

# PRODUCT FINDER

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Effective date 25/04/2024

## House & Flat Purchase

### 60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504984	5 Year Fixed	4.69%	£3,495	60%	Free standard valuation	£150k - £1m
504980	5 Year Fixed	4.79%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
504973	3 Year Fixed	4.84%	£3,495	60%	Free standard valuation	£150k - £1m
504969	2 Year Fixed	4.89%	£3,495	60%	Free standard valuation	£150k - £1m
504966	2 Year Fixed	5.19%	£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
505008	5 Year Fixed	4.79%	£3,495	65%	Free standard valuation	£150k - £1m
505004	5 Year Fixed	4.89%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
504997	3 Year Fixed	4.94%	£3,495	65%	Free standard valuation	£150k - £1m
504993	2 Year Fixed	4.99%	£3,495	65%	Free standard valuation	£150k - £1m
504990	2 Year Fixed	5.29%	£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
505032	5 Year Fixed	4.89%	£3,495	75%	Free standard valuation	£150k - £1m
505028	5 Year Fixed	4.99%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
505021	3 Year Fixed	5.04%	£3,495	75%	Free standard valuation	£150k - £1m

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505017	2 Year Fixed	5.14%	£3,495	75%	Free standard valuation	£150k - £1m
505014	2 Year Fixed	5.44%	£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
505042	5 Year Fixed	4.99%	£3,495	80%	Free standard valuation	£150k - £500k
505036	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
504977	5 Year Fixed	4.89%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504975	5 Year Fixed	5.04%	£0	60%	Free standard valuation	£50k - £1m
504971	3 Year Fixed	5.24%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504979	5 Year Fixed	5.39%	£1,995	60%	£250 cashback ERC free Free standard valuation	£50k - £1m
504964	2 Year Fixed	5.44%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504962	2 Year Fixed	5.84%	£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
505046	2 Year Tracker	BoE base rate + 0.59%, 1.59% collar	£1,995	60%	Free standard valuation	£50k - £1m
505044	2 Year Tracker	BoE base rate + 0.94%, 1.94% 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
505001	5 Year Fixed	4.99%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504999	5 Year Fixed	5.14%	£0	65%	Free standard valuation	£50k - £1m

504995	3 Year Fixed	5.34%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
505003	5 Year Fixed	5.49%	£1,995	65%	£250 cashback ERC free Free standard valuation	£50k - £1m
504988	2 Year Fixed	5.54%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504986	2 Year Fixed	5.94%	£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
505025	5 Year Fixed	5.09%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505023	5 Year Fixed	5.24%	£0	75%	Free standard valuation	£50k - £1m
505019	3 Year Fixed	5.44%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505027	5 Year Fixed	5.59%	£1,995	75%	£250 cashback ERC free Free standard valuation	£50k - £1m
505012	2 Year Fixed	5.69%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505010	2 Year Fixed	6.09%	£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
505050	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£1,995	75%	Free standard valuation	£50k - £1m
505048	2 Year Tracker	BoE base rate + 1.19%, 2.19% 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
505040	5 Year Fixed	5.19%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
505038	3 Year Fixed	5.54%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

505034	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
505054	2 Year Tracker	BoE base rate + 0.94%, 1.94% collar	£1,995	80%	Free standard valuation	£50k - £500k
505052	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
504985	5 Year Fixed	4.69%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504982	5 Year Fixed	4.79%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504981	5 Year Fixed	4.79%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504978	5 Year Fixed	4.89%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504974	3 Year Fixed	4.89%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504970	2 Year Fixed	4.94%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504976	5 Year Fixed	5.09%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
504968	2 Year Fixed	5.19%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504967	2 Year Fixed	5.19%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504972	3 Year Fixed	5.24%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504983	5 Year Fixed	5.39%	£1,995	60%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504965	2 Year Fixed	5.44%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m

504963	2 Year Fixed	5.94%	£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
505047	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505045	2 Year Tracker	BoE base rate + 0.94%, 1.94% 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
505009	5 Year Fixed	4.79%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505006	5 Year Fixed	4.89%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505005	5 Year Fixed	4.89%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
505002	5 Year Fixed	4.99%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504998	3 Year Fixed	4.99%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
504994	2 Year Fixed	5.04%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505000	5 Year Fixed	5.19%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
504992	2 Year Fixed	5.29%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504991	2 Year Fixed	5.29%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504996	3 Year Fixed	5.34%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505007	5 Year Fixed	5.49%	£1,995	65%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504989	2 Year Fixed	5.54%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m

504987	2 Year Fixed	6.04%	£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
505033	5 Year Fixed	4.89%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505030	5 Year Fixed	4.99%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505029	5 Year Fixed	4.99%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
505022	3 Year Fixed	5.09%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505026	5 Year Fixed	5.09%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505018	2 Year Fixed	5.19%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505024	5 Year Fixed	5.29%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
505020	3 Year Fixed	5.44%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505016	2 Year Fixed	5.44%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505015	2 Year Fixed	5.44%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
505031	5 Year Fixed	5.59%	£1,995	75%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
505013	2 Year Fixed	5.69%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505011	2 Year Fixed	6.19%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

## 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505051	2 Year Tracker	BoE base rate + 0.99%, 1.99% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

505049	2 Year Tracker	BoE base rate + 1.19%, 2.19% 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
505043	5 Year Fixed	4.99%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
505041	5 Year Fixed	5.19%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505037	2 Year Fixed	5.29%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
505039	3 Year Fixed	5.54%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505035	2 Year Fixed	5.79%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

## 80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
505055	2 Year Tracker	BoE base rate + 1.09%, 2.09% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505053	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.](#)