | 4.18% | £1,995   | 60%     | £500 cashback  Free standard valuation | £50k - £1m |

#### 65% LTV House & Flat Purchase Fixed

| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                             | Loan size  |
|--------|--------------|-------|----------|---------|--|------------|
| 507324 | 2 Year Fixed | 4.11% | £1,995   | 65%     | £500 cashback  Free standard valuation | £50k - £1m |
| 507337 | 5 Year Fixed | 4.28% | £1,995   | 65%     | £500 cashback Free standard valuation  | £50k - £1m |

#### 75% LTV House & Flat Purchase Fixed

| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                            | Loan size  |
|--------|--------------|-------|----------|---------|---------------------------------------|------------|
| 507346 | 2 Year Fixed | 4.21% | £1,995   | 75%     | £500 cashback Free standard valuation | £50k - £1m |
| 507359 | 5 Year Fixed | 4.38% | £1,995   | 75%     | £500 cashback Free standard valuation | £50k - £1m |

# House & Flat Purchase, and Remortgage

# 60% LTV House & Flat Purchase, and Remortgage Fixed

| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                            | Loan size   |
|--------|--------------|-------|----------|---------|---------------------------------------|-------------|
| 507305 | 2 Year Fixed | 3.86% | £3,495   | 60%     | £250 cashback Free standard valuation | £150k - £1m |
| 507318 | 5 Year Fixed | 4.08% | £3,495   | 60%     | £250 cashback Free standard valuation | £150k - £1  |

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| 507300 | 2 Year Fixed | 4.16% | £995   | 60% | £250 cashback Free standard valuation  | £50k - £1m  |  |
|--------|--------------|-------|--------|-----|--|-------------|--|
| 507309 | 3 Year Fixed | 4.17% | £1,995 | 60% | £250 cashback Free standard valuation  | £150k - £1m |  |
| 507313 | 5 Year Fixed | 4.28% | £995   | 60% | £250 cashback  Free standard valuation | £50k - £1m  |  |
| 507307 | 3 Year Fixed | 4.32% | £995   | 60% | £250 cashback Free standard valuation  | £50k - £1m  |  |
| 507311 | 5 Year Fixed | 4.43% | £O     | 60% | Free standard valuation                | £50k - £1m  |  |
| 507298 | 2 Year Fixed | 4.51% | £0     | 60% | Free standard valuation                | £50k - £1m  |  |

# 60% LTV House & Flat Purchase, and Remortgage Tracker

|    | Code  | Туре           | Rate                                   | Prod fee | Max LTV | Incentives                            | Loan size  |
|----|-------|----------------|--|----------|---------|---------------------------------------|------------|
| 50 | 07376 | 2 Year Tracker | BoE base rate + 0.34%,<br>1.34% collar | £1,995   | 60%     | £250 cashback Free standard valuation | £50k - £1m |
| 50 | 07374 | 2 Year Tracker | BoE base rate + 0.49%,<br>1.49% collar | £995     | 60%     | £250 cashback Free standard valuation | £50k - £1m |

### 65% LTV House & Flat Purchase, and Remortgage Fixed

| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                             | Loan size   |
|--------|--------------|-------|----------|---------|--|-------------|
| 507327 | 2 Year Fixed | 3.96% | £3,495   | 65%     | £250 cashback Free standard valuation  | £150k - £1m |
| 507340 | 5 Year Fixed | 4.18% | £3,495   | 65%     | £250 cashback Free standard valuation  | £150k - £1m |
| 507322 | 2 Year Fixed | 4.26% | £995     | 65%     | £250 cashback Free standard valuation  | £50k - £1m  |
| 507331 | 3 Year Fixed | 4.27% | £1,995   | 65%     | £250 cashback  Free standard valuation | £150k - £1m |
| 507335 | 5 Year Fixed | 4.38% | £995     | 65%     | £250 cashback  Free standard valuation | £50k - £1m  |
| 507329 | 3 Year Fixed | 4.42% | £995     | 65%     | £250 cashback Free standard valuation  | £50k - £1m  |
| 507333 | 5 Year Fixed | 4.53% | £O       | 65%     | Free standard valuation                | £50k - £1m  |
| 507320 | 2 Year Fixed | 4.61% | £O       | 65%     | Free standard valuation                | £50k - £1m  |

# 75% LTV House & Flat Purchase, and Remortgage Fixed

| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                             | Loan size   |
|--------|--------------|-------|----------|---------|--|-------------|
| 507349 | 2 Year Fixed | 4.06% | £3,495   | 75%     | £250 cashback Free standard valuation  | £150k - £1m |
| 507362 | 5 Year Fixed | 4.28% | £3,495   | 75%     | £250 cashback Free standard valuation  | £150k - £1m |
| 507344 | 2 Year Fixed | 4.36% | £995     | 75%     | £250 cashback Free standard valuation  | £50k - £1m  |
| 507353 | 3 Year Fixed | 4.37% | £1,995   | 75%     | £250 cashback Free standard valuation  | £150k - £1m |
| 507357 | 5 Year Fixed | 4.48% | £995     | 75%     | £250 cashback Free standard valuation  | £50k - £1m  |
| 507351 | 3 Year Fixed | 4.52% | £995     | 75%     | £250 cashback  Free standard valuation | £50k - £1m  |
| 507355 | 5 Year Fixed | 4.63% | £O       | 75%     | Free standard valuation                | £50k - £1m  |
| 507342 | 2 Year Fixed | 4.71% | £0       | 75%     | Free standard valuation                | £50k - £1m  |

