

PRODUCT FINDER

Find out what we can offer your client

Effective date 19/09/2024

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505734	5 Year Fixed	3.89%	£3,495	60%	Free standard valuation	£150k - £1m
505731	5 Year Fixed	4.04%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
505725	3 Year Fixed	4.04%	£3,495	60%	Free standard valuation	£150k - £1m
505721	2 Year Fixed	4.19%	£3,495	60%	Free standard valuation	£150k - £1m
505718	2 Year Fixed	4.44%	£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
505756	5 Year Fixed	3.99%	£3,495	65%	Free standard valuation	£150k - £1m
505753	5 Year Fixed	4.14%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
505747	3 Year Fixed	4.14%	£3,495	65%	Free standard valuation	£150k - £1m
505743	2 Year Fixed	4.29%	£3,495	65%	Free standard valuation	£150k - £1m
505740	2 Year Fixed	4.54%	£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
505778	5 Year Fixed	4.34%	£3,495	75%	Free standard valuation	£150k - £1m
505769	3 Year Fixed	4.39%	£3,495	75%	Free standard valuation	£150k - £1m
505765	2 Year Fixed	4.39%	£3,495	75%	Free standard valuation	£150k - f

CHAT

505775	5 Year Fixed	4.49%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
505762	2 Year Fixed	4.64%	£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
505788	5 Year Fixed	4.74%	£3,495	80%	Free standard valuation	£150k - £500k
505782	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
505729	5 Year Fixed	4.14%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505727	5 Year Fixed	4.29%	£0	60%	Free standard valuation	£50k - £1m
505723	3 Year Fixed	4.34%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505716	2 Year Fixed	4.59%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505714	2 Year Fixed	4.94%	£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
505792	2 Year Tracker	BoE base rate + 0.34%, 1.34% collar	£1,995	60%	Free standard valuation	£50k - £1m
505790	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
505751	5 Year Fixed	4.24%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
505749	5 Year Fixed	4.39%	£0	65%	Free standard valuation	£50k - £1m
505745	3 Year Fixed	4.44%	£995	65%	£250 cashback Free standard valuation	£50k - £1m CHAT

505738	2 Year Fixed	4.69%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
505736	2 Year Fixed	5.04%	£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
505773	5 Year Fixed	4.59%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505767	3 Year Fixed	4.69%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505771	5 Year Fixed	4.74%	£0	75%	Free standard valuation	£50k - £1m
505760	2 Year Fixed	4.79%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505758	2 Year Fixed	5.14%	£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
505796	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	Free standard valuation	£50k - £1m
505794	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
505786	5 Year Fixed	5.04%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
505784	3 Year Fixed	5.34%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
505780	2 Year Fixed	5.74%	£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
505800	2 Year Tracker	BoE base rate + 0.94%, 1.94% collar	£1,995	80%	Free standard valuation	£50k - £500k
505798	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
505735	5 Year Fixed	3.99%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505733	5 Year Fixed	4.04%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505732	5 Year Fixed	4.04%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
505730	5 Year Fixed	4.14%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505726	3 Year Fixed	4.19%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505728	5 Year Fixed	4.34%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
505724	3 Year Fixed	4.34%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505722	2 Year Fixed	4.39%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505720	2 Year Fixed	4.49%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505719	2 Year Fixed	4.49%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
505717	2 Year Fixed	4.64%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505715	2 Year Fixed	5.04%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m

60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505793	2 Year Tracker	BoE base rate + 0.54%, 1.54% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505791	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

505757	5 Year Fixed	4.09%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505755	5 Year Fixed	4.14%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505754	5 Year Fixed	4.14%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
505752	5 Year Fixed	4.24%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505748	3 Year Fixed	4.29%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505750	5 Year Fixed	4.44%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
505746	3 Year Fixed	4.44%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505744	2 Year Fixed	4.49%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505742	2 Year Fixed	4.59%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505741	2 Year Fixed	4.59%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
505739	2 Year Fixed	4.74%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505737	2 Year Fixed	5.14%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505779	5 Year Fixed	4.44%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505777	5 Year Fixed	4.49%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505776	5 Year Fixed	4.49%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
505770	3 Year Fixed	4.54%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505774	5 Year Fixed	4.59%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m

505766	2 Year Fixed	4.59%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505768	3 Year Fixed	4.69%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505764	2 Year Fixed	4.69%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505763	2 Year Fixed	4.69%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
505772	5 Year Fixed	4.79%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
505761	2 Year Fixed	4.84%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505759	2 Year Fixed	5.24%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505797	2 Year Tracker	BoE base rate + 0.69%, 1.69% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505795	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
505789	5 Year Fixed	4.84%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
505787	5 Year Fixed	5.04%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505783	2 Year Fixed	5.29%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
505785	3 Year Fixed	5.34%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505781	2 Year Fixed	5.74%	£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

505801	2 Year Tracker	BoE base rate + 1.09%, 2.09% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505799	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.](#)