# **PRODUCT FINDER**

### Find out what we can offer your client

Effective date **09/10/2025** 

### House & Flat Purchase

#### 60% LTV House & Flat Purchase Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507478	2 Year Fixed	4.01%	£1,995	60%	£500 cashback  Free standard valuation	£50k - £1m
507491	5 Year Fixed	4.18%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m

#### 65% LTV House & Flat Purchase Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507500	2 Year Fixed	4.11%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
507513	5 Year Fixed	4.28%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m

#### 75% LTV House & Flat Purchase Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507522	2 Year Fixed	4.21%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
507535	5 Year Fixed	4.38%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m

# House & Flat Purchase, and Remortgage

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507481	2 Year Fixed	3.86%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507494	5 Year Fixed	4.08%	£3,495	60%	£250 cashback  Free standard valuation	£150k - £1

507476	2 Year Fixed	4.16%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507485	3 Year Fixed	4.17%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
507489	5 Year Fixed	4.28%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507483	3 Year Fixed	4.32%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507487	5 Year Fixed	4.43%	£O	60%	Free standard valuation	£50k - £1m
507474	2 Year Fixed	4.51%	£O	60%	Free standard valuation	£50k - £1m

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507552	2 Year Tracker	BoE base rate + 0.43%, 1.34% collar	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507550	2 Year Tracker	BoE base rate + 0.58%, 1.49% collar	£995	60%	£250 cashback Free standard valuation	£50k - £1m

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507503	2 Year Fixed	3.96%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507516	5 Year Fixed	4.18%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507498	2 Year Fixed	4.26%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507507	3 Year Fixed	4.27%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
507511	5 Year Fixed	4.38%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507505	3 Year Fixed	4.42%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507509	5 Year Fixed	4.53%	£O	65%	Free standard valuation	£50k - £1m
507496	2 Year Fixed	4.61%	£O	65%	Free standard valuation	£50k - £1m

### 75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507525	2 Year Fixed	4.06%	£3,495	75%	£250 cashback  Free standard valuation	£150k - £1m
507538	5 Year Fixed	4.28%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507520	2 Year Fixed	4.36%	£995	75%	£250 cashback  Free standard valuation	£50k - £1m
507529	3 Year Fixed	4.37%	£1,995	75%	£250 cashback  Free standard valuation	£150k - £1m
507533	5 Year Fixed	4.48%	£995	75%	£250 cashback  Free standard valuation	£50k - £1m
507527	3 Year Fixed	4.52%	£995	75%	£250 cashback  Free standard valuation	£50k - £1m
507531	5 Year Fixed	4.63%	£0	75%	Free standard valuation	£50k - £1m
507518	2 Year Fixed	4.71%	£O	75%	Free standard valuation	£50k - £1m

## 75% LTV House & Flat Purchase, and Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507556	2 Year Tracker	BoE base rate + 0.59%, 1.49% collar	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507554	2 Year Tracker	BoE base rate + 0.74%, 1.64% 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
507542	2 Year Fixed	4.86%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507548	5 Year Fixed	4.96%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507546	5 Year Fixed	5.16%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507540	2 Year Fixed	5.16%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507544	3 Year Fixed	5.16%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507560	2 Year Tracker	BoE base rate + 2.39%, 1.89% collar	£1,995	80%	£250 cashback Free standard valuation	£50k - £500k
507558	2 Year Tracker	BoE base rate + 2.54%, 2.04% collar	£995	80%	£250 cashback Free standard valuation	£50k - £500k

# Remortgage

## **60% LTV Remortgage Fixed**

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507482	2 Year Fixed	3.86%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
07480	2 Year Fixed	4.01%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
07479	2 Year Fixed	4.01%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
07495	5 Year Fixed	4.08%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507477	2 Year Fixed	4.16%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507486	3 Year Fixed	4.17%	£1,995	60%	Free standard valuation Remortgage legal service	£150k - £1m
507493	5 Year Fixed	4.18%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
07492	5 Year Fixed	4.18%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507490	5 Year Fixed	4.28%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507484	3 Year Fixed	4.32%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
07488	5 Year Fixed	4.48%	£O	60%	Free standard valuation Remortgage legal service	£50k - £1m
07475	2 Year Fixed	4.56%	£O	60%	Free standard valuation Remortgage legal service	£50k - £1m

## **60% LTV Remortgage Tracker**

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size

507553	2 Year Tracker	BoE base rate + 0.41%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m	
507551	2 Year Tracker	BoE base rate + 0.56%, 1.49% collar	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m	

## **65% LTV Remortgage Fixed**

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507504	2 Year Fixed	3.96%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507502	2 Year Fixed	4.11%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507501	2 Year Fixed	4.11%	£1,995	65%	£250 cashback  Free standard valuation	£50k - £1m
507517	5 Year Fixed	4.18%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507499	2 Year Fixed	4.26%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507508	3 Year Fixed	4.27%	£1,995	65%	Free standard valuation Remortgage legal service	£150k - £1m
507515	5 Year Fixed	4.28%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
07514	5 Year Fixed	4.28%	£1,995	65%	£250 cashback  Free standard valuation	£50k - £1m
507512	5 Year Fixed	4.38%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507506	3 Year Fixed	4.42%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507510	5 Year Fixed	4.58%	£O	65%	Free standard valuation Remortgage legal service	£50k - £1m
507497	2 Year Fixed	4.66%	£O	65%	Free standard valuation Remortgage legal service	£50k - £1m

# 75% LTV Remortgage Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507526	2 Year Fixed	4.06%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507524	2 Year Fixed	4.21%	£1,995	75%	Free standard valuation Remortgage legal service	<b>£50k - £1m</b> CHAT

507523	2 Year Fixed	4.21%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507539	5 Year Fixed	4.28%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507521	2 Year Fixed	4.36%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507530	3 Year Fixed	4.37%	£1,995	75%	Free standard valuation Remortgage legal service	£150k - £1m
507537	5 Year Fixed	4.38%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507536	5 Year Fixed	4.38%	£1,995	75%	£250 cashback  Free standard valuation	£50k - £1m
507534	5 Year Fixed	4.48%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507528	3 Year Fixed	4.52%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507532	5 Year Fixed	4.68%	£O	75%	Free standard valuation Remortgage legal service	£50k - £1m
507519	2 Year Fixed	4.76%	£O	75%	Free standard valuation Remortgage legal service	£50k - £1m

### 75% LTV Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507557	2 Year Tracker	BoE base rate + 0.57%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507555	2 Year Tracker	BoE base rate + 0.72%, 1.64% collar	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m

### **80% LTV Remortgage Fixed**

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507543	2 Year Fixed	4.86%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507549	5 Year Fixed	4.96%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507547	5 Year Fixed	5.16%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507541	2 Year Fixed	5.16%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k CHAT

507545	3 Year Fixed	5.16%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k	
--------	--------------	-------	------	-----	--	--------------	--

## 80% LTV Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
507561	2 Year Tracker	BoE base rate + 2.37%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507559	2 Year Tracker	BoE base rate + 2.52%, 2.04% 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.