

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 11/01/2024

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66441	5 Year Fixed	4.33%	£1,995	75%	Free standard valuation	£50k - £5m
66426	5 Year Fixed	4.47%	£1,495	75%	None	£30k - £5m
66435	5 Year Fixed (Boost LTI)	4.51%	£1,495	75%	£250 cashback Free standard valuation	£50k - £5m
66418	5 Year Fixed	4.51%	£995	75%	£250 cashback Free standard valuation	£50k - £5m
66447	5 Year Fixed offset (Boost LTI)	4.63%	£1,995	75%	Free standard valuation	£50k - £5m
66444	5 Year Fixed offset	4.63%	£1,995	75%	Free standard valuation	£50k - £5m
66409	5 Year Fixed	4.67%	£0	75%	£250 cashback Free standard valuation	£50k - £5m
66336	2 Year Fixed	4.73%	£1,995	75%	Free standard valuation	£50k - £5m
66423	5 Year Fixed offset	4.81%	£995	75%	£250 cashback Free standard valuation	£50k - £5m
66387	3 Year Fixed	4.89%	£995	75%	£250 cashback Free standard valuation	£50k - £5m
66318	2 Year Fixed	5.01%	£995	75%	None	£30k - £5m
66339	2 Year Fixed offset	5.03%	£1,995	75%	Free standard valuation	£50k - £5m
66327	2 Year Fixed (Boost LTI)	5.06%	£1,495	75%	£250 cashback Free standard valuation	£50k - £5m
66310	2 Year Fixed	5.06%	£995	75%	£250 cashback Free standard valuation	£50k - £5m
66331	2 Year Fixed offset (Boost LTI)	5.36%	£1,495	75%	£250 cashback Free standard valuation	£50k - £5m

CHATBOT

66315	2 Year Fixed offset	5.36%	£995	75%	£250 cashback Free standard valuation	£50k - £5m
66304	2 Year Fixed	5.43%	£0	75%	£250 cashback Free standard valuation	£50k - £5m

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66488	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
66442	5 Year Fixed	4.40%	£1,995	80%	Free standard valuation	£50k - £1m
66427	5 Year Fixed	4.49%	£1,495	80%	None	£30k - £1m
66450	5 Year Fixed	4.50%	£1,995	80%	Free standard valuation	£50k - £2m
66419	5 Year Fixed	4.53%	£995	80%	£250 cashback Free standard valuation	£50k - £1m
66445	5 Year Fixed offset	4.70%	£1,995	80%	Free standard valuation	£50k - £1m
66452	5 Year Fixed offset	4.80%	£1,995	80%	Free standard valuation	£50k - £2m
66337	2 Year Fixed	4.83%	£1,995	80%	Free standard valuation	£50k - £1m
66424	5 Year Fixed offset	4.83%	£995	80%	£250 cashback Free standard valuation	£50k - £1m
66388	3 Year Fixed	4.94%	£995	80%	£250 cashback Free standard valuation	£50k - £1m
66392	3 Year Fixed	5.04%	£995	80%	£250 cashback Free standard valuation	£50k - £2m
66311	2 Year Fixed	5.11%	£995	80%	£250 cashback Free standard valuation	£50k - £1m
66305	2 Year Fixed	5.45%	£0	80%	£250 cashback Free standard valuation	£50k - £1m

85% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66443	5 Year Fixed	4.45%	£1,995	85%	Free standard valuation	£50k - £1m

66428	5 Year Fixed	4.54%	£1,495	85%	None	£30k - £1m
66451	5 Year Fixed	4.55%	£1,995	85%	Free standard valuation	£50k - £2m
66436	5 Year Fixed (Boost LTI)	4.58%	£1,495	85%	£250 cashback Free standard valuation	£50k - £1m
66420	5 Year Fixed	4.58%	£995	85%	£250 cashback Free standard valuation	£50k - £1m
66431	5 Year Fixed	4.68%	£995	85%	£250 cashback Free standard valuation	£50k - £2m
66438	5 Year Fixed (Boost LTI)	4.70%	£1,495	85%	£250 cashback Free standard valuation	£50k - £2m
66410	5 Year Fixed	4.74%	£0	85%	£250 cashback Free standard valuation	£50k - £1m
66448	5 Year Fixed offset (Boost LTI)	4.75%	£1,995	85%	Free standard valuation	£50k - £1m
66446	5 Year Fixed offset	4.75%	£1,995	85%	Free standard valuation	£50k - £1m
66453	5 Year Fixed offset	4.85%	£1,995	85%	Free standard valuation	£50k - £2m
66449	5 Year Fixed offset (Boost LTI)	4.85%	£1,995	85%	Free standard valuation	£50k - £2m
66338	2 Year Fixed	4.88%	£1,995	85%	Free standard valuation	£50k - £1m
66425	5 Year Fixed offset	4.88%	£995	85%	£250 cashback Free standard valuation	£50k - £1m
66341	2 Year Fixed	4.98%	£1,995	85%	Free standard valuation	£50k - £2m
66389	3 Year Fixed	4.99%	£995	85%	£250 cashback Free standard valuation	£50k - £1m
66393	3 Year Fixed	5.09%	£995	85%	£250 cashback Free standard valuation	£50k - £2m
66319	2 Year Fixed	5.11%	£995	85%	None	£30k - £1m
66328	2 Year Fixed (Boost LTI)	5.16%	£1,495	85%	£250 cashback Free standard valuation	£50k - £1m
66312	2 Year Fixed	5.16%	£995	85%	£250 cashback Free standard valuation	£50k - £1m
66340	2 Year Fixed offset	5.18%	£1,995	85%	Free standard valuation	£50k - £1m
66322	2 Year Fixed	5.26%	£995	85%	£250 cashback Free standard valuation	£50k - £2m

