

# PRODUCT FINDER

Find out what we can offer your client

Effective date 09/05/2025

## House & Flat Purchase

### 60% LTV House & Flat Purchase Fixed

| Code   | Type         | Rate  | Prod fee | Max LTV | Incentives                               | Loan size  |
|--------|--------------|-------|----------|---------|--|------------|
| 506686 | 2 Year Fixed | 4.19% | £1,995   | 60%     | £500 cashback<br>Free standard valuation | £50k - £1m |
| 506699 | 5 Year Fixed | 4.24% | £1,995   | 60%     | £500 cashback<br>Free standard valuation | £50k - £1m |

### 65% LTV House & Flat Purchase Fixed

| Code   | Type         | Rate  | Prod fee | Max LTV | Incentives                               | Loan size  |
|--------|--------------|-------|----------|---------|--|------------|
| 506708 | 2 Year Fixed | 4.29% | £1,995   | 65%     | £500 cashback<br>Free standard valuation | £50k - £1m |
| 506721 | 5 Year Fixed | 4.34% | £1,995   | 65%     | £500 cashback<br>Free standard valuation | £50k - £1m |

### 75% LTV House & Flat Purchase Fixed

| Code   | Type         | Rate  | Prod fee | Max LTV | Incentives                               | Loan size  |
|--------|--------------|-------|----------|---------|--|------------|
| 506730 | 2 Year Fixed | 4.39% | £1,995   | 75%     | £500 cashback<br>Free standard valuation | £50k - £1m |
| 506743 | 5 Year Fixed | 4.44% | £1,995   | 75%     | £500 cashback<br>Free standard valuation | £50k - £1m |

## House & Flat Purchase, and Remortgage

### 60% LTV House & Flat Purchase, and Remortgage Fixed

| Code   | Type         | Rate  | Prod fee | Max LTV | Incentives                               | Loan size   |
|--------|--------------|-------|----------|---------|--|-------------|
| 506689 | 2 Year Fixed | 4.04% | £3,495   | 60%     | £250 cashback<br>Free standard valuation | £150k - £1m |
| 506702 | 5 Year Fixed | 4.14% | £3,495   | 60%     | £250 cashback<br>Free standard valuation | £150k - £1m |

CHAT

|        |              |       |        |     |  |             |
|--------|--------------|-------|--------|-----|--|-------------|
| 506693 | 3 Year Fixed | 4.19% | £1,995 | 60% | £250 cashback<br>Free standard valuation | £150k - £1m |
| 506684 | 2 Year Fixed | 4.34% | £995   | 60% | £250 cashback<br>Free standard valuation | £50k - £1m  |
| 506697 | 5 Year Fixed | 4.34% | £995   | 60% | £250 cashback<br>Free standard valuation | £50k - £1m  |
| 506691 | 3 Year Fixed | 4.34% | £995   | 60% | £250 cashback<br>Free standard valuation | £50k - £1m  |
| 506695 | 5 Year Fixed | 4.49% | £0     | 60% | Free standard valuation                  | £50k - £1m  |
| 506682 | 2 Year Fixed | 4.69% | £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  |
|--------|----------------|--|----------|---------|--|------------|
| 506760 | 2 Year Tracker | BoE base rate + 0.34%,<br>1.34% collar | £1,995   | 60%     | £250 cashback<br>Free standard valuation | £50k - £1m |
| 506758 | 2 Year Tracker | BoE base rate + 0.49%,<br>1.49% collar | £995     | 60%     | £250 cashback<br>Free standard valuation | £50k - £1m |

