

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date **31/07/2026**

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
918380	5 Year Fixed	4.92%	£1,495	75%	Free standard valuation	£30k - £5m
918357	2 Year Fixed	4.93%	£1,495	75%	Free standard valuation	£30k - £5m
918379	5 Year Fixed	4.98%	£495	75%	Free standard valuation	£30k - £5m
918356	2 Year Fixed	5.05%	£495	75%	Free standard valuation	£30k - £5m
918382	5 Year Fixed (Boost LTI)	5.07%	£1,495	75%	Free standard valuation	£30k - £5m
918377	5 Year Fixed	5.10%	£0	75%	£300 cashback Free standard valuation	£30k - £5m
918374	3 Year Fixed	5.10%	£495	75%	£300 cashback Free standard valuation	£30k - £5m
918359	2 Year Fixed (Boost LTI)	5.13%	£1,495	75%	Free standard valuation	£30k - £5m
918381	5 Year Fixed offset	5.32%	£1,495	75%	Free standard valuation	£30k - £5m
918358	2 Year Fixed offset	5.33%	£1,495	75%	Free standard valuation	£30k - £5m
918354	2 Year Fixed	5.33%	£0	75%	£300 cashback Free standard valuation	£30k - £5m
918378	5 Year Fixed offset	5.38%	£495	75%	Free standard valuation	£30k - £5m
918355	2 Year Fixed offset	5.45%	£495	75%	Free standard valuation	£30k - £5m
918383	5 Year Fixed offset (Boost LTI)	5.47%	£1,495	75%	Free standard valuation	£30k - £5m
918360	2 Year Fixed offset (Boost LTI)	5.53%	£1,495	75%	Free standard valuation	£30k - £5

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
918522	2 Year Tracker	BoE base rate + 0.63%, 1.63% 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
918410	5 Year Fixed	4.94%	£1,495	80%	Free standard valuation	£50k - £2.6m
918400	2 Year Fixed	4.95%	£1,495	80%	Free standard valuation	£50k - £2.6m
918409	5 Year Fixed	5.00%	£495	80%	Free standard valuation	£50k - £2.6m
918399	2 Year Fixed	5.07%	£495	80%	Free standard valuation	£50k - £2.6m
918406	3 Year Fixed	5.12%	£495	80%	£300 cashback Free standard valuation	£50k - £2.6m
918398	2 Year Fixed	5.35%	£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
918439	5 Year Fixed	4.96%	£1,495	85%	Free standard valuation	£50k - £2.6m
918418	2 Year Fixed	4.97%	£1,495	85%	Free standard valuation	£50k - £2.6m
918438	5 Year Fixed	5.02%	£495	85%	Free standard valuation	£50k - £2.6m
918417	2 Year Fixed	5.09%	£495	85%	Free standard valuation	£50k - £2.6m
918441	5 Year Fixed (Boost LTI)	5.11%	£1,495	85%	Free standard valuation	£50k - £2.6m
918436	5 Year Fixed	5.14%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
918433	3 Year Fixed	5.14%	£495	85%	£300 cashback Free standard valuation	£50k - £2.6m
918420	2 Year Fixed (Boost LTI)	5.17%	£1,495	85%	Free standard valuation	£50k - £2.6m
918440	5 Year Fixed offset	5.36%	£1,495	85%	Free standard valuation	£50k - £2.6m
918419	2 Year Fixed offset	5.37%	£1,495	85%	Free standard valuation	£50k - £2.6m
918415	2 Year Fixed	5.37%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m

918437	5 Year Fixed offset	5.42%	£495	85%	Free standard valuation	£50k - £2.6m
918416	2 Year Fixed offset	5.49%	£495	85%	Free standard valuation	£50k - £2.6m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
918524	2 Year Tracker	BoE base rate + 0.67%, 1.67% 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
918477	5 Year Fixed	5.22%	£495	90%	Free standard valuation	£50k - £1m
918476	5 Year Fixed (First Time Buyers Only)	5.22%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
918458	2 Year Fixed	5.26%	£495	90%	Free standard valuation	£50k - £1m
918456	2 Year Fixed (First Time Buyers Only)	5.26%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
918473	5 Year Fixed	5.34%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
918469	3 Year Fixed	5.34%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
918478	5 Year Fixed (Boost LTI)	5.35%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
918479	5 Year Fixed (Cascade Score)	5.40%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
918459	2 Year Fixed (Boost LTI)	5.41%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
918460	2 Year Fixed (Cascade Score)	5.46%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
918470	3 Year Fixed (Cascade Score)	5.49%	£995	90%	Free standard valuation	£50k - £1m
918475	5 Year Fixed (Cascade Score)	5.54%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
918474	5 Year Fixed	5.54%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m

