

# PRODUCTS

Effective date **28 April 2023**

## House Purchase

### 60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503217	4.82%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	503214	4.95%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	503211	5.14%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	503208	5.39%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	503205	5.64%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503264	4.62%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503261	4.66%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503258	4.79%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503255	4.89%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503252	4.99%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>

### 65% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503232	4.91%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	503229	5.04%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	503226	5.24%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	503223	5.48%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>

2 year Fixed	503220	5.73%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503278	4.68%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503275	4.71%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

### 75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503247	5.00%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503244	5.12%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503241	5.28%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503238	5.53%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503235	5.78%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503295	4.74%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503292	4.77%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503289	4.82%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503286	4.92%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503283	5.02%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

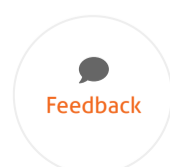
### 80% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503197	5.39%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	503200	5.29%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation

## Remortgage

### 60% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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Feedback

2 year Fixed	503215	4.79%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503216	4.79%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503212	4.89%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503213	4.89%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503209	5.04%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503210	5.04%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503206	5.29%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503207	5.29%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503203	5.53%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503204	5.53%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503262	4.63%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503263	4.63%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503259	4.66%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503260	4.66%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503256	4.73%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503257	4.73%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503253	4.83%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503254	4.83%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503250	4.93%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503251	4.93%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation



5 year Fixed	503266	5.23%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
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## 65% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503230	4.95%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503231	4.95%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503227	5.04%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503228	5.04%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503224	5.16%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503225	5.16%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503221	5.41%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503222	5.41%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503218	5.65%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503219	5.65%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503276	4.68%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503277	4.68%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503273	4.71%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503274	4.71%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503271	4.77%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503272	4.77%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503269	4.87%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation



5 year Fixed	503270	4.87%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503267	4.97%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503268	4.97%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503280	5.27%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503245	5.08%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503246	5.08%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503242	5.17%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503243	5.17%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503239	5.27%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503240	5.27%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503236	5.44%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503237	5.44%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503233	5.68%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503234	5.68%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
3 year Fixed	503249	5.11%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503293	4.72%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503294	4.72%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503290	4.76%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>



5 year Fixed	503291	4.76%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503287	4.80%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503288	4.80%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503284	4.87%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503285	4.87%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503281	4.97%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503282	4.97%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503297	5.30%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

### 80% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503195	5.39%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503196	5.39%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503198	5.29%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503199	5.29%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>

### 60% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503086	2 year Tracker Rate BoE+0.82% 1.82% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

### 65% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503088	2 year Tracker Rate BoE+0.83% 1.83% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 75% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503090	2 year Tracker Rate BoE+0.95% 1.95% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 80% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503202	2 year Tracker Rate BoE+1.25% 2.25% collar.	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>

## House purchase and Remortgage

### 60% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	503265	5.23%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

### 65% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	503279	5.27%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

### 75% LTV House purchase and Remortgage Fixed

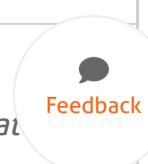
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	503248	5.11%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503296	5.30%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

### 60% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503085	2 year Tracker Rate BoE+0.82% 1.82% collar.	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

### 65% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503087	2 year Tracker Rate BoE+0.83% 1.83% collar.	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>



## 75% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503089	2 year Tracker Rate BoE+0.95% 1.95% collar.	£995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

## 80% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503201	2 year Tracker Rate BoE+1.25% 2.25% collar.	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

**Product Availability:** Our products are available through a limited number of partners. Please check with your club or network to see if you have access to these products.

### Important Notes:

- Please note that Accord Mortgages' Buy to Let Standard Variable Rate is currently 7.49% and is set independently of Accord Mortgages' residential Standard Variable Rate. This is because Accord Mortgages' Buy to Let lending business is run differently from its residential lending business. As such, Accord Mortgages' Buy to Let Standard Variable Rate may be different from Accord Mortgages' residential Standard Variable Rate at any time and can vary upwards or downwards from time to time.
- The full mortgage application should not be started unless you receive an 'Accept' Lending Decision.
- Product Withdrawal: we aim to give prior notice of withdrawal, but products may be withdrawn without notice. No further applications are accepted after withdrawal.
- Product Fee: Accord offers a range of products with differing fees, to suit different client requirements. Product Fees are payable on completion and can be added to the loan, however, interest will be payable on the fee during the life of the loan. A Mortgage Fee of £90 is payable on redemption of the loan.
- Valuation Fee: is payable on application unless stated otherwise. Where the valuation fee has been paid, we will instruct the valuation as soon as we begin to process your application - unless you advise us otherwise.
- Free Standard Valuation: on selected products Accord will pay for the valuation. (This excludes second or subsequent valuations and does not include HomeBuyers Reports, structural surveys or specialists reports).
- Refunded Valuation: on selected products Accord will refund the valuation fee on completion. (This excludes second or subsequent valuations and does not include HomeBuyers Reports, structural surveys or specialists reports).
- Cashback products (when available): on selected products Accord will pay the cashback on completion via your client's solicitor.
- Early Repayment Charges (ERCs) and overpayments: unless otherwise stated, all products allow 10% overpayments per year without ERC. ERCs apply on redemption or transfer (part or full) to another product, or our SVR, during the ERC period.
- Accord does not offer Further Advances for BTL mortgages.
- A Product Switching fee, which is £90, is payable when changing products prior to completion and is payable at the point of switching. It covers part of the costs incurred when the product applied for is reserved and is payable each time the product is changed before completion. (Where a product carries an incentive such as a free valuation or free legals then an alternative product with the same incentives must be selected)

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