

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 26/02/2026

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915006	2 Year Fixed	3.80%	£1,495	75%	Free standard valuation	£50k - £5m
915005	2 Year Fixed	3.90%	£495	75%	Free standard valuation	£30k - £5m
915008	2 Year Fixed (Boost LTI)	3.95%	£1,495	75%	Free standard valuation	£50k - £5m
915030	5 Year Fixed	4.00%	£1,495	75%	Free standard valuation	£50k - £5m
915024	3 Year Fixed	4.00%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
915029	5 Year Fixed	4.04%	£495	75%	Free standard valuation	£30k - £5m
915032	5 Year Fixed (Boost LTI)	4.10%	£1,495	75%	Free standard valuation	£50k - £5m
915007	2 Year Fixed offset	4.10%	£1,495	75%	Free standard valuation	£50k - £5m
915027	5 Year Fixed	4.16%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
915004	2 Year Fixed offset	4.20%	£495	75%	Free standard valuation	£50k - £5m
915003	2 Year Fixed	4.20%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
915009	2 Year Fixed offset (Boost LTI)	4.25%	£1,495	75%	Free standard valuation	£50k - £5m
915031	5 Year Fixed offset	4.30%	£1,495	75%	Free standard valuation	£50k - £5m
915028	5 Year Fixed offset	4.34%	£495	75%	Free standard valuation	£50k - £5m
915033	5 Year Fixed offset (Boost LTI)	4.40%	£1,495	75%	Free standard valuation	£50k - £5

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915175	2 Year Tracker	BoE base rate + 0.53%, 1.53% 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
915051	2 Year Fixed	3.82%	£1,495	80%	Free standard valuation	£50k - £2.6m
915050	2 Year Fixed	3.92%	£495	80%	Free standard valuation	£50k - £2.6m
915061	5 Year Fixed	4.02%	£1,495	80%	Free standard valuation	£50k - £2.6m
915060	5 Year Fixed	4.06%	£495	80%	Free standard valuation	£50k - £2.6m
915057	3 Year Fixed	4.13%	£495	80%	£300 cashback Free standard valuation	£50k - £2.6m
915049	2 Year Fixed	4.22%	£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
915069	2 Year Fixed	3.84%	£1,495	85%	Free standard valuation	£50k - £2.6m
915068	2 Year Fixed	3.94%	£495	85%	Free standard valuation	£50k - £2.6m
915071	2 Year Fixed (Boost LTI)	3.99%	£1,495	85%	Free standard valuation	£50k - £2.6m
915090	5 Year Fixed	4.04%	£1,495	85%	Free standard valuation	£50k - £2.6m
915089	5 Year Fixed	4.08%	£495	85%	Free standard valuation	£50k - £2.6m
915092	5 Year Fixed (Boost LTI)	4.14%	£1,495	85%	Free standard valuation	£50k - £2.6m
915070	2 Year Fixed offset	4.14%	£1,495	85%	Free standard valuation	£50k - £2.6m
915084	3 Year Fixed	4.15%	£495	85%	£300 cashback Free standard valuation	£50k - £2.6m
915087	5 Year Fixed	4.20%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
915067	2 Year Fixed offset	4.24%	£495	85%	Free standard valuation	£50k - £2.6m
915066	2 Year Fixed	4.24%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m

915091	5 Year Fixed offset	4.34%	£1,495	85%	Free standard valuation	£50k - £2.6m
915088	5 Year Fixed offset	4.38%	£495	85%	Free standard valuation	£50k - £2.6m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915177	2 Year Tracker	BoE base rate + 0.57%, 1.57% 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
915109	2 Year Fixed	4.35%	£495	90%	Free standard valuation	£50k - £1m
915107	2 Year Fixed (First Time Buyers Only)	4.35%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
915120	3 Year Fixed	4.45%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
915110	2 Year Fixed (Boost LTI)	4.45%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
915128	5 Year Fixed	4.50%	£495	90%	Free standard valuation	£50k - £1m
915127	5 Year Fixed (First Time Buyers Only)	4.50%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
915111	2 Year Fixed (Cascade Score)	4.50%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
915121	3 Year Fixed (Cascade Score)	4.55%	£995	90%	Free standard valuation	£50k - £1m
915129	5 Year Fixed (Boost LTI)	4.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
915124	5 Year Fixed	4.62%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
915130	5 Year Fixed (Cascade Score)	4.63%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
915108	2 Year Fixed offset	4.65%	£495	90%	Free standard valuation	£50k - £1m
915105	2 Year Fixed	4.65%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
915126	5 Year Fixed (Cascade Score)	4.77%	£0	90%	£300 cashback Free standard valuation	£50k - £1m _{CHAT}

