

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 16/10/2026

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919793	2 Year Fixed	5.22%	£1,495	75%	Free standard valuation	£30k - £5m
919816	5 Year Fixed	5.27%	£1,495	75%	Free standard valuation	£30k - £5m
919815	5 Year Fixed	5.33%	£495	75%	Free standard valuation	£30k - £5m
919792	2 Year Fixed	5.34%	£495	75%	Free standard valuation	£30k - £5m
919810	3 Year Fixed	5.37%	£495	75%	£300 cashback Free standard valuation	£30k - £5m
919818	5 Year Fixed (Boost LTI)	5.42%	£1,495	75%	Free standard valuation	£30k - £5m
919795	2 Year Fixed (Boost LTI)	5.42%	£1,495	75%	Free standard valuation	£30k - £5m
919813	5 Year Fixed	5.45%	£0	75%	£300 cashback Free standard valuation	£30k - £5m
919794	2 Year Fixed offset	5.62%	£1,495	75%	Free standard valuation	£30k - £5m
919790	2 Year Fixed	5.62%	£0	75%	£300 cashback Free standard valuation	£30k - £5m
919817	5 Year Fixed offset	5.67%	£1,495	75%	Free standard valuation	£30k - £5m
919814	5 Year Fixed offset	5.73%	£495	75%	Free standard valuation	£30k - £5m
919791	2 Year Fixed offset	5.74%	£495	75%	Free standard valuation	£30k - £5m
919819	5 Year Fixed offset (Boost LTI)	5.82%	£1,495	75%	Free standard valuation	£30k - £5m
919796	2 Year Fixed offset (Boost LTI)	5.82%	£1,495	75%	Free standard valuation	£30k - £5

CHAT

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919958	2 Year Tracker	BoE base rate + 0.78%, 1.78% collar	£995	75%	ERC free Free standard valuation	£30k - £5m

80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919836	2 Year Fixed	5.24%	£1,495	80%	Free standard valuation	£50k - £2.6m
919846	5 Year Fixed	5.28%	£1,495	80%	Free standard valuation	£50k - £2.6m
919845	5 Year Fixed	5.34%	£495	80%	Free standard valuation	£50k - £2.6m
919835	2 Year Fixed	5.36%	£495	80%	Free standard valuation	£50k - £2.6m
919842	3 Year Fixed	5.38%	£495	80%	£300 cashback Free standard valuation	£50k - £2.6m
919834	2 Year Fixed	5.64%	£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
919854	2 Year Fixed	5.26%	£1,495	85%	Free standard valuation	£50k - £2.6m
919875	5 Year Fixed	5.30%	£1,495	85%	Free standard valuation	£50k - £2.6m
919874	5 Year Fixed	5.36%	£495	85%	Free standard valuation	£50k - £2.6m
919853	2 Year Fixed	5.38%	£495	85%	Free standard valuation	£50k - £2.6m
919869	3 Year Fixed	5.40%	£495	85%	£300 cashback Free standard valuation	£50k - £2.6m
919877	5 Year Fixed (Boost LTI)	5.45%	£1,495	85%	Free standard valuation	£50k - £2.6m
919856	2 Year Fixed (Boost LTI)	5.46%	£1,495	85%	Free standard valuation	£50k - £2.6m
919872	5 Year Fixed	5.48%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
919855	2 Year Fixed offset	5.66%	£1,495	85%	Free standard valuation	£50k - £2.6m
919851	2 Year Fixed	5.66%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
919876	5 Year Fixed offset	5.70%	£1,495	85%	Free standard valuation	£50k - £2.6m

919873	5 Year Fixed offset	5.76%	£495	85%	Free standard valuation	£50k - £2.6m
919852	2 Year Fixed offset	5.78%	£495	85%	Free standard valuation	£50k - £2.6m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919960	2 Year Tracker	BoE base rate + 0.82%, 1.82% collar	£995	85%	ERC free Free standard valuation	£50k - £2.6m

90% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919894	2 Year Fixed	5.55%	£495	90%	Free standard valuation	£50k - £1m
919892	2 Year Fixed (First Time Buyers Only)	5.55%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
919913	5 Year Fixed	5.56%	£495	90%	Free standard valuation	£50k - £1m
919912	5 Year Fixed (First Time Buyers Only)	5.56%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
919905	3 Year Fixed	5.60%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
919909	5 Year Fixed	5.68%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
919914	5 Year Fixed (Boost LTI)	5.69%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
919895	2 Year Fixed (Boost LTI)	5.70%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
919915	5 Year Fixed (Cascade Score)	5.74%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
919906	3 Year Fixed (Cascade Score)	5.75%	£995	90%	Free standard valuation	£50k - £1m
919896	2 Year Fixed (Cascade Score)	5.75%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
919890	2 Year Fixed	5.85%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
919911	5 Year Fixed (Cascade Score)	5.88%	£0	90%	£300 cashback Free standard valuation	£50k - £1m

