

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 23/10/2025

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913219	2 Year Fixed	4.14%	£1,495	75%	Free standard valuation	£50k - £5m
913221	2 Year Fixed (Boost LTI)	4.19%	£1,495	75%	Free standard valuation	£50k - £5m
913218	2 Year Fixed	4.24%	£495	75%	Free standard valuation	£30k - £5m
913216	2 Year Fixed (First Time Buyers Only)	4.24%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913237	3 Year Fixed	4.26%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
913244	5 Year Fixed	4.28%	£1,495	75%	Free standard valuation	£50k - £5m
913243	5 Year Fixed	4.32%	£495	75%	Free standard valuation	£30k - £5m
913241	5 Year Fixed (First Time Buyers Only)	4.32%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913246	5 Year Fixed (Boost LTI)	4.33%	£1,495	75%	Free standard valuation	£50k - £5m
913240	5 Year Fixed	4.44%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
913220	2 Year Fixed offset	4.44%	£1,495	75%	Free standard valuation	£50k - £5m
913222	2 Year Fixed offset (Boost LTI)	4.49%	£1,495	75%	Free standard valuation	£50k - £5m
913217	2 Year Fixed offset	4.54%	£495	75%	Free standard valuation	£50k - £5m
913215	2 Year Fixed	4.54%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
913245	5 Year Fixed offset	4.58%	£1,495	75%	Free standard valuation	£50k - £5m

913242	5 Year Fixed offset	4.62%	£495	75%	Free standard valuation	£50k - £5m
913247	5 Year Fixed offset (Boost LTI)	4.63%	£1,495	75%	Free standard valuation	£50k - £5m

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913401	2 Year Tracker	BoE base rate + 0.57%, 1.57% 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
913265	2 Year Fixed	4.19%	£1,495	80%	Free standard valuation	£50k - £1m
913264	2 Year Fixed	4.29%	£495	80%	Free standard valuation	£50k - £1m
913271	3 Year Fixed	4.31%	£495	80%	£300 cashback Free standard valuation	£50k - £1m
913275	5 Year Fixed	4.33%	£1,495	80%	Free standard valuation	£50k - £1m
913274	5 Year Fixed	4.37%	£495	80%	Free standard valuation	£50k - £1m
913263	2 Year Fixed	4.59%	£0	80%	£300 cashback Free standard valuation	£50k - £1m

85% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913284	2 Year Fixed	4.21%	£1,495	85%	Free standard valuation	£50k - £1m
913287	2 Year Fixed (Boost LTI)	4.26%	£1,495	85%	Free standard valuation	£50k - £1m
913285	2 Year Fixed	4.31%	£1,495	85%	Free standard valuation	£50k - £2.6m
913283	2 Year Fixed	4.31%	£495	85%	Free standard valuation	£50k - £1m
913281	2 Year Fixed (First Time Buyers Only)	4.31%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913304	3 Year Fixed	4.33%	£495	85%	£300 cashback Free standard valuation	£50k - £1m
913311	5 Year Fixed	4.35%	£1,495	85%	Free standard valuation	£50k - £1m
913288	2 Year Fixed (Boost LTI)	4.36%	£1,495	85%	Free standard valuation	£50k - £2.6m

913310	5 Year Fixed	4.39%	£495	85%	Free standard valuation	£50k - £1m
913308	5 Year Fixed (First Time Buyers Only)	4.39%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913314	5 Year Fixed (Boost LTI)	4.40%	£1,495	85%	Free standard valuation	£50k - £1m
913312	5 Year Fixed	4.45%	£1,495	85%	Free standard valuation	£50k - £2.6m
913315	5 Year Fixed (Boost LTI)	4.50%	£1,495	85%	Free standard valuation	£50k - £2.6m
913307	5 Year Fixed	4.51%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
913286	2 Year Fixed offset	4.61%	£1,495	85%	Free standard valuation	£50k - £2.6m
913282	2 Year Fixed offset	4.61%	£495	85%	Free standard valuation	£50k - £1m
913280	2 Year Fixed	4.61%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
913309	5 Year Fixed offset	4.69%	£495	85%	Free standard valuation	£50k - £1m
913313	5 Year Fixed offset	4.75%	£1,495	85%	Free standard valuation	£50k - £2.6m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913403	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	85%	ERC free Free standard valuation	£50k - £1m

90% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913335	2 Year Fixed	4.51%	£495	90%	Free standard valuation	£50k - £1m
913333	2 Year Fixed (First Time Buyers Only)	4.51%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913346	3 Year Fixed	4.53%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
913336	2 Year Fixed (Boost LTI)	4.56%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
913354	5 Year Fixed	4.59%	£495	90%	Free standard valuation	£50k - £1m

