

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 09/01/2025

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73474	5 Year Fixed	4.64%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73462	5 Year Fixed	4.71%	£495	75%	Free standard valuation	£30k - £5m
73455	5 Year Fixed	4.74%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73482	5 Year Fixed (Boost LTI)	4.80%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73373	2 Year Fixed	4.81%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73445	5 Year Fixed	4.85%	£0	75%	£500 cashback Free standard valuation	£50k - £5m
73428	3 Year Fixed	4.85%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73477	5 Year Fixed offset	4.94%	£1,995	75%	Free standard valuation	£50k - £5m
73364	2 Year Fixed	4.95%	£495	75%	Free standard valuation	£30k - £5m
73356	2 Year Fixed	5.00%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73460	5 Year Fixed offset	5.04%	£495	75%	£250 cashback Free standard valuation	£50k - £5m
73485	5 Year Fixed offset (Boost LTI)	5.10%	£1,995	75%	Free standard valuation	£50k - £5m
73376	2 Year Fixed offset	5.11%	£1,995	75%	Free standard valuation	£50k - £5m
73350	2 Year Fixed	5.22%	£0	75%	£500 cashback Free standard valuation	£50k - £5m

CHAT

73361	2 Year Fixed offset	5.30%	£495	75%	£250 cashback Free standard valuation	£50k - £5m
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75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73530	2 Year Tracker	BoE base rate + 0.67%, 1.67% 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
73475	5 Year Fixed	4.69%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
73456	5 Year Fixed	4.77%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73374	2 Year Fixed	4.85%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
73429	3 Year Fixed	4.92%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73478	5 Year Fixed offset	4.99%	£1,995	80%	Free standard valuation	£50k - £1m
73357	2 Year Fixed	5.04%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73351	2 Year Fixed	5.26%	£0	80%	£500 cashback Free standard valuation	£50k - £1m

85% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73476	5 Year Fixed	4.70%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
73463	5 Year Fixed	4.75%	£495	85%	Free standard valuation	£30k - £1m
73457	5 Year Fixed	4.78%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73480	5 Year Fixed	4.80%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73375	2 Year Fixed	4.86%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
73483	5 Year Fixed (Boost LTI)	4.87%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m <small>CHAT</small>

73446	5 Year Fixed	4.87%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
73378	2 Year Fixed	4.96%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73484	5 Year Fixed (Boost LTI)	4.97%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73430	3 Year Fixed	4.97%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73479	5 Year Fixed offset	5.00%	£1,995	85%	Free standard valuation	£50k - £1m
73365	2 Year Fixed	5.00%	£495	85%	Free standard valuation	£30k - £1m
73358	2 Year Fixed	5.05%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73461	5 Year Fixed offset	5.08%	£495	85%	£250 cashback Free standard valuation	£50k - £1m
73481	5 Year Fixed offset	5.10%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73377	2 Year Fixed offset	5.16%	£1,995	85%	Free standard valuation	£50k - £1m
73379	2 Year Fixed offset	5.26%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73352	2 Year Fixed	5.27%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
73362	2 Year Fixed offset	5.35%	£495	85%	£250 cashback Free standard valuation	£50k - £1m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73531	2 Year Tracker	BoE base rate + 0.87%, 1.87% 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
73464	5 Year Fixed	4.97%	£495	90%	Free standard valuation	£30k - £500k
73458	5 Year Fixed	5.00%	£495	90%	£250 cashback Free standard valuation	£50k - £750k

73447	5 Year Fixed	5.07%	£0	90%	£500 cashback Free standard valuation	£50k - £500k
73472	5 Year Fixed (Cascade Score)	5.16%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73469	5 Year Fixed (Boost LTI)	5.24%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73453	5 Year Fixed (Cascade Score)	5.27%	£0	90%	£250 cashback Free standard valuation	£50k - £500k
73431	3 Year Fixed	5.27%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73366	2 Year Fixed	5.31%	£495	90%	Free standard valuation	£30k - £500k
73359	2 Year Fixed	5.36%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73450	5 Year Fixed	5.42%	£0	90%	£2000 cashback Free standard valuation	£100k - £500k
73433	3 Year Fixed (Cascade Score)	5.42%	£995	90%	Free standard valuation	£50k - £500k
73353	2 Year Fixed	5.52%	£0	90%	£250 cashback Free standard valuation	£50k - £750k
73371	2 Year Fixed (Cascade Score)	5.54%	£995	90%	Free standard valuation	£50k - £750k
73363	2 Year Fixed offset	5.66%	£495	90%	£250 cashback Free standard valuation	£50k - £500k

95% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73465	5 Year Fixed	5.27%	£495	95%	Free standard valuation	£30k - £500k
73459	5 Year Fixed	5.30%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73448	5 Year Fixed	5.44%	£0	95%	£500 cashback Free standard valuation	£50k - £500k
73473	5 Year Fixed (Cascade Score)	5.60%	£995	95%	£250 cashback Free standard valuation	£50k - £600k
73454	5 Year Fixed (Cascade Score)	5.71%	£0	95%	£250 cashback Free standard valuation	£50k - £500k
73367	2 Year Fixed	5.76%	£495	95%	Free standard valuation	£30k - £500k

73432	3 Year Fixed	5.77%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73360	2 Year Fixed	5.81%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73451	5 Year Fixed	5.89%	£0	95%	£2000 cashback Free standard valuation	£100k - £500k
73354	2 Year Fixed	5.97%	£0	95%	£250 cashback Free standard valuation	£50k - £600k
73434	3 Year Fixed (Cascade Score)	6.07%	£995	95%	Free standard valuation	£50k - £500k
73372	2 Year Fixed (Cascade Score)	6.11%	£995	95%	Free standard valuation	£50k - £600k

99% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73449	5 Year Fixed (FTB £5k+ Deposit)	5.74%	£0	99%	Free standard valuation	£95,001 - £495k

House & Flat Purchase (New Build)

90% LTV House & Flat Purchase (New Build) Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73467	Flats 5 Year Fixed	5.05%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73466	Houses 5 Year Fixed	5.05%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73471	Flats 5 Year Fixed (Boost LTI)	5.30%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73470	Houses 5 Year Fixed (Boost LTI)	5.30%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73369	Flats 2 Year Fixed	5.41%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73368	Houses 2 Year Fixed	5.41%	£495	90%	£250 cashback Free standard valuation	£50k - £750k

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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CHAT

73468	Houses 5 Year Fixed (Deposit Unlock)	5.25%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73452	Houses 5 Year Fixed (Deposit Unlock)	5.39%	£0	95%	£500 cashback Free standard valuation	£50k - £600k
73370	Houses 2 Year Fixed (Deposit Unlock)	5.71%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73355	Houses 2 Year Fixed (Deposit Unlock)	5.87%	£0	95%	£250 cashback Free standard valuation	£50k - £600k

House & Flat Purchase, and Remortgage

75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73529	10 Year Fixed	5.55%	£995	75%	Free standard valuation	£50k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73522	5 Year Fixed (Portability only)	4.85%	£0	75%	None	£3k - £5m
73523	5 Year Fixed offset (Portability only)	5.15%	£0	75%	None	£3k - £5m
73421	2 Year Fixed (Portability only)	5.22%	£0	75%	None	£3k - £5m
73422	2 Year Fixed offset (Portability only)	5.52%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73524	5 Year Fixed (Portability only)	4.87%	£0	85%	None	£3k - £2m
73525	5 Year Fixed offset (Portability only)	5.17%	£0	85%	None	£3k - £2m
73423	2 Year Fixed (Portability only)	5.27%	£0	85%	None	£3k - £2m CHAT

73424	2 Year Fixed offset (Portability only)	5.57%	£0	85%	None	£3k - £2m
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90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73526	5 Year Fixed (Portability only)	5.07%	£0	90%	None	£3k - £750k
73527	5 Year Fixed offset (Portability only)	5.37%	£0	90%	None	£3k - £750k
73425	2 Year Fixed (Portability only)	5.52%	£0	90%	None	£3k - £750k
73426	2 Year Fixed offset (Portability only)	5.82%	£0	90%	None	£3k - £750k

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73528	5 Year Fixed (Portability only)	5.56%	£0	95%	None	£3k - £600k
73427	2 Year Fixed (Portability only)	6.09%	£0	95%	None	£3k - £600k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73511	5 Year Fixed	4.65%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73497	5 Year Fixed	4.72%	£495	75%	Free standard valuation	£30k - £5m
73501	5 Year Fixed	4.74%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73490	5 Year Fixed	4.74%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73518	5 Year Fixed (Boost LTI)	4.76%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73414	2 Year Fixed	4.78%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m