919910	5 Year Fixed	5.88%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
919893	2 Year Fixed offset	5.95%	£495	90%	Free standard valuation	£50k - £1m
919891	2 Year Fixed (Cascade Score)	6.10%	£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
919945	5 Year Fixed	6.36%	£495	95%	Free standard valuation	£50k - £750k
919944	5 Year Fixed (First Time Buyers Only)	6.36%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
919928	2 Year Fixed	6.39%	£495	95%	Free standard valuation	£50k - £750k
919927	2 Year Fixed (First Time Buyers Only)	6.39%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
919941	5 Year Fixed	6.48%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
919937	3 Year Fixed	6.54%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
919946	5 Year Fixed (FTB Boost LTI)	6.55%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
919929	2 Year Fixed (FTB Boost LTI)	6.61%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
919950	5 Year Fixed (Cascade Score)	6.63%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
919942	5 Year Fixed	6.68%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
919932	2 Year Fixed (Cascade Score)	6.69%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
919926	2 Year Fixed	6.69%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
919943	5 Year Fixed (Cascade Score)	6.78%	£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
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919956	5 Year Fixed (FTB £5k+ Deposit)	6.58%	£0	99%	Free standard valuation	£95,001 - £495k
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House & Flat Purchase (New Build)

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919949	Houses 5 Year Fixed	6.40%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
919931	Houses 2 Year Fixed	6.44%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
919948	Houses 5 Year Fixed	6.54%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
919947	Houses 5 Year Fixed (FTB Boost LTI)	6.60%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
919930	Houses 2 Year Fixed (FTB Boost LTI)	6.69%	£995	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
919833	10 Year Fixed	5.85%	£995	75%	Free standard valuation	£30k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919831	5 Year Fixed (Portability only)	5.45%	£0	75%	None	£3k - £5m
919808	2 Year Fixed (Portability only)	5.62%	£0	75%	None	£3k - £5m
919832	5 Year Fixed offset (Portability only)	5.85%	£0	75%	None	£3k - £5m
919809	2 Year Fixed offset (Portability only)	6.02%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919888	5 Year Fixed (Portability only)	5.48%	£0	85%	None	£3k - £2.6m
919867	2 Year Fixed (Portability only)	5.66%	£0	85%	None	£3k - £2.6m
919889	5 Year Fixed offset (Portability only)	5.88%	£0	85%	None	£3k - £2.6m
919868	2 Year Fixed offset (Portability only)	6.06%	£0	85%	None	£3k - £2.6m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919924	5 Year Fixed (Portability only)	5.68%	£0	90%	None	£3k - £1m
919903	2 Year Fixed (Portability only)	5.85%	£0	90%	None	£3k - £1m
919925	5 Year Fixed offset (Portability only)	6.08%	£0	90%	None	£3k - £1m
919904	2 Year Fixed offset (Portability only)	6.25%	£0	90%	None	£3k - £1m

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919955	5 Year Fixed (Portability only)	6.48%	£0	95%	None	£3k - £750k
919936	2 Year Fixed (Portability only)	6.69%	£0	95%	None	£3k - £750k

Remortgage

65% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919784	2 Year Fixed	5.23%	£1,495	65%	£500 cashback Free standard valuation	£30k - £5m
919789	5 Year Fixed	5.29%	£1,495	65%	£500 cashback Free standard valuation	£30k - £5m

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919785	3 Year Fixed	5.33%	£495	65%	Free standard valuation Remortgage legal service	£30k - £5m
919786	3 Year Fixed	5.36%	£495	65%	£500 cashback Free standard valuation	£30k - £5m
919788	5 Year Fixed	5.38%	£495	65%	£500 cashback Free standard valuation	£30k - £5m
919783	2 Year Fixed	5.38%	£495	65%	£500 cashback Free standard valuation	£30k - £5m
919787	5 Year Fixed	5.50%	£0	65%	Free standard valuation Remortgage legal service	£30k - £5m
919782	2 Year Fixed	5.58%	£0	65%	Free standard valuation Remortgage legal service	£30k - £5m

65% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919957	2 Year Tracker	BoE base rate + 0.75%, 1.75% collar	£995	65%	ERC free Free standard valuation	£30k - £5m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919806	2 Year Fixed	5.24%	£1,495	75%	£500 cashback Free standard valuation	£30k - £5m
919802	2 Year Fixed	5.24%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919829	5 Year Fixed	5.27%	£1,495	75%	£500 cashback Free standard valuation	£30k - £5m
919825	5 Year Fixed	5.27%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919811	3 Year Fixed	5.35%	£495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919823	5 Year Fixed	5.36%	£495	75%	£500 cashback Free standard valuation	£30k - £5m
919821	5 Year Fixed	5.36%	£495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919812	3 Year Fixed	5.38%	£495	75%	£500 cashback Free standard valuation	£30k - £5m
919800	2 Year Fixed	5.39%	£495	75%	£500 cashback Free standard valuation	£30k - £5m

