

# PRODUCT FINDER

Find out what we can offer your client

Effective date 05/03/2024

## House & Flat Purchase

### 60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504796	5 Year Fixed	4.59%	£3,495	60%	Free standard valuation	£150k - £1m
504792	5 Year Fixed	4.69%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
504785	3 Year Fixed	4.74%	£3,495	60%	Free standard valuation	£150k - £1m
504781	2 Year Fixed	4.79%	£3,495	60%	Free standard valuation	£150k - £1m
504778	2 Year Fixed	5.09%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m

### 65% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504820	5 Year Fixed	4.69%	£3,495	65%	Free standard valuation	£150k - £1m
504816	5 Year Fixed	4.79%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
504809	3 Year Fixed	4.84%	£3,495	65%	Free standard valuation	£150k - £1m
504805	2 Year Fixed	4.89%	£3,495	65%	Free standard valuation	£150k - £1m
504802	2 Year Fixed	5.19%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504844	5 Year Fixed	4.74%	£3,495	75%	Free standard valuation	£150k - £1m
504840	5 Year Fixed	4.84%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
504833	3 Year Fixed	4.89%	£3,495	75%	Free standard valuation	£150k - £1m

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504829	2 Year Fixed	4.99%	£3,495	75%	Free standard valuation	£150k - £1m
504826	2 Year Fixed	5.29%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m

### 80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504854	5 Year Fixed	4.84%	£3,495	80%	Free standard valuation	£150k - £500k
504848	2 Year Fixed	5.09%	£3,495	80%	Free standard valuation	£150k - £500k

## House & Flat Purchase, and Remortgage

### 60% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504789	5 Year Fixed	4.79%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504787	5 Year Fixed	4.94%	£0	60%	Free standard valuation	£50k - £1m
504783	3 Year Fixed	5.14%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504791	5 Year Fixed	5.29%	£1,995	60%	£250 cashback ERC free Free standard valuation	£50k - £1m
504776	2 Year Fixed	5.34%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504774	2 Year Fixed	5.74%	£0	60%	Free standard valuation	£50k - £1m

### 60% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504858	2 Year Tracker	BoE base rate + 0.29%, 1.29% collar	£1,995	60%	Free standard valuation	£50k - £1m
504856	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	60%	£250 cashback Free standard valuation	£50k - £1m

### 65% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504813	5 Year Fixed	4.89%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504811	5 Year Fixed	5.04%	£0	65%	Free standard valuation	£50k - £1m

504807	3 Year Fixed	5.24%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504815	5 Year Fixed	5.39%	£1,995	65%	£250 cashback ERC free Free standard valuation	£50k - £1m
504800	2 Year Fixed	5.44%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504798	2 Year Fixed	5.84%	£0	65%	Free standard valuation	£50k - £1m

### 75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504837	5 Year Fixed	4.94%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504835	5 Year Fixed	5.09%	£0	75%	Free standard valuation	£50k - £1m
504831	3 Year Fixed	5.29%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504839	5 Year Fixed	5.44%	£1,995	75%	£250 cashback ERC free Free standard valuation	£50k - £1m
504824	2 Year Fixed	5.54%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504822	2 Year Fixed	5.94%	£0	75%	Free standard valuation	£50k - £1m

### 75% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504862	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	Free standard valuation	£50k - £1m
504860	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£995	75%	£250 cashback Free standard valuation	£50k - £1m

### 80% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504852	5 Year Fixed	5.04%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
504850	3 Year Fixed	5.39%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

504846	2 Year Fixed	5.64%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
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## 80% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504866	2 Year Tracker	BoE base rate + 0.59%, 1.59% collar	£1,995	80%	Free standard valuation	£50k - £500k
504864	2 Year Tracker	BoE base rate + 0.94%, 1.94% 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
504797	5 Year Fixed	4.59%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504794	5 Year Fixed	4.69%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504793	5 Year Fixed	4.69%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504790	5 Year Fixed	4.79%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504786	3 Year Fixed	4.79%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504782	2 Year Fixed	4.84%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504788	5 Year Fixed	4.99%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
504780	2 Year Fixed	5.09%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504779	2 Year Fixed	5.09%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504784	3 Year Fixed	5.14%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504795	5 Year Fixed	5.29%	£1,995	60%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504777	2 Year Fixed	5.34%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m

504775	2 Year Fixed	5.84%	£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
504859	2 Year Tracker	BoE base rate + 0.44%, 1.44% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504857	2 Year Tracker	BoE base rate + 0.64%, 1.64% 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
504821	5 Year Fixed	4.69%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
504818	5 Year Fixed	4.79%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504817	5 Year Fixed	4.79%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504814	5 Year Fixed	4.89%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504810	3 Year Fixed	4.89%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
504806	2 Year Fixed	4.94%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
504812	5 Year Fixed	5.09%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
504804	2 Year Fixed	5.19%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504803	2 Year Fixed	5.19%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504808	3 Year Fixed	5.24%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504819	5 Year Fixed	5.39%	£1,995	65%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504801	2 Year Fixed	5.44%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m

504799	2 Year Fixed	5.94%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
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## 75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504845	5 Year Fixed	4.74%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
504842	5 Year Fixed	4.84%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504841	5 Year Fixed	4.84%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
504834	3 Year Fixed	4.94%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
504838	5 Year Fixed	4.94%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504830	2 Year Fixed	5.04%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
504836	5 Year Fixed	5.14%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
504832	3 Year Fixed	5.29%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504828	2 Year Fixed	5.29%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504827	2 Year Fixed	5.29%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
504843	5 Year Fixed	5.44%	£1,995	75%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504825	2 Year Fixed	5.54%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504823	2 Year Fixed	6.04%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

## 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504863	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

504861	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
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## 80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504855	5 Year Fixed	4.84%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
504853	5 Year Fixed	5.04%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504849	2 Year Fixed	5.14%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
504851	3 Year Fixed	5.39%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504847	2 Year Fixed	5.64%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

## 80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504867	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504865	2 Year Tracker	BoE base rate + 0.94%, 1.94% 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.](#)