

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 04/12/2025

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913881	2 Year Fixed	3.94%	£1,495	75%	Free standard valuation	£50k - £5m
913883	2 Year Fixed (Boost LTI)	3.99%	£1,495	75%	Free standard valuation	£50k - £5m
913880	2 Year Fixed	4.04%	£495	75%	Free standard valuation	£30k - £5m
913878	2 Year Fixed (First Time Buyers Only)	4.04%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913899	3 Year Fixed	4.11%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
913906	5 Year Fixed	4.14%	£1,495	75%	Free standard valuation	£50k - £5m
913905	5 Year Fixed	4.18%	£495	75%	Free standard valuation	£30k - £5m
913903	5 Year Fixed (First Time Buyers Only)	4.18%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913908	5 Year Fixed (Boost LTI)	4.19%	£1,495	75%	Free standard valuation	£50k - £5m
913882	2 Year Fixed offset	4.24%	£1,495	75%	Free standard valuation	£50k - £5m
913884	2 Year Fixed offset (Boost LTI)	4.29%	£1,495	75%	Free standard valuation	£50k - £5m
913902	5 Year Fixed	4.30%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
913879	2 Year Fixed offset	4.34%	£495	75%	Free standard valuation	£50k - £5m
913877	2 Year Fixed	4.34%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
913907	5 Year Fixed offset	4.44%	£1,495	75%	Free standard valuation	£50k - £5m

CHAT

913904	5 Year Fixed offset	4.48%	£495	75%	Free standard valuation	£50k - £5m
913909	5 Year Fixed offset (Boost LTI)	4.49%	£1,495	75%	Free standard valuation	£50k - £5m

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914063	2 Year Tracker	BoE base rate + 0.57%, 1.57% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913927	2 Year Fixed	3.99%	£1,495	80%	Free standard valuation	£50k - £1m
913926	2 Year Fixed	4.09%	£495	80%	Free standard valuation	£50k - £1m
913933	3 Year Fixed	4.16%	£495	80%	£300 cashback Free standard valuation	£50k - £1m
913937	5 Year Fixed	4.19%	£1,495	80%	Free standard valuation	£50k - £1m
913936	5 Year Fixed	4.23%	£495	80%	Free standard valuation	£50k - £1m
913925	2 Year Fixed	4.39%	£0	80%	£300 cashback Free standard valuation	£50k - £1m

85% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913946	2 Year Fixed	4.01%	£1,495	85%	Free standard valuation	£50k - £1m
913949	2 Year Fixed (Boost LTI)	4.06%	£1,495	85%	Free standard valuation	£50k - £1m
913947	2 Year Fixed	4.11%	£1,495	85%	Free standard valuation	£50k - £2.6m
913945	2 Year Fixed	4.11%	£495	85%	Free standard valuation	£50k - £1m
913943	2 Year Fixed (First Time Buyers Only)	4.11%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913950	2 Year Fixed (Boost LTI)	4.16%	£1,495	85%	Free standard valuation	£50k - £2.6m
913966	3 Year Fixed	4.18%	£495	85%	£300 cashback Free standard valuation	£50k - £1m
913973	5 Year Fixed	4.21%	£1,495	85%	Free standard valuation	£50k - £1m

CHAT

913972	5 Year Fixed	4.25%	£495	85%	Free standard valuation	£50k - £1m
913970	5 Year Fixed (First Time Buyers Only)	4.25%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913976	5 Year Fixed (Boost LTI)	4.26%	£1,495	85%	Free standard valuation	£50k - £1m
913974	5 Year Fixed	4.31%	£1,495	85%	Free standard valuation	£50k - £2.6m
913977	5 Year Fixed (Boost LTI)	4.36%	£1,495	85%	Free standard valuation	£50k - £2.6m
913969	5 Year Fixed	4.37%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
913948	2 Year Fixed offset	4.41%	£1,495	85%	Free standard valuation	£50k - £2.6m
913944	2 Year Fixed offset	4.41%	£495	85%	Free standard valuation	£50k - £1m
913942	2 Year Fixed	4.41%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
913971	5 Year Fixed offset	4.55%	£495	85%	Free standard valuation	£50k - £1m
913975	5 Year Fixed offset	4.61%	£1,495	85%	Free standard valuation	£50k - £2.6m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914065	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	85%	ERC free Free standard valuation	£50k - £1m

90% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913997	2 Year Fixed	4.37%	£495	90%	Free standard valuation	£50k - £1m
913995	2 Year Fixed (First Time Buyers Only)	4.37%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913998	2 Year Fixed (Boost LTI)	4.42%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914008	3 Year Fixed	4.45%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
914015	5 Year Fixed (First Time Buyers Only)	4.50%	£495	90%	£500 cashback Free standard valuation	£50k - £1m

