

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 22/01/2026

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914341	2 Year Fixed	4.00%	£1,495	75%	Free standard valuation	£50k - £5m
914343	2 Year Fixed (Boost LTI)	4.05%	£1,495	75%	Free standard valuation	£50k - £5m
914340	2 Year Fixed	4.10%	£495	75%	Free standard valuation	£30k - £5m
914338	2 Year Fixed (First Time Buyers Only)	4.10%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914366	5 Year Fixed	4.15%	£1,495	75%	Free standard valuation	£50k - £5m
914365	5 Year Fixed	4.19%	£495	75%	Free standard valuation	£30k - £5m
914363	5 Year Fixed (First Time Buyers Only)	4.19%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914359	3 Year Fixed	4.19%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
914368	5 Year Fixed (Boost LTI)	4.20%	£1,495	75%	Free standard valuation	£50k - £5m
914342	2 Year Fixed offset	4.30%	£1,495	75%	Free standard valuation	£50k - £5m
914362	5 Year Fixed	4.31%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
914344	2 Year Fixed offset (Boost LTI)	4.35%	£1,495	75%	Free standard valuation	£50k - £5m
914339	2 Year Fixed offset	4.40%	£495	75%	Free standard valuation	£50k - £5m
914337	2 Year Fixed	4.40%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
914367	5 Year Fixed offset	4.45%	£1,495	75%	Free standard valuation	£50k - £5m

CHAT

914364	5 Year Fixed offset	4.49%	£495	75%	Free standard valuation	£50k - £5m
914369	5 Year Fixed offset (Boost LTI)	4.50%	£1,495	75%	Free standard valuation	£50k - £5m

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914513	2 Year Tracker	BoE base rate + 0.60%, 1.60% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914387	2 Year Fixed	4.03%	£1,495	80%	Free standard valuation	£50k - £2.6m
914386	2 Year Fixed	4.13%	£495	80%	Free standard valuation	£50k - £2.6m
914397	5 Year Fixed	4.18%	£1,495	80%	Free standard valuation	£50k - £2.6m
914396	5 Year Fixed	4.22%	£495	80%	Free standard valuation	£50k - £2.6m
914393	3 Year Fixed	4.22%	£495	80%	£300 cashback Free standard valuation	£50k - £2.6m
914385	2 Year Fixed	4.43%	£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
914406	2 Year Fixed	4.06%	£1,495	85%	Free standard valuation	£50k - £2.6m
914408	2 Year Fixed (Boost LTI)	4.11%	£1,495	85%	Free standard valuation	£50k - £2.6m
914405	2 Year Fixed	4.16%	£495	85%	Free standard valuation	£50k - £2.6m
914403	2 Year Fixed (First Time Buyers Only)	4.16%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914428	5 Year Fixed	4.21%	£1,495	85%	Free standard valuation	£50k - £2.6m
914427	5 Year Fixed	4.25%	£495	85%	Free standard valuation	£50k - £2.6m
914425	5 Year Fixed (First Time Buyers Only)	4.25%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914421	3 Year Fixed	4.25%	£495	85%	£300 cashback Free standard valuation	£50k - £2.6m

CHAT

914430	5 Year Fixed (Boost LTI)	4.26%	£1,495	85%	Free standard valuation	£50k - £2.6m
914407	2 Year Fixed offset	4.36%	£1,495	85%	Free standard valuation	£50k - £2.6m
914424	5 Year Fixed	4.37%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
914404	2 Year Fixed offset	4.46%	£495	85%	Free standard valuation	£50k - £2.6m
914402	2 Year Fixed	4.46%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
914429	5 Year Fixed offset	4.51%	£1,495	85%	Free standard valuation	£50k - £2.6m
914426	5 Year Fixed offset	4.55%	£495	85%	Free standard valuation	£50k - £2.6m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914515	2 Year Tracker	BoE base rate + 0.64%, 1.64% 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
914447	2 Year Fixed	4.43%	£495	90%	Free standard valuation	£50k - £1m
914445	2 Year Fixed (First Time Buyers Only)	4.43%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914448	2 Year Fixed (Boost LTI)	4.48%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914458	3 Year Fixed	4.53%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
914465	5 Year Fixed (First Time Buyers Only)	4.58%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914449	2 Year Fixed (Cascade Score)	4.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914466	5 Year Fixed	4.61%	£495	90%	Free standard valuation	£50k - £1m
914459	3 Year Fixed (Cascade Score)	4.63%	£995	90%	Free standard valuation	£50k - £1m
914467	5 Year Fixed (Boost LTI)	4.69%	£995	90%	£300 cashback Free standard valuation	£50k - £1m CHAT

