

PRODUCT FINDER

Find out what we can offer your client

Effective date 04/02/2025

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
506337	2 Year Fixed	4.34%	£3,495	60%	Free standard valuation	£150k - £1m
506341	3 Year Fixed	4.39%	£3,495	60%	Free standard valuation	£150k - £1m
506350	5 Year Fixed	4.44%	£3,495	60%	Free standard valuation	£150k - £1m
506334	2 Year Fixed	4.54%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
506347	5 Year Fixed	4.59%	£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
506359	2 Year Fixed	4.44%	£3,495	65%	Free standard valuation	£150k - £1m
506363	3 Year Fixed	4.49%	£3,495	65%	Free standard valuation	£150k - £1m
506372	5 Year Fixed	4.54%	£3,495	65%	Free standard valuation	£150k - £1m
506356	2 Year Fixed	4.64%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
506369	5 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
506381	2 Year Fixed	4.54%	£3,495	75%	Free standard valuation	£150k - £1m
506385	3 Year Fixed	4.59%	£3,495	75%	Free standard valuation	£150k - £1m
506394	5 Year Fixed	4.64%	£3,495	75%	Free standard valuation	£150k - f

CHAT

506378	2 Year Fixed	4.74%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
506391	5 Year Fixed	4.79%	£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
506398	2 Year Fixed	4.94%	£3,495	80%	Free standard valuation	£150k - £500k
506404	5 Year Fixed	5.04%	£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
506339	3 Year Fixed	4.64%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
506332	2 Year Fixed	4.69%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
506345	5 Year Fixed	4.69%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
506343	5 Year Fixed	4.84%	£0	60%	Free standard valuation	£50k - £1m
506330	2 Year Fixed	5.04%	£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
506408	2 Year Tracker	BoE base rate + 0.29%, 1.29% collar	£1,995	60%	Free standard valuation	£50k - £1m
506406	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
506361	3 Year Fixed	4.74%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
506354	2 Year Fixed	4.79%	£995	65%	£250 cashback Free standard valuation	£50k - £1m

506367	5 Year Fixed	4.79%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
506365	5 Year Fixed	4.94%	£0	65%	Free standard valuation	£50k - £1m
506352	2 Year Fixed	5.14%	£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
506383	3 Year Fixed	4.84%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
506376	2 Year Fixed	4.89%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
506389	5 Year Fixed	4.89%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
506387	5 Year Fixed	5.04%	£0	75%	Free standard valuation	£50k - £1m
506374	2 Year Fixed	5.24%	£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
506412	2 Year Tracker	BoE base rate + 0.44%, 1.44% collar	£1,995	75%	Free standard valuation	£50k - £1m
506410	2 Year Tracker	BoE base rate + 0.79%, 1.79% 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
506400	3 Year Fixed	5.24%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
506402	5 Year Fixed	5.29%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
506396	2 Year Fixed	5.29%	£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
506416	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£1,995	80%	Free standard valuation	£50k - £500k

CHAT

506414	2 Year Tracker	BoE base rate + 1.19%, 2.19% 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
506338	2 Year Fixed	4.39%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
506342	3 Year Fixed	4.44%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
506351	5 Year Fixed	4.49%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
506336	2 Year Fixed	4.54%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506335	2 Year Fixed	4.54%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
506349	5 Year Fixed	4.59%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506348	5 Year Fixed	4.59%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
506340	3 Year Fixed	4.64%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506333	2 Year Fixed	4.69%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506346	5 Year Fixed	4.69%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506344	5 Year Fixed	4.89%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
506331	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
506409	2 Year Tracker	BoE base rate + 0.34%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506407	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m

CHAT

65% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
506360	2 Year Fixed	4.49%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
506364	3 Year Fixed	4.54%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
506373	5 Year Fixed	4.59%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
506358	2 Year Fixed	4.64%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506357	2 Year Fixed	4.64%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
506371	5 Year Fixed	4.69%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506370	5 Year Fixed	4.69%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
506362	3 Year Fixed	4.74%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506355	2 Year Fixed	4.79%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506368	5 Year Fixed	4.79%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506366	5 Year Fixed	4.99%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
506353	2 Year Fixed	5.19%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
506382	2 Year Fixed	4.59%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
506386	3 Year Fixed	4.64%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
506395	5 Year Fixed	4.69%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
506380	2 Year Fixed	4.74%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

CHAT

506379	2 Year Fixed	4.74%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
506393	5 Year Fixed	4.79%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506392	5 Year Fixed	4.79%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
506384	3 Year Fixed	4.84%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506377	2 Year Fixed	4.89%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506390	5 Year Fixed	4.89%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506388	5 Year Fixed	5.09%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
506375	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
506413	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506411	2 Year Tracker	BoE base rate + 0.79%, 1.79% 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
506399	2 Year Fixed	4.99%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
506405	5 Year Fixed	5.09%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
506401	3 Year Fixed	5.24%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
506403	5 Year Fixed	5.29%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
506397	2 Year Fixed	5.29%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
506417	2 Year Tracker	BoE base rate + 0.89%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
506415	2 Year Tracker	BoE base rate + 1.19%, 2.19% 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.](#)