CHAT

913999	2 Year Fixed (Cascade Score)	4.52%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914016	5 Year Fixed	4.53%	£495	90%	Free standard valuation	£50k - £1m
914009	3 Year Fixed (Cascade Score)	4.55%	£995	90%	Free standard valuation	£50k - £1m
914017	5 Year Fixed (Boost LTI)	4.61%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914012	5 Year Fixed	4.65%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914018	5 Year Fixed (Cascade Score)	4.66%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
913996	2 Year Fixed offset	4.67%	£495	90%	Free standard valuation	£50k - £1m
913993	2 Year Fixed	4.67%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914014	5 Year Fixed (Cascade Score)	4.80%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914013	5 Year Fixed	4.85%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
913994	2 Year Fixed (Cascade Score)	4.87%	£0	90%	£300 cashback Free standard valuation	£50k - £1m

95% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914050	5 Year Fixed (First Time Buyers Only)	4.91%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914051	5 Year Fixed	4.93%	£495	95%	Free standard valuation	£50k - £750k
914052	5 Year Fixed (FTB Boost LTI)	4.97%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914031	2 Year Fixed (First Time Buyers Only)	5.02%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914047	5 Year Fixed	5.05%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914032	2 Year Fixed	5.05%	£495	95%	Free standard valuation	£50k - £750k
914056	5 Year Fixed (Cascade Score)	5.08%	£995	95%	£300 cashback Free standard valuation	£50k - £750k

914033	2 Year Fixed (FTB Boost LTI)	5.14%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914043	3 Year Fixed	5.15%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914049	5 Year Fixed (Cascade Score)	5.25%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914048	5 Year Fixed	5.25%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
914037	2 Year Fixed (Cascade Score)	5.30%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914044	3 Year Fixed (Cascade Score)	5.30%	£995	95%	Free standard valuation	£50k - £750k
914029	2 Year Fixed	5.35%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914030	2 Year Fixed (Cascade Score)	5.65%	£0	95%	£300 cashback Free standard valuation	£50k - £750k

99% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914062	5 Year Fixed (FTB £5k+ Deposit)	5.35%	£0	99%	Free standard valuation	£95,001 - £495k

House & Flat Purchase (New Build)

95% LTV House & Flat Purchase (New Build) Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914055	Houses 5 Year Fixed	4.96%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914053	Houses 5 Year Fixed (FTB Boost LTI)	5.00%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914054	Houses 5 Year Fixed	5.10%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914036	Houses 2 Year Fixed	5.10%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914034	Houses 2 Year Fixed (FTB Boost LTI)	5.14%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914035	Houses 2 Year Fixed	5.45%	£0	95%	£300 cashback Free standard valuation	£50k - £750k CHAT

House & Flat Purchase, and Remortgage

75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913924	10 Year Fixed	5.34%	£995	75%	Free standard valuation	£50k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913922	5 Year Fixed (Portability only)	4.30%	£0	75%	None	£3k - £5m
913897	2 Year Fixed (Portability only)	4.34%	£0	75%	None	£3k - £5m
913923	5 Year Fixed offset (Portability only)	4.60%	£0	75%	None	£3k - £5m
913898	2 Year Fixed offset (Portability only)	4.64%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913991	5 Year Fixed (Portability only)	4.37%	£0	85%	None	£3k - £2.6m
913964	2 Year Fixed (Portability only)	4.41%	£0	85%	None	£3k - £2.6m
913992	5 Year Fixed offset (Portability only)	4.67%	£0	85%	None	£3k - £2.6m
913965	2 Year Fixed offset (Portability only)	4.71%	£0	85%	None	£3k - £2.6m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914027	5 Year Fixed (Portability only)	4.65%	£0	90%	None	£3k - £1m
914006	2 Year Fixed (Portability only)	4.67%	£0	90%	None	£3k - £1m

914028	5 Year Fixed offset (Portability only)	4.95%	£0	90%	None	£3k - £1m
914007	2 Year Fixed offset (Portability only)	4.97%	£0	90%	None	£3k - £1m

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914061	5 Year Fixed (Portability only)	5.05%	£0	95%	None	£3k - £750k
914042	2 Year Fixed (Portability only)	5.35%	£0	95%	None	£3k - £750k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913891	2 Year Fixed	4.07%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913900	3 Year Fixed	4.10%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913895	2 Year Fixed	4.10%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913893	2 Year Fixed (Boost LTI)	4.12%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913901	3 Year Fixed	4.13%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913888	2 Year Fixed	4.16%	£495	75%	Free standard valuation	£30k - £5m
913886	2 Year Fixed	4.19%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913916	5 Year Fixed	4.25%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913920	5 Year Fixed	4.26%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913889	2 Year Fixed	4.26%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913913	5 Year Fixed	4.28%	£495	75%	Free standard valuation	£30k - £5m

