

# NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 10/03/2024

## House & Flat Purchase

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915360	2 Year Fixed	4.03%	£1,495	75%	Free standard valuation	£50k - £5m
915359	2 Year Fixed	4.13%	£495	75%	Free standard valuation	£30k - £5m
915384	5 Year Fixed	4.15%	£1,495	75%	Free standard valuation	£50k - £5m
915383	5 Year Fixed	4.19%	£495	75%	Free standard valuation	£30k - £5m
915378	3 Year Fixed	4.19%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
915362	2 Year Fixed (Boost LTI)	4.23%	£1,495	75%	Free standard valuation	£50k - £5m
915386	5 Year Fixed (Boost LTI)	4.30%	£1,495	75%	Free standard valuation	£50k - £5m
915381	5 Year Fixed	4.31%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
915361	2 Year Fixed offset	4.33%	£1,495	75%	Free standard valuation	£50k - £5m
915358	2 Year Fixed offset	4.43%	£495	75%	Free standard valuation	£50k - £5m
915357	2 Year Fixed	4.43%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
915385	5 Year Fixed offset	4.45%	£1,495	75%	Free standard valuation	£50k - £5m
915382	5 Year Fixed offset	4.49%	£495	75%	Free standard valuation	£50k - £5m
915363	2 Year Fixed offset (Boost LTI)	4.53%	£1,495	75%	Free standard valuation	£50k - £5m
915387	5 Year Fixed offset (Boost LTI)	4.60%	£1,495	75%	Free standard valuation	£50k - £5

## 75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915529	2 Year Tracker	BoE base rate + 0.57%, 1.57% collar	£995	75%	Free standard valuation	£50k - £5m

## 80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915405	2 Year Fixed	4.05%	£1,495	80%	Free standard valuation	£50k - £2.6m
915404	2 Year Fixed	4.15%	£495	80%	Free standard valuation	£50k - £2.6m
915415	5 Year Fixed	4.17%	£1,495	80%	Free standard valuation	£50k - £2.6m
915414	5 Year Fixed	4.21%	£495	80%	Free standard valuation	£50k - £2.6m
915411	3 Year Fixed	4.21%	£495	80%	£300 cashback Free standard valuation	£50k - £2.6m
915403	2 Year Fixed	4.45%	£0	80%	£300 cashback Free standard valuation	£50k - £2.6m

## 85% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915423	2 Year Fixed	4.07%	£1,495	85%	Free standard valuation	£50k - £2.6m
915422	2 Year Fixed	4.17%	£495	85%	Free standard valuation	£50k - £2.6m
915444	5 Year Fixed	4.19%	£1,495	85%	Free standard valuation	£50k - £2.6m
915443	5 Year Fixed	4.23%	£495	85%	Free standard valuation	£50k - £2.6m
915438	3 Year Fixed	4.23%	£495	85%	£300 cashback Free standard valuation	£50k - £2.6m
915425	2 Year Fixed (Boost LTI)	4.27%	£1,495	85%	Free standard valuation	£50k - £2.6m
915446	5 Year Fixed (Boost LTI)	4.34%	£1,495	85%	Free standard valuation	£50k - £2.6m
915441	5 Year Fixed	4.35%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
915424	2 Year Fixed offset	4.37%	£1,495	85%	Free standard valuation	£50k - £2.6m
915421	2 Year Fixed offset	4.47%	£495	85%	Free standard valuation	£50k - £2.6m
915420	2 Year Fixed	4.47%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m CHAT

915445	5 Year Fixed offset	4.49%	£1,495	85%	Free standard valuation	£50k - £2.6m
915442	5 Year Fixed offset	4.53%	£495	85%	Free standard valuation	£50k - £2.6m

### 85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915531	2 Year Tracker	BoE base rate + 0.61%, 1.61% collar	£995	85%	Free standard valuation	£50k - £2.6m

### 90% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915463	2 Year Fixed	4.43%	£495	90%	Free standard valuation	£50k - £1m
915461	2 Year Fixed (First Time Buyers Only)	4.43%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
915474	3 Year Fixed	4.49%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
915482	5 Year Fixed	4.50%	£495	90%	Free standard valuation	£50k - £1m
915481	5 Year Fixed (First Time Buyers Only)	4.50%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
915465	2 Year Fixed (Cascade Score)	4.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
915464	2 Year Fixed (Boost LTI)	4.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
915475	3 Year Fixed (Cascade Score)	4.59%	£995	90%	Free standard valuation	£50k - £1m
915478	5 Year Fixed	4.62%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
915484	5 Year Fixed (Cascade Score)	4.63%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
915483	5 Year Fixed (Boost LTI)	4.63%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
915462	2 Year Fixed offset	4.73%	£495	90%	Free standard valuation	£50k - £1m
915459	2 Year Fixed	4.73%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
915480	5 Year Fixed (Cascade Score)	4.77%	£0	90%	£300 cashback Free standard valuation	£50k - £1m CHAT