### 65% LTV House & Flat Purchase, and Remortgage Fixed

| Code   | Type         | Rate  | Prod fee | Max LTV | Incentives                               | Loan size   |
|--------|--------------|-------|----------|---------|--|-------------|
| 506711 | 2 Year Fixed | 4.14% | £3,495   | 65%     | £250 cashback<br>Free standard valuation | £150k - £1m |
| 506724 | 5 Year Fixed | 4.24% | £3,495   | 65%     | £250 cashback<br>Free standard valuation | £150k - £1m |
| 506715 | 3 Year Fixed | 4.29% | £1,995   | 65%     | £250 cashback<br>Free standard valuation | £150k - £1m |
| 506706 | 2 Year Fixed | 4.44% | £995     | 65%     | £250 cashback<br>Free standard valuation | £50k - £1m  |
| 506719 | 5 Year Fixed | 4.44% | £995     | 65%     | £250 cashback<br>Free standard valuation | £50k - £1m  |
| 506713 | 3 Year Fixed | 4.44% | £995     | 65%     | £250 cashback<br>Free standard valuation | £50k - £1m  |
| 506717 | 5 Year Fixed | 4.59% | £0       | 65%     | Free standard valuation                  | £50k - £1m  |
| 506704 | 2 Year Fixed | 4.79% | £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   |
|--------|--------------|-------|----------|---------|--|-------------|
| 506733 | 2 Year Fixed | 4.24% | £3,495   | 75%     | £250 cashback<br>Free standard valuation | £150k - £1m |
| 506746 | 5 Year Fixed | 4.34% | £3,495   | 75%     | £250 cashback<br>Free standard valuation | £150k - £1m |
| 506737 | 3 Year Fixed | 4.39% | £1,995   | 75%     | £250 cashback<br>Free standard valuation | £150k - £1m |
| 506735 | 3 Year Fixed | 4.54% | £995     | 75%     | £250 cashback<br>Free standard valuation | £50k - £1m  |
| 506728 | 2 Year Fixed | 4.54% | £995     | 75%     | £250 cashback<br>Free standard valuation | £50k - £1m  |
| 506741 | 5 Year Fixed | 4.54% | £995     | 75%     | £250 cashback<br>Free standard valuation | £50k - £1m  |
| 506739 | 5 Year Fixed | 4.69% | £0       | 75%     | Free standard valuation                  | £50k - £1m  |
| 506726 | 2 Year Fixed | 4.89% | £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  |
|--------|----------------|--|----------|---------|--|------------|
| 506764 | 2 Year Tracker | BoE base rate + 0.49%,<br>1.49% collar | £1,995   | 75%     | £250 cashback<br>Free standard valuation | £50k - £1m |
| 506762 | 2 Year Tracker | BoE base rate + 0.64%,<br>1.64% collar | £995     | 75%     | £250 cashback<br>Free standard valuation | £50k - £1m |

## 80% LTV House & Flat Purchase, and Remortgage Fixed

| Code   | Type         | Rate  | Prod fee | Max LTV | Incentives                               | Loan size     |
|--------|--------------|-------|----------|---------|--|---------------|
| 506750 | 2 Year Fixed | 4.59% | £3,495   | 80%     | £250 cashback<br>Free standard valuation | £150k - £500k |
| 506756 | 5 Year Fixed | 4.69% | £3,495   | 80%     | £250 cashback<br>Free standard valuation | £150k - £500k |
| 506754 | 5 Year Fixed | 4.89% | £995     | 80%     | £250 cashback<br>Free standard valuation | £50k - £500k  |
| 506748 | 2 Year Fixed | 4.89% | £995     | 80%     | £250 cashback<br>Free standard valuation | £50k - £500k  |
| 506752 | 3 Year Fixed | 4.89% | £995     | 80%     | £250 cashback<br>Free standard valuation | £50k - £500k  |

## 80% LTV House & Flat Purchase, and Remortgage Tracker

| Code   | Type           | Rate                                   | Prod fee | Max LTV | Incentives                               | Loan size    |
|--------|----------------|--|----------|---------|--|--------------|
| 506768 | 2 Year Tracker | BoE base rate + 0.89%,<br>1.89% collar | £1,995   | 80%     | £250 cashback<br>Free standard valuation | £50k - £500k |
| 506766 | 2 Year Tracker | BoE base rate + 1.04%,<br>2.04% collar | £995     | 80%     | £250 cashback<br>Free standard valuation | £50k - £500k |

