

# PRODUCT FINDER

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Effective date 22/08/2024

## House & Flat Purchase

### 60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505548	5 Year Fixed	4.19%	£3,495	60%	Free standard valuation	£150k - £1m
505537	3 Year Fixed	4.19%	£3,495	60%	Free standard valuation	£150k - £1m
505533	2 Year Fixed	4.24%	£3,495	60%	Free standard valuation	£150k - £1m
505544	5 Year Fixed	4.34%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
505530	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
505572	5 Year Fixed	4.29%	£3,495	65%	Free standard valuation	£150k - £1m
505561	3 Year Fixed	4.29%	£3,495	65%	Free standard valuation	£150k - £1m
505557	2 Year Fixed	4.34%	£3,495	65%	Free standard valuation	£150k - £1m
505568	5 Year Fixed	4.44%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
505554	2 Year Fixed	4.59%	£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
505585	3 Year Fixed	4.39%	£3,495	75%	Free standard valuation	£150k - £1m
505596	5 Year Fixed	4.39%	£3,495	75%	Free standard valuation	£150k - £1m
505581	2 Year Fixed	4.44%	£3,495	75%	Free standard valuation	£150k - £1m

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505592	5 Year Fixed	4.54%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
505578	2 Year Fixed	4.69%	£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
505606	5 Year Fixed	4.99%	£3,495	80%	Free standard valuation	£150k - £500k
505600	2 Year Fixed	5.24%	£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
505541	5 Year Fixed	4.44%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505535	3 Year Fixed	4.54%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505539	5 Year Fixed	4.59%	£0	60%	Free standard valuation	£50k - £1m
505528	2 Year Fixed	4.64%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505543	5 Year Fixed	4.94%	£1,995	60%	£250 cashback ERC free Free standard valuation	£50k - £1m
505526	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
505610	2 Year Tracker	BoE base rate + 0.34%, 1.34% collar	£1,995	60%	Free standard valuation	£50k - £1m
505608	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
505565	5 Year Fixed	4.54%	£995	65%	£250 cashback Free standard valuation	£50k - £1m

505559	3 Year Fixed	4.64%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
505563	5 Year Fixed	4.69%	£0	65%	Free standard valuation	£50k - £1m
505552	2 Year Fixed	4.74%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
505567	5 Year Fixed	5.04%	£1,995	65%	£250 cashback ERC free Free standard valuation	£50k - £1m
505550	2 Year Fixed	5.09%	£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
505589	5 Year Fixed	4.64%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505583	3 Year Fixed	4.74%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505587	5 Year Fixed	4.79%	£0	75%	Free standard valuation	£50k - £1m
505576	2 Year Fixed	4.84%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505591	5 Year Fixed	5.14%	£1,995	75%	£250 cashback ERC free Free standard valuation	£50k - £1m
505574	2 Year Fixed	5.19%	£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
505614	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	Free standard valuation	£50k - £1m
505612	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
505604	5 Year Fixed	5.19%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
505602	3 Year Fixed	5.54%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

505598	2 Year Fixed	5.79%	£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
505618	2 Year Tracker	BoE base rate + 0.94%, 1.94% collar	£1,995	80%	Free standard valuation	£50k - £500k
505616	2 Year Tracker	BoE base rate + 1.29%, 2.29% 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
505549	5 Year Fixed	4.24%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505546	5 Year Fixed	4.34%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505545	5 Year Fixed	4.34%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
505538	3 Year Fixed	4.34%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505534	2 Year Fixed	4.39%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505542	5 Year Fixed	4.44%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505532	2 Year Fixed	4.54%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505531	2 Year Fixed	4.54%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
505536	3 Year Fixed	4.54%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505540	5 Year Fixed	4.64%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
505529	2 Year Fixed	4.69%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505547	5 Year Fixed	4.94%	£1,995	60%	ERC free Free standard valuation Remortgage legal service	£50k - £1m

505527	2 Year Fixed	5.09%	£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
505611	2 Year Tracker	BoE base rate + 0.54%, 1.54% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505609	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
505573	5 Year Fixed	4.34%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505570	5 Year Fixed	4.44%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505569	5 Year Fixed	4.44%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
505562	3 Year Fixed	4.44%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505558	2 Year Fixed	4.49%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505566	5 Year Fixed	4.54%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505556	2 Year Fixed	4.64%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505555	2 Year Fixed	4.64%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
505560	3 Year Fixed	4.64%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505564	5 Year Fixed	4.74%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
505553	2 Year Fixed	4.79%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505571	5 Year Fixed	5.04%	£1,995	65%	ERC free Free standard valuation Remortgage legal service	£50k - £1m

505551	2 Year Fixed	5.19%	£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
505597	5 Year Fixed	4.44%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505586	3 Year Fixed	4.54%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505594	5 Year Fixed	4.54%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505593	5 Year Fixed	4.54%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
505582	2 Year Fixed	4.59%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505590	5 Year Fixed	4.64%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505584	3 Year Fixed	4.74%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505580	2 Year Fixed	4.74%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505579	2 Year Fixed	4.74%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
505588	5 Year Fixed	4.84%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
505577	2 Year Fixed	4.89%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505595	5 Year Fixed	5.14%	£1,995	75%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
505575	2 Year Fixed	5.29%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

## 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505615	2 Year Tracker	BoE base rate + 0.69%, 1.69% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

505613	2 Year Tracker	BoE base rate + 0.89%, 1.89% collar	<b>£995</b>	<b>75%</b>	Free standard valuation Remortgage legal service	<b>£50k - £1m</b>
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### 80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505607	5 Year Fixed	<b>4.99%</b>	<b>£3,495</b>	<b>80%</b>	Free standard valuation Remortgage legal service	<b>£150k - £500k</b>
505605	5 Year Fixed	<b>5.19%</b>	<b>£995</b>	<b>80%</b>	Free standard valuation Remortgage legal service	<b>£50k - £500k</b>
505601	2 Year Fixed	<b>5.29%</b>	<b>£3,495</b>	<b>80%</b>	Free standard valuation Remortgage legal service	<b>£150k - £500k</b>
505603	3 Year Fixed	<b>5.54%</b>	<b>£995</b>	<b>80%</b>	Free standard valuation Remortgage legal service	<b>£50k - £500k</b>
505599	2 Year Fixed	<b>5.79%</b>	<b>£995</b>	<b>80%</b>	Free standard valuation Remortgage legal service	<b>£50k - £500k</b>

### 80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505619	2 Year Tracker	BoE base rate + 1.09%, 2.09% collar	<b>£1,995</b>	<b>80%</b>	Free standard valuation Remortgage legal service	<b>£50k - £500k</b>
505617	2 Year Tracker	BoE base rate + 1.29%, 2.29% collar	<b>£995</b>	<b>80%</b>	Free standard valuation Remortgage legal service	<b>£50k - £500k</b>

**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.](#)