914462	5 Year Fixed	4.73%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914446	2 Year Fixed offset	4.73%	£495	90%	Free standard valuation	£50k - £1m
914443	2 Year Fixed	4.73%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914468	5 Year Fixed (Cascade Score)	4.74%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914464	5 Year Fixed (Cascade Score)	4.88%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914463	5 Year Fixed	4.93%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
914444	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
914500	5 Year Fixed (First Time Buyers Only)	5.12%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914501	5 Year Fixed	5.14%	£495	95%	Free standard valuation	£50k - £750k
914502	5 Year Fixed (FTB Boost LTI)	5.18%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914497	5 Year Fixed	5.26%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914506	5 Year Fixed (Cascade Score)	5.29%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914481	2 Year Fixed (First Time Buyers Only)	5.35%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914482	2 Year Fixed	5.38%	£495	95%	Free standard valuation	£50k - £750k
914499	5 Year Fixed (Cascade Score)	5.46%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914498	5 Year Fixed	5.46%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
914483	2 Year Fixed (FTB Boost LTI)	5.47%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914493	3 Year Fixed	5.63%	£495	95%	£300 cashback Free standard valuation	£50k - £750k

914487	2 Year Fixed (Cascade Score)	5.63%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914479	2 Year Fixed	5.68%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914494	3 Year Fixed (Cascade Score)	5.78%	£995	95%	Free standard valuation	£50k - £750k
914480	2 Year Fixed (Cascade Score)	5.98%	£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
914512	5 Year Fixed (FTB £5k+ Deposit)	5.58%	£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
914505	Houses 5 Year Fixed	5.17%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914503	Houses 5 Year Fixed (FTB Boost LTI)	5.21%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914504	Houses 5 Year Fixed	5.31%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914486	Houses 2 Year Fixed	5.43%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914484	Houses 2 Year Fixed (FTB Boost LTI)	5.47%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914485	Houses 2 Year Fixed	5.78%	£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
914384	10 Year Fixed	4.99%	£995	75%	Free standard valuation	£50k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914382	5 Year Fixed (Portability only)	4.31%	£0	75%	None	£3k - £5m
914357	2 Year Fixed (Portability only)	4.40%	£0	75%	None	£3k - £5m
914383	5 Year Fixed offset (Portability only)	4.61%	£0	75%	None	£3k - £5m
914358	2 Year Fixed offset (Portability only)	4.70%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914441	5 Year Fixed (Portability only)	4.37%	£0	85%	None	£3k - £2.6m
914419	2 Year Fixed (Portability only)	4.46%	£0	85%	None	£3k - £2.6m
914442	5 Year Fixed offset (Portability only)	4.67%	£0	85%	None	£3k - £2.6m
914420	2 Year Fixed offset (Portability only)	4.76%	£0	85%	None	£3k - £2.6m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914477	5 Year Fixed (Portability only)	4.73%	£0	90%	None	£3k - £1m
914456	2 Year Fixed (Portability only)	4.73%	£0	90%	None	£3k - £1m
914478	5 Year Fixed offset (Portability only)	5.03%	£0	90%	None	£3k - £1m
914457	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
914511	5 Year Fixed (Portability only)	5.26%	£0	95%	None	£3k - £750k
914492	2 Year Fixed (Portability only)	5.68%	£0	95%	None	£3k - £750k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914351	2 Year Fixed	4.05%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914355	2 Year Fixed	4.08%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914376	5 Year Fixed	4.09%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914380	5 Year Fixed	4.10%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914353	2 Year Fixed (Boost LTI)	4.10%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914378	5 Year Fixed (Boost LTI)	4.14%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914348	2 Year Fixed	4.14%	£495	75%	Free standard valuation	£30k - £5m
914346	2 Year Fixed	4.17%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914360	3 Year Fixed	4.18%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914373	5 Year Fixed	4.20%	£495	75%	Free standard valuation	£30k - £5m
914371	5 Year Fixed	4.21%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914361	3 Year Fixed	4.21%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914374	5 Year Fixed	4.24%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914349	2 Year Fixed	4.24%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