## Remortgage

### 60% LTV Remortgage Fixed

| Code   | Type         | Rate  | Prod fee | Max LTV | Incentives  | Loan size   |
|--------|--------------|-------|----------|---------|---|-------------|
| 506690 | 2 Year Fixed | 4.04% | £3,495   | 60%     | Free standard valuation<br>Remortgage legal service | £150k - £1m |
| 506703 | 5 Year Fixed | 4.14% | £3,495   | 60%     | Free standard valuation<br>Remortgage legal service | £150k - £1m |
| 506688 | 2 Year Fixed | 4.19% | £1,995   | 60%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506687 | 2 Year Fixed | 4.19% | £1,995   | 60%     | £250 cashback<br>Free standard valuation            | £50k - £1m  |
| 506694 | 3 Year Fixed | 4.19% | £1,995   | 60%     | Free standard valuation<br>Remortgage legal service | £150k - £1m |
| 506701 | 5 Year Fixed | 4.24% | £1,995   | 60%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506700 | 5 Year Fixed | 4.24% | £1,995   | 60%     | £250 cashback<br>Free standard valuation            | £50k - £1m  |
| 506685 | 2 Year Fixed | 4.34% | £995     | 60%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506698 | 5 Year Fixed | 4.34% | £995     | 60%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506692 | 3 Year Fixed | 4.34% | £995     | 60%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506696 | 5 Year Fixed | 4.54% | £0       | 60%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506683 | 2 Year Fixed | 4.74% | £0       | 60%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |

### 60% LTV Remortgage Tracker

| Code | Type | Rate | Prod fee | Max LTV | Incentives | Loan size |
|------|------|------|----------|---------|------------|-----------|
|------|------|------|----------|---------|------------|-----------|

|        |                |  |        |     |   |            |
|--------|----------------|--|--------|-----|---|------------|
| 506761 | 2 Year Tracker | BoE base rate + 0.34%,<br>1.34% collar | £1,995 | 60% | Free standard valuation<br>Remortgage legal service | £50k - £1m |
| 506759 | 2 Year Tracker | BoE base rate + 0.49%,<br>1.49% collar | £995   | 60% | Free standard valuation<br>Remortgage legal service | £50k - £1m |

## 65% LTV Remortgage Fixed

| Code   | Type         | Rate  | Prod fee | Max LTV | Incentives  | Loan size   |
|--------|--------------|-------|----------|---------|---|-------------|
| 506712 | 2 Year Fixed | 4.14% | £3,495   | 65%     | Free standard valuation<br>Remortgage legal service | £150k - £1m |
| 506725 | 5 Year Fixed | 4.24% | £3,495   | 65%     | Free standard valuation<br>Remortgage legal service | £150k - £1m |
| 506710 | 2 Year Fixed | 4.29% | £1,995   | 65%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506709 | 2 Year Fixed | 4.29% | £1,995   | 65%     | £250 cashback<br>Free standard valuation            | £50k - £1m  |
| 506716 | 3 Year Fixed | 4.29% | £1,995   | 65%     | Free standard valuation<br>Remortgage legal service | £150k - £1m |
| 506723 | 5 Year Fixed | 4.34% | £1,995   | 65%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506722 | 5 Year Fixed | 4.34% | £1,995   | 65%     | £250 cashback<br>Free standard valuation            | £50k - £1m  |
| 506707 | 2 Year Fixed | 4.44% | £995     | 65%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506720 | 5 Year Fixed | 4.44% | £995     | 65%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506714 | 3 Year Fixed | 4.44% | £995     | 65%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506718 | 5 Year Fixed | 4.64% | £0       | 65%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506705 | 2 Year Fixed | 4.84% | £0       | 65%     | Free standard valuation<br>Remortgage legal service | £50k - £1m  |