915125	5 Year Fixed	4.82%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
915106	2 Year Fixed (Cascade Score)	4.85%	£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
915163	5 Year Fixed	5.41%	£495	95%	Free standard valuation	£50k - £750k
915162	5 Year Fixed (First Time Buyers Only)	5.41%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
915164	5 Year Fixed (FTB Boost LTI)	5.50%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
915159	5 Year Fixed	5.53%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
915168	5 Year Fixed (Cascade Score)	5.58%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915144	2 Year Fixed	5.62%	£495	95%	Free standard valuation	£50k - £750k
915143	2 Year Fixed (First Time Buyers Only)	5.62%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
915155	3 Year Fixed	5.72%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
915161	5 Year Fixed (Cascade Score)	5.73%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
915160	5 Year Fixed	5.73%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
915145	2 Year Fixed (FTB Boost LTI)	5.74%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
915156	3 Year Fixed (Cascade Score)	5.87%	£995	95%	Free standard valuation	£50k - £750k
915149	2 Year Fixed (Cascade Score)	5.87%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915141	2 Year Fixed	5.92%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
915142	2 Year Fixed (Cascade Score)	6.22%	£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
915174	5 Year Fixed (FTB £5k+ Deposit)	5.83%	£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
915167	Houses 5 Year Fixed	5.44%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915165	Houses 5 Year Fixed (FTB Boost LTI)	5.54%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915166	Houses 5 Year Fixed	5.58%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
915148	Houses 2 Year Fixed	5.67%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915146	Houses 2 Year Fixed (FTB Boost LTI)	5.82%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
915147	Houses 2 Year Fixed	6.02%	£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
915048	10 Year Fixed	4.75%	£995	75%	Free standard valuation	£50k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915046	5 Year Fixed (Portability only)	4.16%	£0	75%	None	£3k - £5m
915022	2 Year Fixed (Portability only)	4.20%	£0	75%	None	£3k - £5m
915047	5 Year Fixed offset (Portability only)	4.46%	£0	75%	None	£3k - £5m

915023	2 Year Fixed offset (Portability only)	4.50%	£0	75%	None	£3k - £5m
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85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915103	5 Year Fixed (Portability only)	4.20%	£0	85%	None	£3k - £2.6m
915082	2 Year Fixed (Portability only)	4.24%	£0	85%	None	£3k - £2.6m
915104	5 Year Fixed offset (Portability only)	4.50%	£0	85%	None	£3k - £2.6m
915083	2 Year Fixed offset (Portability only)	4.54%	£0	85%	None	£3k - £2.6m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915139	5 Year Fixed (Portability only)	4.62%	£0	90%	None	£3k - £1m
915118	2 Year Fixed (Portability only)	4.65%	£0	90%	None	£3k - £1m
915140	5 Year Fixed offset (Portability only)	4.92%	£0	90%	None	£3k - £1m
915119	2 Year Fixed offset (Portability only)	4.95%	£0	90%	None	£3k - £1m

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915173	5 Year Fixed (Portability only)	5.53%	£0	95%	None	£3k - £750k
915154	2 Year Fixed (Portability only)	5.92%	£0	95%	None	£3k - £750k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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915016	2 Year Fixed	3.83%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915020	2 Year Fixed	3.86%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915013	2 Year Fixed	3.92%	£495	75%	Free standard valuation	£30k - £5m
915011	2 Year Fixed	3.95%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915025	3 Year Fixed	3.98%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915018	2 Year Fixed (Boost LTI)	3.98%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915040	5 Year Fixed	3.99%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915044	5 Year Fixed	4.00%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915026	3 Year Fixed	4.01%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915037	5 Year Fixed	4.02%	£495	75%	Free standard valuation	£30k - £5m
915014	2 Year Fixed	4.02%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915035	5 Year Fixed	4.03%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915038	5 Year Fixed	4.06%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915042	5 Year Fixed (Boost LTI)	4.09%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915017	2 Year Fixed offset	4.13%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915021	2 Year Fixed offset	4.16%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915010	2 Year Fixed	4.16%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
915034	5 Year Fixed	4.20%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
915012	2 Year Fixed offset	4.25%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m

