

# PRODUCT FINDER

Find out what we can offer your client

Effective date 05/02/2026

## House & Flat Purchase

### 60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508346	2 Year Fixed	3.80%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
508345	2 Year Fixed	4.00%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
508352	5 Year Fixed	4.04%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
508344	2 Year Fixed	4.10%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508348	3 Year Fixed	4.11%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
508351	5 Year Fixed	4.19%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
508350	5 Year Fixed	4.24%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508347	3 Year Fixed	4.26%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508349	5 Year Fixed	4.39%	£0	60%	Free standard valuation	£50k - £1m
508343	2 Year Fixed	4.45%	£0	60%	Free standard valuation	£50k - £1m

### 65% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508376	2 Year Fixed	3.85%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
508375	2 Year Fixed	4.05%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
508382	5 Year Fixed	4.14%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m CHAT

508374	2 Year Fixed	4.15%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508378	3 Year Fixed	4.16%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
508381	5 Year Fixed	4.29%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
508377	3 Year Fixed	4.31%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508380	5 Year Fixed	4.34%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508379	5 Year Fixed	4.49%	£0	65%	Free standard valuation	£50k - £1m
508373	2 Year Fixed	4.50%	£0	65%	Free standard valuation	£50k - £1m

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508406	2 Year Fixed	3.93%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508405	2 Year Fixed	4.13%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
508404	2 Year Fixed	4.23%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508412	5 Year Fixed	4.24%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508408	3 Year Fixed	4.24%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
508411	5 Year Fixed	4.39%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
508407	3 Year Fixed	4.39%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508410	5 Year Fixed	4.44%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508403	2 Year Fixed	4.58%	£0	75%	Free standard valuation	£50k - £1m
508409	5 Year Fixed	4.59%	£0	75%	Free standard valuation	£50k - £1m

### 80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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508427	5 Year Fixed	4.66%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508424	2 Year Fixed	4.74%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508426	5 Year Fixed	4.86%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508423	2 Year Fixed	5.04%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508425	3 Year Fixed	5.09%	£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
508430	2 Year Tracker	BoE base rate + 0.43%, 1.34% collar	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
508428	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
508434	2 Year Tracker	BoE base rate + 0.59%, 1.49% collar	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
508432	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
508438	2 Year Tracker	BoE base rate + 2.39%, 1.89% collar	£1,995	80%	£250 cashback Free standard valuation	£50k - £500k
508436	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
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508330	2 Year Fixed	3.83%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
508329	2 Year Fixed	3.83%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
508328	2 Year Fixed	3.98%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508327	2 Year Fixed	3.98%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
508342	5 Year Fixed	4.07%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
508341	5 Year Fixed	4.07%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
508326	2 Year Fixed	4.13%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508325	2 Year Fixed	4.13%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508334	3 Year Fixed	4.14%	£1,995	60%	Free standard valuation Remortgage legal service	£150k - £1m
508333	3 Year Fixed	4.14%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
508340	5 Year Fixed	4.17%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508339	5 Year Fixed	4.17%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
508338	5 Year Fixed	4.27%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508337	5 Year Fixed	4.27%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508332	3 Year Fixed	4.29%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508331	3 Year Fixed	4.29%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
508335	5 Year Fixed	4.42%	£0	60%	Free standard valuation	£50k - £1m
508336	5 Year Fixed	4.47%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
508323	2 Year Fixed	4.48%	£0	60%	Free standard valuation	£50k - £1m

508324	2 Year Fixed	4.53%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
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## 60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508431	2 Year Tracker	BoE base rate + 0.41%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508429	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
508360	2 Year Fixed	3.85%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
508359	2 Year Fixed	3.85%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
508358	2 Year Fixed	4.00%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508357	2 Year Fixed	4.00%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
508356	2 Year Fixed	4.15%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508355	2 Year Fixed	4.15%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508372	5 Year Fixed	4.17%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
508371	5 Year Fixed	4.17%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
508364	3 Year Fixed	4.19%	£1,995	65%	Free standard valuation Remortgage legal service	£150k - £1m
508363	3 Year Fixed	4.19%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
508370	5 Year Fixed	4.27%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508369	5 Year Fixed	4.27%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
508362	3 Year Fixed	4.34%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m

508361	3 Year Fixed	4.34%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508368	5 Year Fixed	4.37%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508367	5 Year Fixed	4.37%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508353	2 Year Fixed	4.50%	£0	65%	Free standard valuation	£50k - £1m
508365	5 Year Fixed	4.52%	£0	65%	Free standard valuation	£50k - £1m
508354	2 Year Fixed	4.55%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
508366	5 Year Fixed	4.57%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

## 75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508390	2 Year Fixed	3.86%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
508389	2 Year Fixed	3.86%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508388	2 Year Fixed	4.01%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508387	2 Year Fixed	4.01%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
508386	2 Year Fixed	4.16%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508385	2 Year Fixed	4.16%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508402	5 Year Fixed	4.27%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
508401	5 Year Fixed	4.27%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508394	3 Year Fixed	4.27%	£1,995	75%	Free standard valuation Remortgage legal service	£150k - £1m
508393	3 Year Fixed	4.27%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
508400	5 Year Fixed	4.37%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

508399	5 Year Fixed	4.37%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
508392	3 Year Fixed	4.42%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508391	3 Year Fixed	4.42%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508398	5 Year Fixed	4.47%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508397	5 Year Fixed	4.47%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508383	2 Year Fixed	4.51%	£0	75%	Free standard valuation	£50k - £1m
508384	2 Year Fixed	4.56%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
508395	5 Year Fixed	4.62%	£0	75%	Free standard valuation	£50k - £1m
508396	5 Year Fixed	4.67%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

## 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508435	2 Year Tracker	BoE base rate + 0.57%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508433	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
508416	2 Year Fixed	4.71%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
508415	2 Year Fixed	4.71%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508422	5 Year Fixed	4.73%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
508421	5 Year Fixed	4.73%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508420	5 Year Fixed	4.93%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

508419	5 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508414	2 Year Fixed	5.01%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
508413	2 Year Fixed	5.01%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508418	3 Year Fixed	5.02%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
508417	3 Year Fixed	5.02%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

## 80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508439	2 Year Tracker	BoE base rate + 2.37%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
508437	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.](#)