## 75% LTV Remortgage Fixed

| Code   | Type         | Rate  | Prod fee | Max LTV | Incentives  | Loan size           |
|--------|--------------|-------|----------|---------|---|---------------------|
| 506734 | 2 Year Fixed | 4.24% | £3,495   | 75%     | Free standard valuation<br>Remortgage legal service | £150k - £1m         |
| 506747 | 5 Year Fixed | 4.34% | £3,495   | 75%     | Free standard valuation<br>Remortgage legal service | £150k - £1m<br>CHAT |

|        |              |       |        |     |   |             |
|--------|--------------|-------|--------|-----|---|-------------|
| 506738 | 3 Year Fixed | 4.39% | £1,995 | 75% | Free standard valuation<br>Remortgage legal service | £150k - £1m |
| 506732 | 2 Year Fixed | 4.39% | £1,995 | 75% | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506731 | 2 Year Fixed | 4.39% | £1,995 | 75% | £250 cashback<br>Free standard valuation            | £50k - £1m  |
| 506745 | 5 Year Fixed | 4.44% | £1,995 | 75% | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506744 | 5 Year Fixed | 4.44% | £1,995 | 75% | £250 cashback<br>Free standard valuation            | £50k - £1m  |
| 506736 | 3 Year Fixed | 4.54% | £995   | 75% | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506729 | 2 Year Fixed | 4.54% | £995   | 75% | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506742 | 5 Year Fixed | 4.54% | £995   | 75% | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506740 | 5 Year Fixed | 4.74% | £0     | 75% | Free standard valuation<br>Remortgage legal service | £50k - £1m  |
| 506727 | 2 Year Fixed | 4.94% | £0     | 75% | Free standard valuation<br>Remortgage legal service | £50k - £1m  |

## 75% LTV Remortgage Tracker

| Code   | Type           | Rate                                   | Prod fee | Max LTV | Incentives  | Loan size  |
|--------|----------------|--|----------|---------|---|------------|
| 506765 | 2 Year Tracker | BoE base rate + 0.49%,<br>1.49% collar | £1,995   | 75%     | Free standard valuation<br>Remortgage legal service | £50k - £1m |
| 506763 | 2 Year Tracker | BoE base rate + 0.64%,<br>1.64% collar | £995     | 75%     | Free standard valuation<br>Remortgage legal service | £50k - £1m |

## 80% LTV Remortgage Fixed

| Code   | Type         | Rate  | Prod fee | Max LTV | Incentives  | Loan size     |
|--------|--------------|-------|----------|---------|---|---------------|
| 506751 | 2 Year Fixed | 4.59% | £3,495   | 80%     | Free standard valuation<br>Remortgage legal service | £150k - £500k |
| 506757 | 5 Year Fixed | 4.69% | £3,495   | 80%     | Free standard valuation<br>Remortgage legal service | £150k - £500k |
| 506755 | 5 Year Fixed | 4.89% | £995     | 80%     | Free standard valuation<br>Remortgage legal service | £50k - £500k  |
| 506749 | 2 Year Fixed | 4.89% | £995     | 80%     | Free standard valuation<br>Remortgage legal service | £50k - £500k  |

CHAT

|        |              |       |      |     |   |              |
|--------|--------------|-------|------|-----|---|--------------|
| 506753 | 3 Year Fixed | 4.89% | £995 | 80% | Free standard valuation<br>Remortgage legal service | £50k - £500k |
|--------|--------------|-------|------|-----|---|--------------|

## 80% LTV Remortgage Tracker

| Code   | Type           | Rate                                   | Prod fee | Max LTV | Incentives  | Loan size    |
|--------|----------------|--|----------|---------|---|--------------|
| 506769 | 2 Year Tracker | BoE base rate + 0.89%,<br>1.89% collar | £1,995   | 80%     | Free standard valuation<br>Remortgage legal service | £50k - £500k |
| 506767 | 2 Year Tracker | BoE base rate + 1.04%,<br>2.04% collar | £995     | 80%     | Free standard valuation<br>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.](#)