915019	2 Year Fixed offset (Boost LTI)	4.28%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915041	5 Year Fixed offset	4.29%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915045	5 Year Fixed offset	4.30%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915015	2 Year Fixed offset	4.32%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915036	5 Year Fixed offset	4.33%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915039	5 Year Fixed offset	4.36%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915043	5 Year Fixed offset (Boost LTI)	4.39%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915176	2 Year Tracker	BoE base rate + 0.55%, 1.55% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915055	2 Year Fixed	3.94%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915056	2 Year Fixed	3.97%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915053	2 Year Fixed	4.04%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915064	5 Year Fixed	4.10%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915058	3 Year Fixed	4.10%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915065	5 Year Fixed	4.11%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915054	2 Year Fixed	4.11%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915059	3 Year Fixed	4.13%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m

915062	5 Year Fixed	4.14%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915063	5 Year Fixed	4.17%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915052	2 Year Fixed	4.21%	£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
915077	2 Year Fixed	3.95%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915080	2 Year Fixed	3.97%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915073	2 Year Fixed	4.06%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915079	2 Year Fixed (Boost LTI)	4.10%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915085	3 Year Fixed	4.11%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915098	5 Year Fixed	4.12%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915101	5 Year Fixed	4.13%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915075	2 Year Fixed	4.13%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915086	3 Year Fixed	4.14%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915094	5 Year Fixed	4.16%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915096	5 Year Fixed	4.19%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915100	5 Year Fixed (Boost LTI)	4.22%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915078	2 Year Fixed offset	4.25%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915072	2 Year Fixed	4.25%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m

915081	2 Year Fixed offset	4.27%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915093	5 Year Fixed	4.34%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915074	2 Year Fixed offset	4.36%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915099	5 Year Fixed offset	4.42%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915102	5 Year Fixed offset	4.43%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915076	2 Year Fixed offset	4.43%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915095	5 Year Fixed offset	4.46%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915097	5 Year Fixed offset	4.49%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915178	2 Year Tracker	BoE base rate + 0.62%, 1.62% 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
915122	3 Year Fixed	4.43%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
915113	2 Year Fixed	4.43%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
915114	2 Year Fixed (Boost LTI)	4.45%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
915123	3 Year Fixed	4.46%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
915116	2 Year Fixed	4.50%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
915133	5 Year Fixed	4.52%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
915136	5 Year Fixed	4.55%	£495	90%	£500 cashback Free standard valuation	£50k - £1m

915115	2 Year Fixed (Cascade Score)	4.55%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
915112	2 Year Fixed	4.55%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
915134	5 Year Fixed (Boost LTI)	4.59%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
915131	5 Year Fixed	4.59%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
915137	5 Year Fixed (Boost LTI)	4.60%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
915117	2 Year Fixed (Cascade Score)	4.62%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
915135	5 Year Fixed (Cascade Score)	4.64%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
915138	5 Year Fixed (Cascade Score)	4.65%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
915132	5 Year Fixed (Cascade Score)	4.74%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915169	5 Year Fixed	5.44%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
915171	5 Year Fixed	5.47%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
915170	5 Year Fixed (Cascade Score)	5.60%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
915172	5 Year Fixed (Cascade Score)	5.63%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
915157	3 Year Fixed	5.70%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
915150	2 Year Fixed	5.70%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
915158	3 Year Fixed	5.73%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
915152	2 Year Fixed	5.75%	£495	95%	£500 cashback Free standard valuation	£50k - £750k

915151	2 Year Fixed (Cascade Score)	5.95%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
915153	2 Year Fixed (Cascade Score)	6.00%	£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.](#)