# 75% LTV House & Flat Purchase, and Remortgage Tracker

|    | Code  | Туре           | Rate                                   | Prod fee | Max LTV | Incentives                            | Loan size  |
|----|-------|----------------|--|----------|---------|---------------------------------------|------------|
| 50 | 07380 | 2 Year Tracker | BoE base rate + 0.49%,<br>1.49% collar | £1,995   | 75%     | £250 cashback Free standard valuation | £50k - £1m |
| 50 | 07378 | 2 Year Tracker | BoE base rate + 0.64%,<br>1.64% collar | £995     | 75%     | £250 cashback Free standard valuation | £50k - £1m |

## 80% LTV House & Flat Purchase, and Remortgage Fixed

| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                             | Loan size     |
|--------|--------------|-------|----------|---------|--|---------------|
| 507366 | 2 Year Fixed | 4.86% | £3,495   | 80%     | £250 cashback Free standard valuation  | £150k - £500k |
| 507372 | 5 Year Fixed | 4.96% | £3,495   | 80%     | £250 cashback Free standard valuation  | £150k - £500k |
| 507370 | 5 Year Fixed | 5.16% | £995     | 80%     | £250 cashback Free standard valuation  | £50k - £500k  |
| 507364 | 2 Year Fixed | 5.16% | £995     | 80%     | £250 cashback Free standard valuation  | £50k - £500k  |
| 507368 | 3 Year Fixed | 5.16% | £995     | 80%     | £250 cashback  Free standard valuation | £50k - £500k  |

# 80% LTV House & Flat Purchase, and Remortgage Tracker

| Code   | Туре           | Rate                                   | Prod fee | Max LTV | Incentives                             | Loan size    |
|--------|----------------|--|----------|---------|--|--------------|
| 507384 | 2 Year Tracker | BoE base rate + 0.89%,<br>1.89% collar | £1,995   | 80%     | £250 cashback Free standard valuation  | £50k - £500k |
| 507382 | 2 Year Tracker | BoE base rate + 1.04%,<br>2.04% collar | £995     | 80%     | £250 cashback  Free standard valuation | £50k - £500k |

# Remortgage

# **60% LTV Remortgage Fixed**

| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                                       | Loan size   |
|--------|--------------|-------|----------|---------|--|-------------|
| 507306 | 2 Year Fixed | 3.86% | £3,495   | 60%     | Free standard valuation Remortgage legal service | £150k - £1m |
| 507304 | 2 Year Fixed | 4.01% | £1,995   | 60%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507303 | 2 Year Fixed | 4.01% | £1,995   | 60%     | £250 cashback Free standard valuation            | £50k - £1m  |
| 507319 | 5 Year Fixed | 4.08% | £3,495   | 60%     | Free standard valuation Remortgage legal service | £150k - £1m |
| 507301 | 2 Year Fixed | 4.16% | £995     | 60%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507310 | 3 Year Fixed | 4.17% | £1,995   | 60%     | Free standard valuation Remortgage legal service | £150k - £1m |
| 507317 | 5 Year Fixed | 4.18% | £1,995   | 60%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507316 | 5 Year Fixed | 4.18% | £1,995   | 60%     | £250 cashback Free standard valuation            | £50k - £1m  |
| 507314 | 5 Year Fixed | 4.28% | £995     | 60%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507308 | 3 Year Fixed | 4.32% | £995     | 60%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507312 | 5 Year Fixed | 4.48% | £O       | 60%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507299 | 2 Year Fixed | 4.56% | £0       | 60%     | Free standard valuation Remortgage legal service | £50k - £1m  |

# **60% LTV Remortgage Tracker**

| Code | Туре | Rate | Prod fee | Max LTV | Incentives | Loan size |  |
|------|------|------|----------|---------|------------|-----------|--|

| 507377 | 2 Year Tracker | BoE base rate + 0.34%,<br>1.34% collar | £1,995 | 60% | Free standard valuation Remortgage legal service | £50k - £1m |
|--------|----------------|--|--------|-----|--|------------|
| 507375 | 2 Year Tracker | BoE base rate + 0.49%,<br>1.49% collar | £995   | 60% | Free standard valuation Remortgage legal service | £50k - £1m |