66330	2 Year Fixed (Boost LTI)	5.28%	£1,495	85%	£250 cashback Free standard valuation	£50k - £2m
66332	2 Year Fixed offset (Boost LTI)	5.46%	£1,495	85%	£250 cashback Free standard valuation	£50k - £1m
66316	2 Year Fixed offset	5.46%	£995	85%	£250 cashback Free standard valuation	£50k - £1m
66306	2 Year Fixed	5.50%	£0	85%	£250 cashback Free standard valuation	£50k - £1m
66323	2 Year Fixed offset	5.56%	£995	85%	£250 cashback Free standard valuation	£50k - £2m
66333	2 Year Fixed offset (Boost LTI)	5.58%	£1,495	85%	£250 cashback Free standard valuation	£50k - £2m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66489	2 Year Tracker	BoE base rate + 0.77%, 1.77% collar	£995	85%	ERC free Free standard valuation	£50k - £1m
66490	2 Year Tracker	BoE base rate + 0.87%, 1.87% collar	£995	85%	ERC free Free standard valuation	£50k - £2m

90% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66429	5 Year Fixed	4.62%	£1,495	90%	None	£30k - £500k
66421	5 Year Fixed	4.66%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
66437	5 Year Fixed (Boost LTI)	4.68%	£1,495	90%	£250 cashback Free standard valuation	£50k - £750k
66439	5 Year Fixed (Cascade Score)	4.80%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
66411	5 Year Fixed	4.81%	£0	90%	£250 cashback Free standard valuation	£50k - £500k
66416	5 Year Fixed (Cascade Score)	4.95%	£0	90%	£250 cashback Free standard valuation	£50k - £500k
66390	3 Year Fixed	5.04%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
66320	2 Year Fixed	5.16%	£995	90%	None	£30k - £500k

66397	3 Year Fixed (Cascade Score)	5.17%	£1,495	90%	Free standard valuation	£50k - £500k
66413	5 Year Fixed	5.21%	£0	90%	£2000 cashback Free standard valuation	£100k - £500k
66313	2 Year Fixed	5.21%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
66329	2 Year Fixed (Boost LTI)	5.23%	£1,495	90%	£250 cashback Free standard valuation	£50k - £750k
66334	2 Year Fixed (Cascade Score)	5.36%	£1,495	90%	Free standard valuation	£50k - £750k
66317	2 Year Fixed offset	5.51%	£995	90%	£250 cashback Free standard valuation	£50k - £500k
66307	2 Year Fixed	5.55%	£0	90%	£250 cashback Free standard valuation	£50k - £500k

95% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66430	5 Year Fixed	5.02%	£1,495	95%	None	£30k - £500k
66422	5 Year Fixed	5.06%	£995	95%	£250 cashback Free standard valuation	£50k - £600k
66412	5 Year Fixed	5.21%	£0	95%	£250 cashback Free standard valuation	£50k - £500k
66440	5 Year Fixed (Cascade Score)	5.38%	£995	95%	£250 cashback Free standard valuation	£50k - £600k
66391	3 Year Fixed	5.44%	£995	95%	£250 cashback Free standard valuation	£50k - £600k
66417	5 Year Fixed (Cascade Score)	5.53%	£0	95%	£250 cashback Free standard valuation	£50k - £500k
66414	5 Year Fixed	5.66%	£0	95%	£2000 cashback Free standard valuation	£100k - £500k
66321	2 Year Fixed	5.66%	£995	95%	None	£30k - £500k
66314	2 Year Fixed	5.71%	£995	95%	£250 cashback Free standard valuation	£50k - £600k
66398	3 Year Fixed (Cascade Score)	5.82%	£1,495	95%	Free standard valuation	£50k - £500k
66308	2 Year Fixed	6.05%	£0	95%	£250 cashback Free standard valuation	£50k - £500k