918454	2 Year Fixed	5.56%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
918457	2 Year Fixed offset	5.66%	£495	90%	Free standard valuation	£50k - £1m
918455	2 Year Fixed (Cascade Score)	5.81%	£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
918509	5 Year Fixed	6.02%	£495	95%	Free standard valuation	£50k - £750k
918508	5 Year Fixed (First Time Buyers Only)	6.02%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
918505	5 Year Fixed	6.14%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
918510	5 Year Fixed (FTB Boost LTI)	6.21%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
918514	5 Year Fixed (Cascade Score)	6.29%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
918506	5 Year Fixed	6.34%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
918492	2 Year Fixed	6.39%	£495	95%	Free standard valuation	£50k - £750k
918491	2 Year Fixed (First Time Buyers Only)	6.39%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
918501	3 Year Fixed	6.40%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
918507	5 Year Fixed (Cascade Score)	6.44%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
918493	2 Year Fixed (FTB Boost LTI)	6.61%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
918502	3 Year Fixed (Cascade Score)	6.65%	£995	95%	Free standard valuation	£50k - £750k
918496	2 Year Fixed (Cascade Score)	6.69%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
918490	2 Year Fixed	6.69%	£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
918520	5 Year Fixed (FTB £5k+ Deposit)	6.44%	£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
918513	Houses 5 Year Fixed	6.06%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
918512	Houses 5 Year Fixed	6.20%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
918511	Houses 5 Year Fixed (FTB Boost LTI)	6.26%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
918495	Houses 2 Year Fixed	6.44%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
918494	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
918397	10 Year Fixed	5.49%	£995	75%	Free standard valuation	£30k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
918395	5 Year Fixed (Portability only)	5.10%	£0	75%	None	£3k - £5m
918372	2 Year Fixed (Portability only)	5.33%	£0	75%	None	£3k - £5m
918396	5 Year Fixed offset (Portability only)	5.50%	£0	75%	None	£3k - £5m
918373	2 Year Fixed offset (Portability only)	5.73%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
918452	5 Year Fixed (Portability only)	5.14%	£0	85%	None	£3k - £2.6m
918431	2 Year Fixed (Portability only)	5.37%	£0	85%	None	£3k - £2.6m
918453	5 Year Fixed offset (Portability only)	5.54%	£0	85%	None	£3k - £2.6m
918432	2 Year Fixed offset (Portability only)	5.77%	£0	85%	None	£3k - £2.6m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
918488	5 Year Fixed (Portability only)	5.34%	£0	90%	None	£3k - £1m
918467	2 Year Fixed (Portability only)	5.56%	£0	90%	None	£3k - £1m
918489	5 Year Fixed offset (Portability only)	5.74%	£0	90%	None	£3k - £1m
918468	2 Year Fixed offset (Portability only)	5.96%	£0	90%	None	£3k - £1m

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
918519	5 Year Fixed (Portability only)	6.14%	£0	95%	None	£3k - £750k
918500	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
918353	5 Year Fixed	4.90%	£1,495	65%	£500 cashback Free standard valuation	£30k - £5m
918348	2 Year Fixed	4.93%	£1,495	65%	£500 cashback Free standard valuation	£30k - £5m

918352	5 Year Fixed	4.99%	£495	65%	£500 cashback Free standard valuation	£30k - £5m
918349	3 Year Fixed	5.06%	£495	65%	Free standard valuation Remortgage legal service	£30k - £5m
918347	2 Year Fixed	5.08%	£495	65%	£500 cashback Free standard valuation	£30k - £5m
918350	3 Year Fixed	5.09%	£495	65%	£500 cashback Free standard valuation	£30k - £5m
918351	5 Year Fixed	5.11%	£0	65%	Free standard valuation Remortgage legal service	£30k - £5m
918346	2 Year Fixed	5.28%	£0	65%	Free standard valuation Remortgage legal service	£30k - £5m

65% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
918521	2 Year Tracker	BoE base rate + 0.60%, 1.60% collar	£995	65%	ERC free Free standard valuation	£30k - £5m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
918393	5 Year Fixed	4.92%	£1,495	75%	£500 cashback Free standard valuation	£30k - £5m
918389	5 Year Fixed	4.92%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918370	2 Year Fixed	4.95%	£1,495	75%	£500 cashback Free standard valuation	£30k - £5m
918366	2 Year Fixed	4.95%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918387	5 Year Fixed	5.01%	£495	75%	£500 cashback Free standard valuation	£30k - £5m
918385	5 Year Fixed	5.01%	£495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918391	5 Year Fixed (Boost LTI)	5.07%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918375	3 Year Fixed	5.08%	£495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918364	2 Year Fixed	5.10%	£495	75%	£500 cashback Free standard valuation	£30k - £5m