913353	5 Year Fixed (First Time Buyers Only)	4.59%		£495	90%	£500 cashback Free standard valuation	£50k - £1m
913347	3 Year Fixed (Cascade Score)	4.63%		£995	90%	Free standard valuation	£50k - £1m
913337	2 Year Fixed (Cascade Score)	4.66%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
913355	5 Year Fixed (Boost LTI)	4.67%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
913350	5 Year Fixed	4.71%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
913356	5 Year Fixed (Cascade Score)	4.72%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
913334	2 Year Fixed offset	4.81%		£495	90%	Free standard valuation	£50k - £1m
913331	2 Year Fixed	4.81%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
913352	5 Year Fixed (Cascade Score)	4.86%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
913351	5 Year Fixed	4.91%		£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
913332	2 Year Fixed (Cascade Score)	5.01%		£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
913389	5 Year Fixed	5.04%	£495	95%	Free standard valuation	£50k - £750k
913388	5 Year Fixed (First Time Buyers Only)	5.04%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913390	5 Year Fixed (FTB Boost LTI)	5.10%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
913385	5 Year Fixed	5.16%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913394	5 Year Fixed (Cascade Score)	5.21%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913370	2 Year Fixed	5.21%	£495	95%	Free standard valuation	£50k - £750k
913369	2 Year Fixed (First Time Buyers Only)	5.21%	£495	95%	£500 cashback Free standard valuation	£50k - £750k

913381	3 Year Fixed	5.22%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
913371	2 Year Fixed (FTB Boost LTI)	5.30%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
913387	5 Year Fixed (Cascade Score)	5.36%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913386	5 Year Fixed	5.36%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
913382	3 Year Fixed (Cascade Score)	5.37%	£995	95%	Free standard valuation	£50k - £750k
913375	2 Year Fixed (Cascade Score)	5.46%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913367	2 Year Fixed	5.51%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913368	2 Year Fixed (Cascade Score)	5.81%	£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
913400	5 Year Fixed (FTB £5k+ Deposit)	5.46%	£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
913393	Houses 5 Year Fixed	5.07%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913391	Houses 5 Year Fixed (FTB Boost LTI)	5.11%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913392	Houses 5 Year Fixed	5.21%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913374	Houses 2 Year Fixed	5.26%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913372	Houses 2 Year Fixed (FTB Boost LTI)	5.30%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913373	Houses 2 Year Fixed	5.61%	£0	95%	£300 cashback Free standard valuation	£50k - £750k CHAT

House & Flat Purchase, and Remortgage

75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913262	10 Year Fixed	5.37%	£995	75%	Free standard valuation	£50k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913260	5 Year Fixed (Portability only)	4.44%	£0	75%	None	£3k - £5m
913235	2 Year Fixed (Portability only)	4.54%	£0	75%	None	£3k - £5m
913261	5 Year Fixed offset (Portability only)	4.74%	£0	75%	None	£3k - £5m
913236	2 Year Fixed offset (Portability only)	4.84%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913329	5 Year Fixed (Portability only)	4.51%	£0	85%	None	£3k - £2.6m
913302	2 Year Fixed (Portability only)	4.61%	£0	85%	None	£3k - £2.6m
913330	5 Year Fixed offset (Portability only)	4.81%	£0	85%	None	£3k - £2.6m
913303	2 Year Fixed offset (Portability only)	4.91%	£0	85%	None	£3k - £2.6m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913365	5 Year Fixed (Portability only)	4.71%	£0	90%	None	£3k - £1m
913344	2 Year Fixed (Portability only)	4.81%	£0	90%	None	£3k - £1m

913366	5 Year Fixed offset (Portability only)	5.01%	£0	90%	None	£3k - £1m
913345	2 Year Fixed offset (Portability only)	5.11%	£0	90%	None	£3k - £1m

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913399	5 Year Fixed (Portability only)	5.16%	£0	95%	None	£3k - £750k
913380	2 Year Fixed (Portability only)	5.51%	£0	95%	None	£3k - £750k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913229	2 Year Fixed	4.17%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913233	2 Year Fixed	4.20%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913231	2 Year Fixed (Boost LTI)	4.22%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913238	3 Year Fixed	4.26%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913226	2 Year Fixed	4.26%	£495	75%	Free standard valuation	£30k - £5m
913224	2 Year Fixed	4.29%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913239	3 Year Fixed	4.29%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913254	5 Year Fixed	4.30%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913258	5 Year Fixed	4.31%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913251	5 Year Fixed	4.33%	£495	75%	Free standard valuation	£30k - £5m
913249	5 Year Fixed	4.34%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m