66335	2 Year Fixed (Cascade Score)	6.20%	£1,495	95%	Free standard valuation	£50k - £600k
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House & Flat Purchase (New Build)

90% LTV House & Flat Purchase (New Build) Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66432	Houses 5 Year Fixed	4.81%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
66433	Flats 5 Year Fixed	5.01%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
66394	Houses 3 Year Fixed	5.29%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
66324	Houses 2 Year Fixed	5.46%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
66395	Flats 3 Year Fixed	5.69%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
66325	Flats 2 Year Fixed	5.96%	£995	90%	£250 cashback Free standard valuation	£50k - £750k

95% LTV House & Flat Purchase (New Build) Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66434	Houses 5 Year Fixed (Deposit Unlock)	4.99%	£995	95%	£250 cashback Free standard valuation	£50k - £600k
66415	Houses 5 Year Fixed (Deposit Unlock)	5.09%	£0	95%	£250 cashback Free standard valuation	£50k - £600k
66396	Houses 3 Year Fixed (Deposit Unlock)	5.44%	£995	95%	Free standard valuation	£50k - £600k
66326	Houses 2 Year Fixed (Deposit Unlock)	5.56%	£995	95%	Free standard valuation	£50k - £600k
66309	Houses 2 Year Fixed (Deposit Unlock)	5.88%	£0	95%	£250 cashback Free standard valuation	£50k - £600k

House & Flat Purchase, and Remortgage

75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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66487	10 Year Fixed	5.17%	£995	75%	Free standard valuation	£50k - £5m
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Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66380	2 Year Fixed (Portability only)	5.43%	£0	75%	None	£3k - £500k
66381	2 Year Fixed offset (Portability only)	5.73%	£0	75%	None	£3k - £500k

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66382	2 Year Fixed (Portability only)	5.50%	£0	85%	None	£3k - £500k
66383	2 Year Fixed offset (Portability only)	5.80%	£0	85%	None	£3k - £500k

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66384	2 Year Fixed (Portability only)	5.55%	£0	90%	None	£3k - £750k
66385	2 Year Fixed offset (Portability only)	5.85%	£0	90%	None	£3k - £750k

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66386	2 Year Fixed (Portability only)	5.83%	£0	95%	None	£3k - £600k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66480	5 Year Fixed	4.60%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
66467	5 Year Fixed (Boost LTI)	4.74%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m

66458	5 Year Fixed	4.74%	£995	75%	Free standard valuation Remortgage legal service	£50k - £5m
66476	5 Year Fixed	4.75%	£995	75%	£500 cashback Free standard valuation	£50k - £5m
66370	2 Year Fixed	4.85%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
66454	5 Year Fixed	4.87%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
66377	2 Year Fixed	4.88%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
66399	3 Year Fixed	4.90%	£995	75%	Free standard valuation Remortgage legal service	£50k - £5m
66483	5 Year Fixed offset	4.90%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
66404	3 Year Fixed	4.92%	£995	75%	£500 cashback Free standard valuation	£50k - £5m
66471	5 Year Fixed offset (Boost LTI)	5.04%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
66463	5 Year Fixed offset	5.04%	£995	75%	Free standard valuation Remortgage legal service	£50k - £5m
66359	2 Year Fixed (Boost LTI)	5.09%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
66350	2 Year Fixed	5.09%	£995	75%	Free standard valuation Remortgage legal service	£50k - £5m
66365	2 Year Fixed	5.12%	£995	75%	£500 cashback Free standard valuation	£50k - £5m
66373	2 Year Fixed offset	5.15%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
66362	2 Year Fixed offset (Boost LTI)	5.39%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
66355	2 Year Fixed offset	5.39%	£995	75%	Free standard valuation Remortgage legal service	£50k - £5m
66342	2 Year Fixed	5.50%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
66346	2 Year Fixed	5.55%	£0	75%	£500 cashback Free standard valuation	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66491	2 Year Tracker	BoE base rate + 0.54%, 1.54% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66481	5 Year Fixed	4.62%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
66459	5 Year Fixed	4.76%	£995	80%	Free standard valuation Remortgage legal service	£50k - £1m
66477	5 Year Fixed	4.77%	£995	80%	£500 cashback Free standard valuation	£50k - £1m
66371	2 Year Fixed	4.89%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
66378	2 Year Fixed	4.92%	£1,995	80%	£500 cashback Free standard valuation	£50k - £1m
66400	3 Year Fixed	4.95%	£995	80%	Free standard valuation Remortgage legal service	£50k - £1m
66405	3 Year Fixed	4.97%	£995	80%	£500 cashback Free standard valuation	£50k - £1m
66375	2 Year Fixed	4.99%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £2m
66351	2 Year Fixed	5.13%	£995	80%	Free standard valuation Remortgage legal service	£50k - £1m
66366	2 Year Fixed	5.16%	£995	80%	£500 cashback Free standard valuation	£50k - £1m
66343	2 Year Fixed	5.52%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m
66347	2 Year Fixed	5.57%	£0	80%	£500 cashback Free standard valuation	£50k - £1m