918362	2 Year Fixed	5.10%	£495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918376	3 Year Fixed	5.11%	£495	75%	£500 cashback Free standard valuation	£30k - £5m
918384	5 Year Fixed	5.13%	£0	75%	Free standard valuation Remortgage legal service	£30k - £5m
918368	2 Year Fixed (Boost LTI)	5.15%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918361	2 Year Fixed	5.30%	£0	75%	Free standard valuation Remortgage legal service	£30k - £5m
918394	5 Year Fixed offset	5.32%	£1,495	75%	£500 cashback Free standard valuation	£30k - £5m
918390	5 Year Fixed offset	5.32%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918371	2 Year Fixed offset	5.35%	£1,495	75%	£500 cashback Free standard valuation	£30k - £5m
918367	2 Year Fixed offset	5.35%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918388	5 Year Fixed offset	5.41%	£495	75%	£500 cashback Free standard valuation	£30k - £5m
918386	5 Year Fixed offset	5.41%	£495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918392	5 Year Fixed offset (Boost LTI)	5.47%	£1,495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918365	2 Year Fixed offset	5.50%	£495	75%	£500 cashback Free standard valuation	£30k - £5m
918363	2 Year Fixed offset	5.50%	£495	75%	Free standard valuation Remortgage legal service	£30k - £5m
918369	2 Year Fixed offset (Boost LTI)	5.55%	£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
918523	2 Year Tracker	BoE base rate + 0.63%, 1.63% 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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918414	5 Year Fixed	4.96%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
918413	5 Year Fixed	4.96%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
918405	2 Year Fixed	4.96%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
918404	2 Year Fixed	4.96%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
918412	5 Year Fixed	5.07%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
918411	5 Year Fixed	5.07%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
918407	3 Year Fixed	5.10%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
918403	2 Year Fixed	5.11%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
918402	2 Year Fixed	5.11%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
918408	3 Year Fixed	5.13%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
918401	2 Year Fixed	5.35%	£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
918450	5 Year Fixed	4.98%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
918447	5 Year Fixed	4.98%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918429	2 Year Fixed	4.98%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
918426	2 Year Fixed	4.98%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918445	5 Year Fixed	5.12%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
918443	5 Year Fixed	5.12%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m

918434	3 Year Fixed	5.12%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918449	5 Year Fixed (Boost LTI)	5.13%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918424	2 Year Fixed	5.13%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
918422	2 Year Fixed	5.13%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918435	3 Year Fixed	5.15%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
918428	2 Year Fixed (Boost LTI)	5.18%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918442	5 Year Fixed	5.20%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918451	5 Year Fixed offset	5.38%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
918448	5 Year Fixed offset	5.38%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918430	2 Year Fixed offset	5.38%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
918427	2 Year Fixed offset	5.38%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918421	2 Year Fixed	5.41%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918446	5 Year Fixed offset	5.52%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
918444	5 Year Fixed offset	5.52%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
918425	2 Year Fixed offset	5.53%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
918423	2 Year Fixed offset	5.53%	£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
918525	2 Year Tracker	BoE base rate + 0.69%, 1.69% 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
918485	5 Year Fixed	5.23%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
918482	5 Year Fixed	5.23%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
918471	3 Year Fixed	5.32%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
918480	5 Year Fixed	5.35%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
918472	3 Year Fixed	5.35%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
918465	2 Year Fixed	5.35%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
918462	2 Year Fixed	5.35%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
918483	5 Year Fixed (Boost LTI)	5.40%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
918486	5 Year Fixed (Boost LTI)	5.41%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
918484	5 Year Fixed (Cascade Score)	5.45%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
918487	5 Year Fixed (Cascade Score)	5.46%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
918463	2 Year Fixed (Boost LTI)	5.47%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
918461	2 Year Fixed	5.51%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
918466	2 Year Fixed (Cascade Score)	5.52%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
918464	2 Year Fixed (Cascade Score)	5.52%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
918481	5 Year Fixed (Cascade Score)	5.55%	£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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918515	5 Year Fixed	6.04%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
918517	5 Year Fixed	6.07%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
918516	5 Year Fixed (Cascade Score)	6.30%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
918518	5 Year Fixed (Cascade Score)	6.33%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
918503	3 Year Fixed	6.39%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
918504	3 Year Fixed	6.42%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
918497	2 Year Fixed	6.47%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
918499	2 Year Fixed	6.52%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
918498	2 Year Fixed (Cascade Score)	6.77%	£995	95%	Free standard valuation Remortgage legal service	£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.](#)