

PRODUCT FINDER

Find out what we can offer your client

Effective date 04/12/2025

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508112	2 Year Fixed	3.70%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
508111	2 Year Fixed	3.90%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
508118	5 Year Fixed	3.94%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
508110	2 Year Fixed	4.00%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508114	3 Year Fixed	4.01%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
508117	5 Year Fixed	4.09%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
508116	5 Year Fixed	4.14%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508113	3 Year Fixed	4.16%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508115	5 Year Fixed	4.29%	£0	60%	Free standard valuation	£50k - £1m
508109	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
508142	2 Year Fixed	3.75%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
508141	2 Year Fixed	3.95%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
508148	5 Year Fixed	4.04%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m CHAT

508140	2 Year Fixed	4.05%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508144	3 Year Fixed	4.06%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
508147	5 Year Fixed	4.19%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
508143	3 Year Fixed	4.21%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508146	5 Year Fixed	4.24%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508145	5 Year Fixed	4.39%	£0	65%	Free standard valuation	£50k - £1m
508139	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
508172	2 Year Fixed	3.83%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508171	2 Year Fixed	4.03%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
508170	2 Year Fixed	4.13%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508174	3 Year Fixed	4.14%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
508178	5 Year Fixed	4.14%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508173	3 Year Fixed	4.29%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508177	5 Year Fixed	4.29%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
508176	5 Year Fixed	4.34%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508169	2 Year Fixed	4.48%	£0	75%	Free standard valuation	£50k - £1m
508175	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
					CHAT	

508190	2 Year Fixed	4.63%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508193	5 Year Fixed	4.68%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508192	5 Year Fixed	4.88%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508189	2 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508191	3 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

House & Flat Purchase, and Remortgage

60% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508196	2 Year Tracker	BoE base rate + 0.43%, 1.34% collar	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
508194	2 Year Tracker	BoE base rate + 0.58%, 1.49% collar	£995	60%	£250 cashback Free standard valuation	£50k - £1m

75% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508200	2 Year Tracker	BoE base rate + 0.59%, 1.49% collar	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
508198	2 Year Tracker	BoE base rate + 0.74%, 1.64% collar	£995	75%	£250 cashback Free standard valuation	£50k - £1m

80% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508204	2 Year Tracker	BoE base rate + 2.39%, 1.89% collar	£1,995	80%	£250 cashback Free standard valuation	£50k - £500k
508202	2 Year Tracker	BoE base rate + 2.54%, 2.04% collar	£995	80%	£250 cashback Free standard valuation	£50k - £500k

Remortgage

60% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size

508096	2 Year Fixed	3.75%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
508095	2 Year Fixed	3.75%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
508094	2 Year Fixed	3.90%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508093	2 Year Fixed	3.90%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
508108	5 Year Fixed	3.99%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
508107	5 Year Fixed	3.99%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
508092	2 Year Fixed	4.05%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508091	2 Year Fixed	4.05%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508100	3 Year Fixed	4.06%	£1,995	60%	Free standard valuation Remortgage legal service	£150k - £1m
508099	3 Year Fixed	4.06%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
508106	5 Year Fixed	4.09%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508105	5 Year Fixed	4.09%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
508104	5 Year Fixed	4.19%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508103	5 Year Fixed	4.19%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508098	3 Year Fixed	4.21%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508097	3 Year Fixed	4.21%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508101	5 Year Fixed	4.34%	£0	60%	Free standard valuation	£50k - £1m
508102	5 Year Fixed	4.39%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
508089	2 Year Fixed	4.40%	£0	60%	Free standard valuation	£50k - £1m

508090	2 Year Fixed	4.45%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
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60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508197	2 Year Tracker	BoE base rate + 0.41%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508195	2 Year Tracker	BoE base rate + 0.56%, 1.49% collar	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m

65% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508126	2 Year Fixed	3.77%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
508125	2 Year Fixed	3.77%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
508124	2 Year Fixed	3.92%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508123	2 Year Fixed	3.92%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
508122	2 Year Fixed	4.07%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508121	2 Year Fixed	4.07%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508138	5 Year Fixed	4.09%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
508137	5 Year Fixed	4.09%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
508130	3 Year Fixed	4.11%	£1,995	65%	Free standard valuation Remortgage legal service	£150k - £1m
508129	3 Year Fixed	4.11%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
508136	5 Year Fixed	4.19%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508135	5 Year Fixed	4.19%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
508128	3 Year Fixed	4.26%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m

CHAT

508127	3 Year Fixed	4.26%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508134	5 Year Fixed	4.29%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508133	5 Year Fixed	4.29%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508119	2 Year Fixed	4.42%	£0	65%	Free standard valuation	£50k - £1m
508131	5 Year Fixed	4.44%	£0	65%	Free standard valuation	£50k - £1m
508120	2 Year Fixed	4.47%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
508132	5 Year Fixed	4.49%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508156	2 Year Fixed	3.78%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
508155	2 Year Fixed	3.78%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508154	2 Year Fixed	3.93%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508153	2 Year Fixed	3.93%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
508152	2 Year Fixed	4.08%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508151	2 Year Fixed	4.08%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508160	3 Year Fixed	4.19%	£1,995	75%	Free standard valuation Remortgage legal service	£150k - £1m
508159	3 Year Fixed	4.19%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
508168	5 Year Fixed	4.19%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
508167	5 Year Fixed	4.19%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508166	5 Year Fixed	4.29%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

CHAT

508165	5 Year Fixed	4.29%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
508158	3 Year Fixed	4.34%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508157	3 Year Fixed	4.34%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508164	5 Year Fixed	4.39%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508163	5 Year Fixed	4.39%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508149	2 Year Fixed	4.43%	£0	75%	Free standard valuation	£50k - £1m
508150	2 Year Fixed	4.48%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
508161	5 Year Fixed	4.54%	£0	75%	Free standard valuation	£50k - £1m
508162	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
508201	2 Year Tracker	BoE base rate + 0.57%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508199	2 Year Tracker	BoE base rate + 0.72%, 1.64% collar	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508182	2 Year Fixed	4.68%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
508181	2 Year Fixed	4.68%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508188	5 Year Fixed	4.73%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
508187	5 Year Fixed	4.73%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508186	5 Year Fixed	4.93%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

508185	5 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508180	2 Year Fixed	4.98%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
508179	2 Year Fixed	4.98%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508184	3 Year Fixed	4.98%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
508183	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
508205	2 Year Tracker	BoE base rate + 2.37%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
508203	2 Year Tracker	BoE base rate + 2.52%, 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.](#)