914345	2 Year Fixed	4.29%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
914370	5 Year Fixed	4.30%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
914352	2 Year Fixed offset	4.35%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914356	2 Year Fixed offset	4.38%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914377	5 Year Fixed offset	4.39%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914381	5 Year Fixed offset	4.40%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914354	2 Year Fixed offset (Boost LTI)	4.40%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914379	5 Year Fixed offset (Boost LTI)	4.44%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914347	2 Year Fixed offset	4.47%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914372	5 Year Fixed offset	4.51%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914375	5 Year Fixed offset	4.54%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914350	2 Year Fixed offset	4.54%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914514	2 Year Tracker	BoE base rate + 0.60%, 1.60% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914391	2 Year Fixed	4.09%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914392	2 Year Fixed	4.12%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914389	2 Year Fixed	4.19%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m

CHAT

914400	5 Year Fixed	4.20%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914401	5 Year Fixed	4.21%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914394	3 Year Fixed	4.21%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914398	5 Year Fixed	4.23%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914395	3 Year Fixed	4.24%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914399	5 Year Fixed	4.26%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914390	2 Year Fixed	4.26%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914388	2 Year Fixed	4.36%	£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
914414	2 Year Fixed	4.10%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914417	2 Year Fixed	4.13%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914416	2 Year Fixed (Boost LTI)	4.15%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914410	2 Year Fixed	4.21%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914436	5 Year Fixed	4.22%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914439	5 Year Fixed	4.23%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914422	3 Year Fixed	4.24%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914438	5 Year Fixed (Boost LTI)	4.27%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914423	3 Year Fixed	4.27%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

914434	5 Year Fixed	4.28%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914412	2 Year Fixed	4.28%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914432	5 Year Fixed	4.37%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914409	2 Year Fixed	4.38%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914415	2 Year Fixed offset	4.40%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914418	2 Year Fixed offset	4.43%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914431	5 Year Fixed	4.44%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914411	2 Year Fixed offset	4.51%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914437	5 Year Fixed offset	4.52%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914440	5 Year Fixed offset	4.53%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914435	5 Year Fixed offset	4.58%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914413	2 Year Fixed offset	4.58%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914433	5 Year Fixed offset	4.67%	£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
914516	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	85%	ERC free Free standard valuation	£50k - £2.6m

90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914460	3 Year Fixed	4.52%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
914451	2 Year Fixed	4.54%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m

CHAT

914461	3 Year Fixed	4.55%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914471	5 Year Fixed	4.56%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
914452	2 Year Fixed (Boost LTI)	4.56%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914474	5 Year Fixed	4.59%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914454	2 Year Fixed	4.61%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914472	5 Year Fixed (Boost LTI)	4.63%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914469	5 Year Fixed	4.63%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
914475	5 Year Fixed (Boost LTI)	4.64%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914453	2 Year Fixed (Cascade Score)	4.66%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914473	5 Year Fixed (Cascade Score)	4.68%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914476	5 Year Fixed (Cascade Score)	4.69%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914450	2 Year Fixed	4.71%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
914455	2 Year Fixed (Cascade Score)	4.73%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914470	5 Year Fixed (Cascade Score)	4.78%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914507	5 Year Fixed	5.22%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914509	5 Year Fixed	5.25%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914508	5 Year Fixed (Cascade Score)	5.38%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k

914510	5 Year Fixed (Cascade Score)	5.41%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
914488	2 Year Fixed	5.58%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914495	3 Year Fixed	5.62%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914490	2 Year Fixed	5.63%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914496	3 Year Fixed	5.65%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914489	2 Year Fixed (Cascade Score)	5.78%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
914491	2 Year Fixed (Cascade Score)	5.83%	£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.](#)