915479	5 Year Fixed	4.82%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
915460	2 Year Fixed (Cascade Score)	4.93%	£0	90%	£300 cashback Free standard valuation	£50k - £1m

### 95% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915517	5 Year Fixed	5.51%	£495	95%	Free standard valuation	£50k - £750k
915516	5 Year Fixed (First Time Buyers Only)	5.51%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
915513	5 Year Fixed	5.63%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
915522	5 Year Fixed (Cascade Score)	5.68%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915518	5 Year Fixed (FTB Boost LTI)	5.70%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
915498	2 Year Fixed	5.80%	£495	95%	Free standard valuation	£50k - £750k
915497	2 Year Fixed (First Time Buyers Only)	5.80%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
915515	5 Year Fixed (Cascade Score)	5.83%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
915514	5 Year Fixed	5.83%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
915509	3 Year Fixed	5.86%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
915510	3 Year Fixed (Cascade Score)	6.01%	£995	95%	Free standard valuation	£50k - £750k
915499	2 Year Fixed (FTB Boost LTI)	6.02%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
915503	2 Year Fixed (Cascade Score)	6.05%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915495	2 Year Fixed	6.10%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
915496	2 Year Fixed (Cascade Score)	6.40%	£0	95%	£300 cashback Free standard valuation	£50k - £750k

## 99% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915528	5 Year Fixed (FTB £5k+ Deposit)	5.93%	£0	99%	Free standard valuation	£95,001 - £495k

## House & Flat Purchase (New Build)

### 95% LTV House & Flat Purchase (New Build) Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915521	Houses 5 Year Fixed	5.54%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915520	Houses 5 Year Fixed	5.68%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
915519	Houses 5 Year Fixed (FTB Boost LTI)	5.74%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915502	Houses 2 Year Fixed	5.85%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915500	Houses 2 Year Fixed (FTB Boost LTI)	6.10%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915501	Houses 2 Year Fixed	6.20%	£0	95%	£300 cashback Free standard valuation	£50k - £750k

## House & Flat Purchase, and Remortgage

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915402	10 Year Fixed	4.82%	£995	75%	Free standard valuation	£50k - £5m

## Portability

### 75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915400	5 Year Fixed (Portability only)	4.31%	£0	75%	None	£3k - £5m
915376	2 Year Fixed (Portability only)	4.43%	£0	75%	None	£3k - £5m
915401	5 Year Fixed offset (Portability only)	4.61%	£0	75%	None	£3k - £5m

915377	2 Year Fixed offset (Portability only)	4.73%	£0	75%	None	£3k - £5m
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## 85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915457	5 Year Fixed (Portability only)	4.35%	£0	85%	None	£3k - £2.6m
915436	2 Year Fixed (Portability only)	4.47%	£0	85%	None	£3k - £2.6m
915458	5 Year Fixed offset (Portability only)	4.65%	£0	85%	None	£3k - £2.6m
915437	2 Year Fixed offset (Portability only)	4.77%	£0	85%	None	£3k - £2.6m

## 90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915493	5 Year Fixed (Portability only)	4.62%	£0	90%	None	£3k - £1m
915472	2 Year Fixed (Portability only)	4.73%	£0	90%	None	£3k - £1m
915494	5 Year Fixed offset (Portability only)	4.92%	£0	90%	None	£3k - £1m
915473	2 Year Fixed offset (Portability only)	5.03%	£0	90%	None	£3k - £1m

## 95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915527	5 Year Fixed (Portability only)	5.63%	£0	95%	None	£3k - £750k
915508	2 Year Fixed (Portability only)	6.10%	£0	95%	None	£3k - £750k

## Remortgage

### 75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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915370	2 Year Fixed	4.05%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915374	2 Year Fixed	4.08%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915394	5 Year Fixed	4.15%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915367	2 Year Fixed	4.15%	£495	75%	Free standard valuation	£30k - £5m
915398	5 Year Fixed	4.16%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915379	3 Year Fixed	4.17%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915391	5 Year Fixed	4.18%	£495	75%	Free standard valuation	£30k - £5m
915365	2 Year Fixed	4.18%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915389	5 Year Fixed	4.19%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915380	3 Year Fixed	4.20%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915392	5 Year Fixed	4.22%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915372	2 Year Fixed (Boost LTI)	4.25%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915368	2 Year Fixed	4.25%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915396	5 Year Fixed (Boost LTI)	4.30%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915371	2 Year Fixed offset	4.35%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915388	5 Year Fixed	4.36%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
915375	2 Year Fixed offset	4.38%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915364	2 Year Fixed	4.39%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
915395	5 Year Fixed offset	4.45%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m