# **65% LTV Remortgage Fixed**

| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                                       | Loan size   |
|--------|--------------|-------|----------|---------|--|-------------|
| 507328 | 2 Year Fixed | 3.96% | £3,495   | 65%     | Free standard valuation Remortgage legal service | £150k - £1m |
| 507326 | 2 Year Fixed | 4.11% | £1,995   | 65%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507325 | 2 Year Fixed | 4.11% | £1,995   | 65%     | £250 cashback Free standard valuation            | £50k - £1m  |
| 507341 | 5 Year Fixed | 4.18% | £3,495   | 65%     | Free standard valuation Remortgage legal service | £150k - £1m |
| 507323 | 2 Year Fixed | 4.26% | £995     | 65%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507332 | 3 Year Fixed | 4.27% | £1,995   | 65%     | Free standard valuation Remortgage legal service | £150k - £1m |
| 507339 | 5 Year Fixed | 4.28% | £1,995   | 65%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507338 | 5 Year Fixed | 4.28% | £1,995   | 65%     | £250 cashback Free standard valuation            | £50k - £1m  |
| 507336 | 5 Year Fixed | 4.38% | £995     | 65%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507330 | 3 Year Fixed | 4.42% | £995     | 65%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507334 | 5 Year Fixed | 4.58% | £O       | 65%     | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507321 | 2 Year Fixed | 4.66% | £O       | 65%     | Free standard valuation Remortgage legal service | £50k - £1m  |

# **75% LTV Remortgage Fixed**

| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                                       | Loan size                 |
|--------|--------------|-------|----------|---------|--|---------------------------|
| 507350 | 2 Year Fixed | 4.06% | £3,495   | 75%     | Free standard valuation Remortgage legal service | £150k - £1m               |
| 507348 | 2 Year Fixed | 4.21% | £1,995   | 75%     | Free standard valuation Remortgage legal service | <b>£50k - £1m</b><br>CHAT |

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|-------------------|--------------|-------|-----------------------|------------------------|--|-------------|
| 507347            | 2 Year Fixed | 4.21% | £1,995                | 75%                    | £250 cashback Free standard valuation            | £50k - £1m  |
| 507363            | 5 Year Fixed | 4.28% | £3,495                | 75%                    | Free standard valuation Remortgage legal service | £150k - £1m |
| 507345            | 2 Year Fixed | 4.36% | £995                  | 75%                    | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507354            | 3 Year Fixed | 4.37% | £1,995                | 75%                    | Free standard valuation Remortgage legal service | £150k - £1m |
| 507361            | 5 Year Fixed | 4.38% | £1,995                | 75%                    | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507360            | 5 Year Fixed | 4.38% | £1,995                | 75%                    | £250 cashback Free standard valuation            | £50k - £1m  |
| 507358            | 5 Year Fixed | 4.48% | £995                  | 75%                    | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507352            | 3 Year Fixed | 4.52% | £995                  | 75%                    | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507356            | 5 Year Fixed | 4.68% | £O                    | 75%                    | Free standard valuation Remortgage legal service | £50k - £1m  |
| 507343            | 2 Year Fixed | 4.76% | £O                    | 75%                    | Free standard valuation Remortgage legal service | £50k - £1m  |

# 75% LTV Remortgage Tracker

| Code   | Туре           | Rate                                   | Prod fee | Max LTV | Incentives                                       | Loan size  |
|--------|----------------|--|----------|---------|--|------------|
| 507381 | 2 Year Tracker | BoE base rate + 0.49%,<br>1.49% collar | £1,995   | 75%     | Free standard valuation Remortgage legal service | £50k - £1m |
| 507379 | 2 Year Tracker | BoE base rate + 0.64%,<br>1.64% collar | £995     | 75%     | Free standard valuation Remortgage legal service | £50k - £1m |

### 80% LTV Remortgage Fixed

|        |              | _     |          |         |  |                      |
|--------|--------------|-------|----------|---------|--|----------------------|
| Code   | Туре         | Rate  | Prod fee | Max LTV | Incentives                                       | Loan size            |
| 507367 | 2 Year Fixed | 4.86% | £3,495   | 80%     | Free standard valuation Remortgage legal service | £150k - £500k        |
| 507373 | 5 Year Fixed | 4.96% | £3,495   | 80%     | Free standard valuation Remortgage legal service | £150k - £500k        |
| 507371 | 5 Year Fixed | 5.16% | £995     | 80%     | Free standard valuation Remortgage legal service | £50k - £500k         |
| 507365 | 2 Year Fixed | 5.16% | £995     | 80%     | Free standard valuation Remortgage legal service | £50k - £500k<br>CHAT |

|  | 507369 | 3 Year Fixed | 5.16% | £995 | 80% | Free standard valuation Remortgage legal service | £50k - £500k |
|--|--------|--------------|-------|------|-----|--|--------------|
|--|--------|--------------|-------|------|-----|--|--------------|

# 80% LTV Remortgage Tracker

| Code   | Туре           | Rate                                   | Prod fee | Max LTV | Incentives                                       | Loan size    |
|--------|----------------|--|----------|---------|--|--------------|
| 507385 | 2 Year Tracker | BoE base rate + 0.89%,<br>1.89% collar | £1,995   | 80%     | Free standard valuation Remortgage legal service | £50k - £500k |
| 507383 | 2 Year Tracker | BoE base rate + 1.04%,<br>2.04% collar | £995     | 80%     | Free standard valuation Remortgage legal service | £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.