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919798	2 Year Fixed	5.39%	£495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919827	5 Year Fixed (Boost LTI)	5.42%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919804	2 Year Fixed (Boost LTI)	5.44%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919820	5 Year Fixed	5.48%	£0	75%	Free standard valuation Remortgage legal service	£30k - £5m
919797	2 Year Fixed	5.59%	£0	75%	Free standard valuation Remortgage legal service	£30k - £5m
919807	2 Year Fixed offset	5.64%	£1,495	75%	£500 cashback Free standard valuation	£30k - £5m
919803	2 Year Fixed offset	5.64%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919830	5 Year Fixed offset	5.67%	£1,495	75%	£500 cashback Free standard valuation	£30k - £5m
919826	5 Year Fixed offset	5.67%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919824	5 Year Fixed offset	5.76%	£495	75%	£500 cashback Free standard valuation	£30k - £5m
919822	5 Year Fixed offset	5.76%	£495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919801	2 Year Fixed offset	5.79%	£495	75%	£500 cashback Free standard valuation	£30k - £5m
919799	2 Year Fixed offset	5.79%	£495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919828	5 Year Fixed offset (Boost LTI)	5.82%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
919805	2 Year Fixed offset (Boost LTI)	5.84%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919959	2 Year Tracker	BoE base rate + 0.78%, 1.78% collar	£995	75%	ERC free Free standard valuation	£30k - £5m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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919841	2 Year Fixed	5.25%		£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
919840	2 Year Fixed	5.25%		£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
919850	5 Year Fixed	5.30%		£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
919849	5 Year Fixed	5.30%		£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
919843	3 Year Fixed	5.36%		£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
919844	3 Year Fixed	5.39%		£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
919839	2 Year Fixed	5.40%		£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
919838	2 Year Fixed	5.40%		£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
919848	5 Year Fixed	5.41%		£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
919847	5 Year Fixed	5.41%		£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
919837	2 Year Fixed	5.64%		£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
919865	2 Year Fixed	5.27%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
919862	2 Year Fixed	5.27%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919886	5 Year Fixed	5.32%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
919883	5 Year Fixed	5.32%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919870	3 Year Fixed	5.38%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919871	3 Year Fixed	5.41%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

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919860	2 Year Fixed	5.42%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
919858	2 Year Fixed	5.42%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919881	5 Year Fixed	5.46%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
919879	5 Year Fixed	5.46%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919885	5 Year Fixed (Boost LTI)	5.47%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919864	2 Year Fixed (Boost LTI)	5.47%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919878	5 Year Fixed	5.54%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919866	2 Year Fixed offset	5.67%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
919863	2 Year Fixed offset	5.67%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919857	2 Year Fixed	5.70%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919887	5 Year Fixed offset	5.72%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
919884	5 Year Fixed offset	5.72%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919861	2 Year Fixed offset	5.82%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
919859	2 Year Fixed offset	5.82%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
919882	5 Year Fixed offset	5.86%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
919880	5 Year Fixed offset	5.86%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919961	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£995	85%	ERC free Free standard valuation	£50k - £2.6m

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90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
919921	5 Year Fixed	5.57%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
919918	5 Year Fixed	5.57%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
919907	3 Year Fixed	5.58%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
919908	3 Year Fixed	5.61%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
919901	2 Year Fixed	5.64%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
919898	2 Year Fixed	5.64%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
919916	5 Year Fixed	5.69%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
919919	5 Year Fixed (Boost LTI)	5.74%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
919922	5 Year Fixed (Boost LTI)	5.75%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
919899	2 Year Fixed (Boost LTI)	5.76%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
919920	5 Year Fixed (Cascade Score)	5.79%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
919923	5 Year Fixed (Cascade Score)	5.80%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
919897	2 Year Fixed	5.80%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
919902	2 Year Fixed (Cascade Score)	5.81%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
919900	2 Year Fixed (Cascade Score)	5.81%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
919917	5 Year Fixed (Cascade Score)	5.89%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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919951	5 Year Fixed	6.38%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
919953	5 Year Fixed	6.41%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
919933	2 Year Fixed	6.47%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
919935	2 Year Fixed	6.52%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
919939	3 Year Fixed	6.53%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
919940	3 Year Fixed	6.56%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
919952	5 Year Fixed (Cascade Score)	6.64%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
919954	5 Year Fixed (Cascade Score)	6.67%	£995	95%	£500 cashback Free standard valuation	£50k - £750k

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.](#)