

PRODUCT FINDER

Find out what we can offer your client

Effective date 18/10/2024

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505822	5 Year Fixed	4.09%	£3,495	60%	Free standard valuation	£150k - £1m
505813	3 Year Fixed	4.14%	£3,495	60%	Free standard valuation	£150k - £1m
505819	5 Year Fixed	4.24%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
505809	2 Year Fixed	4.24%	£3,495	60%	Free standard valuation	£150k - £1m
505806	2 Year Fixed	4.49%	£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
505844	5 Year Fixed	4.29%	£3,495	65%	Free standard valuation	£150k - £1m
505835	3 Year Fixed	4.34%	£3,495	65%	Free standard valuation	£150k - £1m
505841	5 Year Fixed	4.44%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
505831	2 Year Fixed	4.44%	£3,495	65%	Free standard valuation	£150k - £1m
505828	2 Year Fixed	4.69%	£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
505857	3 Year Fixed	4.59%	£3,495	75%	Free standard valuation	£150k - £1m
505866	5 Year Fixed	4.59%	£3,495	75%	Free standard valuation	£150k - £1m
505853	2 Year Fixed	4.69%	£3,495	75%	Free standard valuation	£150k - f

CHAT

505863	5 Year Fixed	4.74%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
505850	2 Year Fixed	4.94%	£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
505876	5 Year Fixed	4.94%	£3,495	80%	Free standard valuation	£150k - £500k
505870	2 Year Fixed	5.19%	£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
505817	5 Year Fixed	4.34%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505811	3 Year Fixed	4.44%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505815	5 Year Fixed	4.49%	£0	60%	Free standard valuation	£50k - £1m
505804	2 Year Fixed	4.64%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505802	2 Year Fixed	4.99%	£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
505880	2 Year Tracker	BoE base rate + 0.34%, 1.34% collar	£1,995	60%	Free standard valuation	£50k - £1m
505878	2 Year Tracker	BoE base rate + 0.69%, 1.69% 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
505839	5 Year Fixed	4.54%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
505833	3 Year Fixed	4.64%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
505837	5 Year Fixed	4.69%	£0	65%	Free standard valuation	£50k - £1m _{CHAT}

505826	2 Year Fixed	4.84%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
505824	2 Year Fixed	5.19%	£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
505861	5 Year Fixed	4.84%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505855	3 Year Fixed	4.89%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505859	5 Year Fixed	4.99%	£0	75%	Free standard valuation	£50k - £1m
505848	2 Year Fixed	5.09%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505846	2 Year Fixed	5.44%	£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
505884	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	Free standard valuation	£50k - £1m
505882	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
505874	5 Year Fixed	5.24%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
505872	3 Year Fixed	5.49%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
505868	2 Year Fixed	5.84%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

80% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505888	2 Year Tracker	BoE base rate + 0.94%, 1.94% collar	£1,995	80%	Free standard valuation	£50k - £500k
505886	2 Year Tracker	BoE base rate + 1.29%, 2.29% collar	£995	80%	£250 cashback Free standard valuation	£50k - £500k CHAT

Remortgage

60% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505823	5 Year Fixed	4.19%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505821	5 Year Fixed	4.24%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505820	5 Year Fixed	4.24%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
505814	3 Year Fixed	4.29%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505818	5 Year Fixed	4.34%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505810	2 Year Fixed	4.44%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505812	3 Year Fixed	4.44%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505816	5 Year Fixed	4.54%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
505808	2 Year Fixed	4.54%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505807	2 Year Fixed	4.54%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
505805	2 Year Fixed	4.69%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505803	2 Year Fixed	5.09%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m

60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505881	2 Year Tracker	BoE base rate + 0.54%, 1.54% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505879	2 Year Tracker	BoE base rate + 0.74%, 1.74% 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
------	------	------	----------	---------	------------	-----------

CHAT

505845	5 Year Fixed	4.39%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505843	5 Year Fixed	4.44%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505842	5 Year Fixed	4.44%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
505836	3 Year Fixed	4.49%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505840	5 Year Fixed	4.54%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505832	2 Year Fixed	4.64%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505834	3 Year Fixed	4.64%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505838	5 Year Fixed	4.74%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
505830	2 Year Fixed	4.74%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505829	2 Year Fixed	4.74%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
505827	2 Year Fixed	4.89%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505825	2 Year Fixed	5.29%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505867	5 Year Fixed	4.69%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505858	3 Year Fixed	4.74%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505865	5 Year Fixed	4.74%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505864	5 Year Fixed	4.74%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
505862	5 Year Fixed	4.84%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m

505856	3 Year Fixed	4.89%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505854	2 Year Fixed	4.89%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505852	2 Year Fixed	4.99%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505851	2 Year Fixed	4.99%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
505860	5 Year Fixed	5.04%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
505849	2 Year Fixed	5.14%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505847	2 Year Fixed	5.54%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505885	2 Year Tracker	BoE base rate + 0.69%, 1.69% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505883	2 Year Tracker	BoE base rate + 0.89%, 1.89% 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
505877	5 Year Fixed	5.04%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
505875	5 Year Fixed	5.24%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505871	2 Year Fixed	5.39%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
505873	3 Year Fixed	5.49%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505869	2 Year Fixed	5.84%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
------	------	------	----------	---------	------------	-----------

CHAT

505889	2 Year Tracker	BoE base rate + 1.09%, 2.09% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505887	2 Year Tracker	BoE base rate + 1.29%, 2.29% 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.](#)