913911	5 Year Fixed	4.29%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913918	5 Year Fixed (Boost LTI)	4.30%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913885	2 Year Fixed	4.31%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
913914	5 Year Fixed	4.32%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913910	5 Year Fixed	4.36%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
913892	2 Year Fixed offset	4.37%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913896	2 Year Fixed offset	4.40%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913894	2 Year Fixed offset (Boost LTI)	4.42%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913887	2 Year Fixed offset	4.49%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913917	5 Year Fixed offset	4.55%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913921	5 Year Fixed offset	4.56%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913890	2 Year Fixed offset	4.56%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913912	5 Year Fixed offset	4.59%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913919	5 Year Fixed offset (Boost LTI)	4.60%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913915	5 Year Fixed offset	4.62%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914064	2 Year Tracker	BoE base rate + 0.57%, 1.57% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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913931	2 Year Fixed	4.09%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913932	2 Year Fixed	4.12%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
913934	3 Year Fixed	4.15%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913935	3 Year Fixed	4.18%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
913929	2 Year Fixed	4.21%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913940	5 Year Fixed	4.27%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913941	5 Year Fixed	4.28%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
913930	2 Year Fixed	4.28%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
913938	5 Year Fixed	4.31%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913928	2 Year Fixed	4.33%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m
913939	5 Year Fixed	4.34%	£495	80%	£500 cashback Free standard valuation	£50k - £1m

85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913967	3 Year Fixed	4.17%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913968	3 Year Fixed	4.20%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913956	2 Year Fixed	4.20%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913961	2 Year Fixed	4.23%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
913959	2 Year Fixed (Boost LTI)	4.25%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913983	5 Year Fixed	4.29%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m

913988	5 Year Fixed	4.30%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
913957	2 Year Fixed	4.30%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913952	2 Year Fixed	4.32%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913979	5 Year Fixed	4.33%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913962	2 Year Fixed	4.33%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913986	5 Year Fixed (Boost LTI)	4.34%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913960	2 Year Fixed (Boost LTI)	4.35%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
913981	5 Year Fixed	4.36%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913984	5 Year Fixed	4.39%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913954	2 Year Fixed	4.39%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913989	5 Year Fixed	4.40%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913978	5 Year Fixed	4.40%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
913987	5 Year Fixed (Boost LTI)	4.44%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913951	2 Year Fixed	4.44%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
913958	2 Year Fixed offset	4.60%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913953	2 Year Fixed offset	4.62%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913980	5 Year Fixed offset	4.63%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913963	2 Year Fixed offset	4.63%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913982	5 Year Fixed offset	4.66%	£495	85%	£500 cashback Free standard valuation	£50k - £1m

913985	5 Year Fixed offset	4.69%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913955	2 Year Fixed offset	4.69%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913990	5 Year Fixed offset	4.70%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914066	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	85%	ERC free Free standard valuation	£50k - £1m

90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914010	3 Year Fixed	4.44%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
914001	2 Year Fixed	4.44%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
914002	2 Year Fixed (Boost LTI)	4.46%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914011	3 Year Fixed	4.47%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914004	2 Year Fixed	4.51%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914021	5 Year Fixed	4.54%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
914003	2 Year Fixed (Cascade Score)	4.56%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914024	5 Year Fixed	4.57%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914000	2 Year Fixed	4.61%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
914022	5 Year Fixed (Boost LTI)	4.61%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914019	5 Year Fixed	4.61%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
914025	5 Year Fixed (Boost LTI)	4.62%	£995	90%	£500 cashback Free standard valuation	£50k - £1m

CHAT

914005	2 Year Fixed (Cascade Score)	4.63%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914023	5 Year Fixed (Cascade Score)	4.66%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914026	5 Year Fixed (Cascade Score)	4.67%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914020	5 Year Fixed (Cascade Score)	4.76%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914057	5 Year Fixed	5.13%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914059	5 Year Fixed	5.16%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914058	5 Year Fixed (Cascade Score)	5.29%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
914038	2 Year Fixed	5.30%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914060	5 Year Fixed (Cascade Score)	5.32%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
914040	2 Year Fixed	5.35%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914045	3 Year Fixed	5.37%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914046	3 Year Fixed	5.40%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914039	2 Year Fixed (Cascade Score)	5.50%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
914041	2 Year Fixed (Cascade Score)	5.55%	£995	95%	£500 cashback Free standard valuation	£50k - £750k

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.](#)