915399	5 Year Fixed offset	4.46%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915366	2 Year Fixed offset	4.48%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915390	5 Year Fixed offset	4.49%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915393	5 Year Fixed offset	4.52%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915373	2 Year Fixed offset (Boost LTI)	4.55%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915369	2 Year Fixed offset	4.55%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915397	5 Year Fixed offset (Boost LTI)	4.60%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m

## 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915530	2 Year Tracker	BoE base rate + 0.57%, 1.57% collar	£995	75%	Free standard valuation	£50k - £5m

## 80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915409	2 Year Fixed	4.17%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915412	3 Year Fixed	4.19%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915410	2 Year Fixed	4.20%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915413	3 Year Fixed	4.22%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915418	5 Year Fixed	4.25%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915419	5 Year Fixed	4.26%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915407	2 Year Fixed	4.27%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915416	5 Year Fixed	4.29%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m

915417	5 Year Fixed	4.32%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915408	2 Year Fixed	4.34%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915406	2 Year Fixed	4.44%	£0	80%	Free standard valuation Remortgage legal service	£50k - £2.6m

## 85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915431	2 Year Fixed	4.18%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915434	2 Year Fixed	4.20%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915439	3 Year Fixed	4.21%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915440	3 Year Fixed	4.24%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915452	5 Year Fixed	4.27%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915455	5 Year Fixed	4.28%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915427	2 Year Fixed	4.29%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915448	5 Year Fixed	4.31%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915450	5 Year Fixed	4.34%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915429	2 Year Fixed	4.36%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915433	2 Year Fixed (Boost LTI)	4.38%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915454	5 Year Fixed (Boost LTI)	4.42%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915432	2 Year Fixed offset	4.48%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915426	2 Year Fixed	4.48%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m

915447	5 Year Fixed	4.49%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915435	2 Year Fixed offset	4.50%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915453	5 Year Fixed offset	4.57%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915456	5 Year Fixed offset	4.58%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915428	2 Year Fixed offset	4.59%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915449	5 Year Fixed offset	4.61%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915451	5 Year Fixed offset	4.64%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915430	2 Year Fixed offset	4.66%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

## 85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915532	2 Year Tracker	BoE base rate + 0.66%, 1.66% collar	£995	85%	Free standard valuation	£50k - £2.6m

## 90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915476	3 Year Fixed	4.48%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
915477	3 Year Fixed	4.51%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
915467	2 Year Fixed	4.51%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
915487	5 Year Fixed	4.52%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
915490	5 Year Fixed	4.55%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
915470	2 Year Fixed	4.58%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
915468	2 Year Fixed (Boost LTI)	4.58%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m

915485	5 Year Fixed	4.59%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
915469	2 Year Fixed (Cascade Score)	4.63%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
915466	2 Year Fixed	4.63%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
915489	5 Year Fixed (Cascade Score)	4.64%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
915488	5 Year Fixed (Boost LTI)	4.64%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
915492	5 Year Fixed (Cascade Score)	4.65%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
915491	5 Year Fixed (Boost LTI)	4.65%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
915471	2 Year Fixed (Cascade Score)	4.70%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
915486	5 Year Fixed (Cascade Score)	4.74%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

## 95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915523	5 Year Fixed	5.54%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
915525	5 Year Fixed	5.57%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
915524	5 Year Fixed (Cascade Score)	5.70%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
915526	5 Year Fixed (Cascade Score)	5.73%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
915511	3 Year Fixed	5.85%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
915504	2 Year Fixed	5.87%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
915512	3 Year Fixed	5.88%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
915506	2 Year Fixed	5.92%	£495	95%	£500 cashback Free standard valuation	£50k - £750k

915505	2 Year Fixed (Cascade Score)	<b>6.12%</b>	<b>£995</b>	<b>95%</b>	Free standard valuation Remortgage legal service	<b>£50k - £750k</b>
915507	2 Year Fixed (Cascade Score)	<b>6.17%</b>	<b>£995</b>	<b>95%</b>	£500 cashback Free standard valuation	<b>£50k - £750k</b>

**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.](#)