

PRODUCT FINDER

Find out what we can offer your client

Effective date 13/11/2025

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507878	2 Year Fixed	3.70%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507877	2 Year Fixed	3.90%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
507884	5 Year Fixed	3.94%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507876	2 Year Fixed	4.00%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507880	3 Year Fixed	4.01%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
507883	5 Year Fixed	4.09%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
507882	5 Year Fixed	4.14%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507879	3 Year Fixed	4.16%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507881	5 Year Fixed	4.29%	£0	60%	Free standard valuation	£50k - £1m
507875	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
507908	2 Year Fixed	3.75%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507907	2 Year Fixed	3.95%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
507914	5 Year Fixed	4.04%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m CHAT

507906	2 Year Fixed	4.05%		£995	65%	£250 cashback Free standard valuation	£50k - £1m
507910	3 Year Fixed	4.06%		£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
507913	5 Year Fixed	4.19%		£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
507909	3 Year Fixed	4.21%		£995	65%	£250 cashback Free standard valuation	£50k - £1m
507912	5 Year Fixed	4.24%		£995	65%	£250 cashback Free standard valuation	£50k - £1m
507911	5 Year Fixed	4.39%		£0	65%	Free standard valuation	£50k - £1m
507905	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
507938	2 Year Fixed	3.83%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507937	2 Year Fixed	4.03%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
507936	2 Year Fixed	4.13%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507940	3 Year Fixed	4.14%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
507944	5 Year Fixed	4.14%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507939	3 Year Fixed	4.29%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507943	5 Year Fixed	4.29%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
507942	5 Year Fixed	4.34%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507935	2 Year Fixed	4.48%	£0	75%	Free standard valuation	£50k - £1m
507941	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
------	------	------	----------	---------	------------	-----------

507956	2 Year Fixed	4.63%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507959	5 Year Fixed	4.68%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507958	5 Year Fixed	4.88%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507955	2 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507957	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
507962	2 Year Tracker	BoE base rate + 0.43%, 1.34% collar	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507960	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
507966	2 Year Tracker	BoE base rate + 0.59%, 1.49% collar	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507964	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
507970	2 Year Tracker	BoE base rate + 2.39%, 1.89% collar	£1,995	80%	£250 cashback Free standard valuation	£50k - £500k
507968	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
------	------	------	----------	---------	------------	-----------

507862	2 Year Fixed	3.75%		£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507861	2 Year Fixed	3.75%		£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507860	2 Year Fixed	3.90%		£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507859	2 Year Fixed	3.90%		£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507874	5 Year Fixed	3.99%		£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507873	5 Year Fixed	3.99%		£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507858	2 Year Fixed	4.05%		£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507857	2 Year Fixed	4.05%		£995	60%	£250 cashback Free standard valuation	£50k - £1m
507866	3 Year Fixed	4.06%		£1,995	60%	Free standard valuation Remortgage legal service	£150k - £1m
507865	3 Year Fixed	4.06%		£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
507872	5 Year Fixed	4.09%		£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507871	5 Year Fixed	4.09%		£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507870	5 Year Fixed	4.19%		£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507869	5 Year Fixed	4.19%		£995	60%	£250 cashback Free standard valuation	£50k - £1m
507864	3 Year Fixed	4.21%		£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507863	3 Year Fixed	4.21%		£995	60%	£250 cashback Free standard valuation	£50k - £1m
507867	5 Year Fixed	4.34%		£0	60%	Free standard valuation	£50k - £1m
507868	5 Year Fixed	4.39%		£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
507855	2 Year Fixed	4.40%		£0	60%	Free standard valuation	£50k - £1m

507856	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
507963	2 Year Tracker	BoE base rate + 0.41%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507961	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
507892	2 Year Fixed	3.80%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507891	2 Year Fixed	3.80%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507890	2 Year Fixed	3.95%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507889	2 Year Fixed	3.95%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
507904	5 Year Fixed	4.09%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507903	5 Year Fixed	4.09%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507888	2 Year Fixed	4.10%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507887	2 Year Fixed	4.10%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507896	3 Year Fixed	4.11%	£1,995	65%	Free standard valuation Remortgage legal service	£150k - £1m
507895	3 Year Fixed	4.11%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
507902	5 Year Fixed	4.19%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507901	5 Year Fixed	4.19%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
507894	3 Year Fixed	4.26%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m

507893	3 Year Fixed	4.26%		£995	65%	£250 cashback Free standard valuation	£50k - £1m
507900	5 Year Fixed	4.29%		£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507899	5 Year Fixed	4.29%		£995	65%	£250 cashback Free standard valuation	£50k - £1m
507897	5 Year Fixed	4.44%		£0	65%	Free standard valuation	£50k - £1m
507885	2 Year Fixed	4.45%		£0	65%	Free standard valuation	£50k - £1m
507898	5 Year Fixed	4.49%		£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
507886	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
507922	2 Year Fixed	3.88%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507921	2 Year Fixed	3.88%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507920	2 Year Fixed	4.03%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507919	2 Year Fixed	4.03%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507918	2 Year Fixed	4.18%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507917	2 Year Fixed	4.18%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507926	3 Year Fixed	4.19%	£1,995	75%	Free standard valuation Remortgage legal service	£150k - £1m
507925	3 Year Fixed	4.19%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
507934	5 Year Fixed	4.19%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507933	5 Year Fixed	4.19%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507932	5 Year Fixed	4.29%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

507931	5 Year Fixed	4.29%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507924	3 Year Fixed	4.34%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507923	3 Year Fixed	4.34%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507930	5 Year Fixed	4.39%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507929	5 Year Fixed	4.39%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507915	2 Year Fixed	4.53%	£0	75%	Free standard valuation	£50k - £1m
507927	5 Year Fixed	4.54%	£0	75%	Free standard valuation	£50k - £1m
507916	2 Year Fixed	4.58%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
507928	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
507967	2 Year Tracker	BoE base rate + 0.57%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507965	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
507948	2 Year Fixed	4.68%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507947	2 Year Fixed	4.68%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507954	5 Year Fixed	4.73%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507953	5 Year Fixed	4.73%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507952	5 Year Fixed	4.93%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

507951	5 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507946	2 Year Fixed	4.98%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507945	2 Year Fixed	4.98%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507950	3 Year Fixed	4.98%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507949	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
507971	2 Year Tracker	BoE base rate + 2.37%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507969	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.](#)