

# PRODUCT FINDER

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Effective date 20/02/2024

## House & Flat Purchase

### 60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504702	5 Year Fixed	4.59%	£3,495	60%	Free standard valuation	£150k - £1m
504698	5 Year Fixed	4.69%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
504691	3 Year Fixed	4.74%	£3,495	60%	Free standard valuation	£150k - £1m
504687	2 Year Fixed	4.79%	£3,495	60%	Free standard valuation	£150k - £1m
504684	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
504726	5 Year Fixed	4.69%	£3,495	65%	Free standard valuation	£150k - £1m
504722	5 Year Fixed	4.79%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
504715	3 Year Fixed	4.84%	£3,495	65%	Free standard valuation	£150k - £1m
504711	2 Year Fixed	4.89%	£3,495	65%	Free standard valuation	£150k - £1m
504708	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
504750	5 Year Fixed	4.74%	£3,495	75%	Free standard valuation	£150k - £1m
504746	5 Year Fixed	4.84%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
504739	3 Year Fixed	4.89%	£3,495	75%	Free standard valuation	£150k - £1m

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504735	2 Year Fixed	4.99%	£3,495	75%	Free standard valuation	£150k - £1m
504732	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
504760	5 Year Fixed	4.84%	£3,495	80%	Free standard valuation	£150k - £500k
504754	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
504695	5 Year Fixed	4.79%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504693	5 Year Fixed	4.94%	£0	60%	Free standard valuation	£50k - £1m
504689	3 Year Fixed	5.14%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504697	5 Year Fixed	5.29%	£1,995	60%	£250 cashback ERC free Free standard valuation	£50k - £1m
504682	2 Year Fixed	5.34%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504680	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
504764	2 Year Tracker	BoE base rate + 0.29%, 1.29% collar	£1,995	60%	Free standard valuation	£50k - £1m
504762	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
504719	5 Year Fixed	4.89%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504717	5 Year Fixed	5.04%	£0	65%	Free standard valuation	£50k - £1m

504713	3 Year Fixed	5.24%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504721	5 Year Fixed	5.39%	£1,995	65%	£250 cashback ERC free Free standard valuation	£50k - £1m
504706	2 Year Fixed	5.44%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504704	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
504743	5 Year Fixed	4.94%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504741	5 Year Fixed	5.09%	£0	75%	Free standard valuation	£50k - £1m
504737	3 Year Fixed	5.29%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504745	5 Year Fixed	5.44%	£1,995	75%	£250 cashback ERC free Free standard valuation	£50k - £1m
504730	2 Year Fixed	5.54%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504728	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
504768	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	Free standard valuation	£50k - £1m
504766	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
504758	5 Year Fixed	5.04%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
504756	3 Year Fixed	5.39%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

504752	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
504772	2 Year Tracker	BoE base rate + 0.59%, 1.59% collar	£1,995	80%	Free standard valuation	£50k - £500k
504770	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
504703	5 Year Fixed	4.59%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504700	5 Year Fixed	4.69%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504699	5 Year Fixed	4.69%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504696	5 Year Fixed	4.79%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504692	3 Year Fixed	4.79%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504688	2 Year Fixed	4.84%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504694	5 Year Fixed	4.99%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
504686	2 Year Fixed	5.09%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504685	2 Year Fixed	5.09%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504690	3 Year Fixed	5.14%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504701	5 Year Fixed	5.29%	£1,995	60%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504683	2 Year Fixed	5.34%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m

504681	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
504765	2 Year Tracker	BoE base rate + 0.44%, 1.44% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504763	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
504727	5 Year Fixed	4.69%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
504724	5 Year Fixed	4.79%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504723	5 Year Fixed	4.79%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504720	5 Year Fixed	4.89%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504716	3 Year Fixed	4.89%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
504712	2 Year Fixed	4.94%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
504718	5 Year Fixed	5.09%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
504710	2 Year Fixed	5.19%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504709	2 Year Fixed	5.19%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504714	3 Year Fixed	5.24%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504725	5 Year Fixed	5.39%	£1,995	65%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504707	2 Year Fixed	5.44%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m

504705	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
504751	5 Year Fixed	4.74%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
504748	5 Year Fixed	4.84%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504747	5 Year Fixed	4.84%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
504740	3 Year Fixed	4.94%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
504744	5 Year Fixed	4.94%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504736	2 Year Fixed	5.04%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
504742	5 Year Fixed	5.14%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
504738	3 Year Fixed	5.29%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504734	2 Year Fixed	5.29%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504733	2 Year Fixed	5.29%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
504749	5 Year Fixed	5.44%	£1,995	75%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504731	2 Year Fixed	5.54%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504729	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
504769	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

504767	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
504761	5 Year Fixed	4.84%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
504759	5 Year Fixed	5.04%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504755	2 Year Fixed	5.14%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
504757	3 Year Fixed	5.39%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504753	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
504773	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504771	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.](#)