73407	2 Year Fixed	4.78%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73486	5 Year Fixed	4.80%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
73440	3 Year Fixed	4.86%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73435	3 Year Fixed	4.86%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73514	5 Year Fixed offset	4.95%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73395	2 Year Fixed	5.00%	£495	75%	Free standard valuation	£30k - £5m
73506	5 Year Fixed offset	5.04%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73495	5 Year Fixed offset	5.04%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73398	2 Year Fixed	5.05%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73388	2 Year Fixed	5.05%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73521	5 Year Fixed offset (Boost LTI)	5.06%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73417	2 Year Fixed offset	5.08%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
73410	2 Year Fixed offset	5.08%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73384	2 Year Fixed	5.31%	£0	75%	£500 cashback Free standard valuation	£50k - £5m
73380	2 Year Fixed	5.31%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
73403	2 Year Fixed offset	5.35%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73393	2 Year Fixed offset	5.35%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73532	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	75%	ERC free Free standard valuation	£50k - £5m CHAT

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73512	5 Year Fixed	4.77%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
73502	5 Year Fixed	4.86%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73491	5 Year Fixed	4.86%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73415	2 Year Fixed	4.87%	£1,995	80%	£500 cashback Free standard valuation	£50k - £1m
73408	2 Year Fixed	4.87%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
73441	3 Year Fixed	5.02%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73436	3 Year Fixed	5.02%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73399	2 Year Fixed	5.25%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73389	2 Year Fixed	5.25%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73385	2 Year Fixed	5.46%	£0	80%	£500 cashback Free standard valuation	£50k - £1m
73381	2 Year Fixed	5.46%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m

85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73513	5 Year Fixed	4.80%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73503	5 Year Fixed	4.89%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73492	5 Year Fixed	4.89%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73516	5 Year Fixed	4.90%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73519	5 Year Fixed (Boost LTI)	4.92%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m

73487	5 Year Fixed	4.95%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
73416	2 Year Fixed	4.97%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
73409	2 Year Fixed	4.97%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73520	5 Year Fixed (Boost LTI)	5.02%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73419	2 Year Fixed	5.07%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
73412	2 Year Fixed	5.07%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73515	5 Year Fixed offset	5.10%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73442	3 Year Fixed	5.16%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73437	3 Year Fixed	5.16%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73507	5 Year Fixed offset	5.19%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73496	5 Year Fixed offset	5.19%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73517	5 Year Fixed offset	5.20%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73418	2 Year Fixed offset	5.27%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
73411	2 Year Fixed offset	5.27%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73400	2 Year Fixed	5.29%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73390	2 Year Fixed	5.29%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73420	2 Year Fixed offset	5.37%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
73413	2 Year Fixed offset	5.37%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73386	2 Year Fixed	5.53%	£0	85%	£500 cashback Free standard valuation	£50k - £1m

73382	2 Year Fixed	5.53%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
73404	2 Year Fixed offset	5.59%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73394	2 Year Fixed offset	5.59%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73533	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£995	85%	ERC free Free standard valuation	£50k - £1m

90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73504	5 Year Fixed	5.17%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73493	5 Year Fixed	5.17%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
73488	5 Year Fixed	5.19%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73499	5 Year Fixed (Cascade Score)	5.31%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
73509	5 Year Fixed (Cascade Score)	5.32%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73489	5 Year Fixed (Cascade Score)	5.34%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73443	3 Year Fixed	5.38%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73438	3 Year Fixed	5.38%	£495	90%	Free standard valuation Remortgage legal service	£50k - £500k
73498	5 Year Fixed (Boost LTI)	5.41%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
73508	5 Year Fixed (Boost LTI)	5.42%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73401	2 Year Fixed	5.53%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73391	2 Year Fixed	5.53%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k

CHAT

73387	2 Year Fixed	5.71%	£0	90%	£500 cashback Free standard valuation	£50k - £500k
73383	2 Year Fixed	5.71%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73405	2 Year Fixed (Cascade Score)	5.73%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73396	2 Year Fixed (Cascade Score)	5.73%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73505	5 Year Fixed	5.60%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73494	5 Year Fixed	5.60%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
73510	5 Year Fixed (Cascade Score)	5.82%	£995	95%	£500 cashback Free standard valuation	£50k - £600k
73500	5 Year Fixed (Cascade Score)	5.82%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
73444	3 Year Fixed	5.88%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73439	3 Year Fixed	5.88%	£495	95%	Free standard valuation Remortgage legal service	£50k - £500k
73402	2 Year Fixed	6.13%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73392	2 Year Fixed	6.13%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
73406	2 Year Fixed (Cascade Score)	6.44%	£995	95%	£500 cashback Free standard valuation	£50k - £600k
73397	2 Year Fixed (Cascade Score)	6.44%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k

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.](#)