85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66482	5 Year Fixed	4.72%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
66485	5 Year Fixed	4.82%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m

66468	5 Year Fixed (Boost LTI)	4.86%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
66460	5 Year Fixed	4.86%	£995	85%	Free standard valuation Remortgage legal service	£50k - £1m
66478	5 Year Fixed	4.87%	£995	85%	£500 cashback Free standard valuation	£50k - £1m
66455	5 Year Fixed	4.94%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
66465	5 Year Fixed	4.96%	£995	85%	Free standard valuation Remortgage legal service	£50k - £2m
66470	5 Year Fixed (Boost LTI)	4.98%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
66372	2 Year Fixed	4.99%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
66401	3 Year Fixed	5.00%	£995	85%	Free standard valuation Remortgage legal service	£50k - £1m
66406	3 Year Fixed	5.02%	£995	85%	£500 cashback Free standard valuation	£50k - £1m
66379	2 Year Fixed	5.02%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
66484	5 Year Fixed offset	5.02%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
66376	2 Year Fixed	5.09%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
66486	5 Year Fixed offset	5.12%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
66472	5 Year Fixed offset (Boost LTI)	5.16%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
66464	5 Year Fixed offset	5.16%	£995	85%	Free standard valuation Remortgage legal service	£50k - £1m
66360	2 Year Fixed (Boost LTI)	5.23%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
66352	2 Year Fixed	5.23%	£995	85%	Free standard valuation Remortgage legal service	£50k - £1m
66367	2 Year Fixed	5.26%	£995	85%	£500 cashback Free standard valuation	£50k - £1m
66466	5 Year Fixed offset	5.26%	£995	85%	Free standard valuation Remortgage legal service	£50k - £2m

66473	5 Year Fixed offset (Boost LTI)	5.28%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
66374	2 Year Fixed offset	5.29%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
66357	2 Year Fixed	5.33%	£995	85%	Free standard valuation Remortgage legal service	£50k - £2m
66356	2 Year Fixed offset	5.53%	£995	85%	Free standard valuation Remortgage legal service	£50k - £1m
66344	2 Year Fixed	5.62%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
66358	2 Year Fixed offset	5.63%	£995	85%	Free standard valuation Remortgage legal service	£50k - £2m
66348	2 Year Fixed	5.67%	£0	85%	£500 cashback Free standard valuation	£50k - £1m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66492	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£995	85%	ERC free Free standard valuation	£50k - £1m
66493	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£995	85%	ERC free Free standard valuation	£50k - £2m

90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66461	5 Year Fixed	4.94%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
66479	5 Year Fixed	4.95%	£995	90%	£500 cashback Free standard valuation	£50k - £500k
66469	5 Year Fixed (Boost LTI)	4.96%	£1,495	90%	Free standard valuation Remortgage legal service	£50k - £750k
66456	5 Year Fixed	5.02%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
66474	5 Year Fixed (Cascade Score)	5.08%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
66402	3 Year Fixed	5.10%	£995	90%	Free standard valuation Remortgage legal service	£50k - £500k
66407	3 Year Fixed	5.12%	£995	90%	£500 cashback Free standard valuation	£50k - £500k

66457	5 Year Fixed (Cascade Score)	5.15%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
66353	2 Year Fixed	5.28%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
66361	2 Year Fixed (Boost LTI)	5.30%	£1,495	90%	Free standard valuation Remortgage legal service	£50k - £500k
66368	2 Year Fixed	5.31%	£995	90%	£500 cashback Free standard valuation	£50k - £500k
66363	2 Year Fixed (Cascade Score)	5.46%	£1,495	90%	Free standard valuation Remortgage legal service	£50k - £750k
66345	2 Year Fixed	5.67%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
66349	2 Year Fixed	5.72%	£0	90%	£500 cashback Free standard valuation	£50k - £500k

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
66462	5 Year Fixed	5.09%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
66475	5 Year Fixed (Cascade Score)	5.38%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
66403	3 Year Fixed	5.60%	£995	95%	Free standard valuation Remortgage legal service	£50k - £500k
66408	3 Year Fixed	5.62%	£995	95%	£500 cashback Free standard valuation	£50k - £500k
66354	2 Year Fixed	5.86%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
66369	2 Year Fixed	5.89%	£995	95%	£500 cashback Free standard valuation	£50k - £500k
66364	2 Year Fixed (Cascade Score)	6.36%	£1,495	95%	Free standard valuation Remortgage legal service	£50k - £600k

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.](#)