913256	5 Year Fixed (Boost LTI)	4.35%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913227	2 Year Fixed	4.36%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913252	5 Year Fixed	4.37%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913248	5 Year Fixed	4.41%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
913223	2 Year Fixed	4.46%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
913230	2 Year Fixed offset	4.47%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913234	2 Year Fixed offset	4.50%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913232	2 Year Fixed offset (Boost LTI)	4.52%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913225	2 Year Fixed offset	4.59%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913255	5 Year Fixed offset	4.60%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913259	5 Year Fixed offset	4.61%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913250	5 Year Fixed offset	4.64%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913257	5 Year Fixed offset (Boost LTI)	4.65%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913228	2 Year Fixed offset	4.66%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913253	5 Year Fixed offset	4.67%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913402	2 Year Tracker	BoE base rate + 0.57%, 1.57% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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913269	2 Year Fixed	4.22%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913270	2 Year Fixed	4.25%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
913272	3 Year Fixed	4.31%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913273	3 Year Fixed	4.34%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
913267	2 Year Fixed	4.34%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913278	5 Year Fixed	4.35%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913279	5 Year Fixed	4.36%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
913276	5 Year Fixed	4.39%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913268	2 Year Fixed	4.41%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
913277	5 Year Fixed	4.42%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
913266	2 Year Fixed	4.51%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m

85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913294	2 Year Fixed	4.24%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913299	2 Year Fixed	4.27%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
913297	2 Year Fixed (Boost LTI)	4.29%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913305	3 Year Fixed	4.33%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913295	2 Year Fixed	4.34%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913290	2 Year Fixed	4.36%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m

913306	3 Year Fixed	4.36%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
913321	5 Year Fixed	4.37%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913300	2 Year Fixed	4.37%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913326	5 Year Fixed	4.38%		£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
913298	2 Year Fixed (Boost LTI)	4.39%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
913317	5 Year Fixed	4.41%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913324	5 Year Fixed (Boost LTI)	4.42%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913292	2 Year Fixed	4.43%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
913319	5 Year Fixed	4.44%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
913322	5 Year Fixed	4.47%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913327	5 Year Fixed	4.48%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913316	5 Year Fixed	4.48%		£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
913325	5 Year Fixed (Boost LTI)	4.52%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913289	2 Year Fixed	4.53%		£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
913296	2 Year Fixed offset	4.64%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913291	2 Year Fixed offset	4.66%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913301	2 Year Fixed offset	4.67%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913318	5 Year Fixed offset	4.71%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913293	2 Year Fixed offset	4.73%		£495	85%	£500 cashback Free standard valuation	£50k - £1m

913320	5 Year Fixed offset	4.74%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913323	5 Year Fixed offset	4.77%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913328	5 Year Fixed offset	4.78%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913404	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	85%	ERC free Free standard valuation	£50k - £1m

90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913348	3 Year Fixed	4.53%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
913339	2 Year Fixed	4.56%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
913349	3 Year Fixed	4.56%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913340	2 Year Fixed (Boost LTI)	4.58%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
913359	5 Year Fixed	4.61%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
913342	2 Year Fixed	4.63%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913362	5 Year Fixed	4.64%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913360	5 Year Fixed (Boost LTI)	4.68%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
913357	5 Year Fixed	4.68%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
913341	2 Year Fixed (Cascade Score)	4.68%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
913363	5 Year Fixed (Boost LTI)	4.69%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
913361	5 Year Fixed (Cascade Score)	4.73%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m

913338	2 Year Fixed	4.73%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
913364	5 Year Fixed (Cascade Score)	4.74%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
913343	2 Year Fixed (Cascade Score)	4.75%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
913358	5 Year Fixed (Cascade Score)	4.83%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913395	5 Year Fixed	5.26%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
913397	5 Year Fixed	5.29%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913396	5 Year Fixed (Cascade Score)	5.42%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
913376	2 Year Fixed	5.43%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
913398	5 Year Fixed (Cascade Score)	5.45%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
913378	2 Year Fixed	5.48%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913383	3 Year Fixed	5.50%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
913384	3 Year Fixed	5.53%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913377	2 Year Fixed (Cascade Score)	5.63%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
913379	2 Year Fixed (Cascade Score)	5.68%	£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.](#)