

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 12/12/2024

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73198	5 Year Fixed	4.51%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73186	5 Year Fixed	4.54%	£495	75%	None	£30k - £5m
73179	5 Year Fixed	4.58%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73098	2 Year Fixed	4.65%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73206	5 Year Fixed (Boost LTI)	4.67%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73170	5 Year Fixed	4.69%	£0	75%	£500 cashback Free standard valuation	£50k - £5m
73089	2 Year Fixed	4.79%	£495	75%	None	£30k - £5m
73201	5 Year Fixed offset	4.81%	£1,995	75%	Free standard valuation	£50k - £5m
73153	3 Year Fixed	4.82%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73081	2 Year Fixed	4.84%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73184	5 Year Fixed offset	4.88%	£495	75%	£250 cashback Free standard valuation	£50k - £5m
73101	2 Year Fixed offset	4.95%	£1,995	75%	Free standard valuation	£50k - £5m
73209	5 Year Fixed offset (Boost LTI)	4.97%	£1,995	75%	Free standard valuation	£50k - £5m
73075	2 Year Fixed	5.09%	£0	75%	£500 cashback Free standard valuation	£50k - £5m

73086	2 Year Fixed offset	5.14%	£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
73254	2 Year Tracker	BoE base rate + 0.67%, 1.67% collar	£995	75%	Free standard valuation	£50k - £5m

80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73199	5 Year Fixed	4.70%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
73180	5 Year Fixed	4.77%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73099	2 Year Fixed	4.79%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
73082	2 Year Fixed	4.98%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73154	3 Year Fixed	4.99%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73202	5 Year Fixed offset	5.00%	£1,995	80%	Free standard valuation	£50k - £1m
73076	2 Year Fixed	5.20%	£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
73200	5 Year Fixed	4.76%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
73187	5 Year Fixed	4.79%	£495	85%	None	£30k - £1m
73181	5 Year Fixed	4.83%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73171	5 Year Fixed	4.83%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
73100	2 Year Fixed	4.85%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
73204	5 Year Fixed	4.86%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m CHAT

73207	5 Year Fixed (Boost LTI)	4.93%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
73103	2 Year Fixed	4.95%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73090	2 Year Fixed	4.99%	£495	85%	None	£30k - £1m
73208	5 Year Fixed (Boost LTI)	5.03%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73155	3 Year Fixed	5.04%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73083	2 Year Fixed	5.04%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73203	5 Year Fixed offset	5.06%	£1,995	85%	Free standard valuation	£50k - £1m
73185	5 Year Fixed offset	5.13%	£495	85%	£250 cashback Free standard valuation	£50k - £1m
73102	2 Year Fixed offset	5.15%	£1,995	85%	Free standard valuation	£50k - £1m
73205	5 Year Fixed offset	5.16%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73077	2 Year Fixed	5.23%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
73104	2 Year Fixed offset	5.25%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73087	2 Year Fixed offset	5.34%	£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
73255	2 Year Tracker	BoE base rate + 0.87%, 1.87% collar	£995	85%	Free standard valuation	£50k - £1m

90% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73188	5 Year Fixed	4.93%	£495	90%	None	£30k - £500k
73182	5 Year Fixed	4.97%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73172	5 Year Fixed	5.04%	£0	90%	£500 cashback Free standard valuation	£50k - £500k CHAT

73196	5 Year Fixed (Cascade Score)	5.13%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73156	3 Year Fixed	5.19%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73193	5 Year Fixed (Boost LTI)	5.21%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73177	5 Year Fixed (Cascade Score)	5.24%	£0	90%	£250 cashback Free standard valuation	£50k - £500k
73158	3 Year Fixed (Cascade Score)	5.34%	£995	90%	Free standard valuation	£50k - £500k
73175	5 Year Fixed	5.39%	£0	90%	£2000 cashback Free standard valuation	£100k - £500k
73091	2 Year Fixed	5.40%	£495	90%	None	£30k - £500k
73084	2 Year Fixed	5.45%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73078	2 Year Fixed	5.57%	£0	90%	£250 cashback Free standard valuation	£50k - £500k
73096	2 Year Fixed (Cascade Score)	5.63%	£995	90%	Free standard valuation	£50k - £750k
73088	2 Year Fixed offset	5.75%	£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
73189	5 Year Fixed	5.15%	£495	95%	None	£30k - £500k
73183	5 Year Fixed	5.19%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73173	5 Year Fixed	5.44%	£0	95%	£500 cashback Free standard valuation	£50k - £500k
73197	5 Year Fixed (Cascade Score)	5.49%	£995	95%	£250 cashback Free standard valuation	£50k - £600k
73178	5 Year Fixed (Cascade Score)	5.71%	£0	95%	£250 cashback Free standard valuation	£50k - £500k
73157	3 Year Fixed	5.84%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73176	5 Year Fixed	5.89%	£0	95%	£2000 cashback Free standard valuation	£100k - £500k

73092	2 Year Fixed	6.12%	£495	95%	None	£30k - £500k
73159	3 Year Fixed (Cascade Score)	6.14%	£995	95%	Free standard valuation	£50k - £500k
73085	2 Year Fixed	6.17%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73079	2 Year Fixed	6.39%	£0	95%	£250 cashback Free standard valuation	£50k - £500k
73097	2 Year Fixed (Cascade Score)	6.47%	£995	95%	Free standard valuation	£50k - £600k

99% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73174	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
73191	Flats 5 Year Fixed	5.02%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73190	Houses 5 Year Fixed	5.02%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73195	Flats 5 Year Fixed (Boost LTI)	5.27%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73194	Houses 5 Year Fixed (Boost LTI)	5.27%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73094	Flats 2 Year Fixed	5.50%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73093	Houses 2 Year Fixed	5.50%	£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
73192	Houses 5 Year Fixed (Deposit Unlock)	5.54%	£495	95%	£250 cashback Free standard valuation	£50k - £600k

73095	Houses 2 Year Fixed (Deposit Unlock)	6.02%	£495	95%	Free standard valuation	£50k - £600k
73080	Houses 2 Year Fixed (Deposit Unlock)	6.30%	£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
73253	10 Year Fixed	5.52%	£995	75%	Free standard valuation	£50k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73246	5 Year Fixed (Portability only)	4.69%	£0	75%	None	£3k - £5m
73247	5 Year Fixed offset (Portability only)	4.99%	£0	75%	None	£3k - £5m
73146	2 Year Fixed (Portability only)	5.09%	£0	75%	None	£3k - £5m
73147	2 Year Fixed offset (Portability only)	5.39%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73248	5 Year Fixed (Portability only)	4.83%	£0	85%	None	£3k - £2m
73249	5 Year Fixed offset (Portability only)	5.13%	£0	85%	None	£3k - £2m
73148	2 Year Fixed (Portability only)	5.23%	£0	85%	None	£3k - £2m
73149	2 Year Fixed offset (Portability only)	5.53%	£0	85%	None	£3k - £2m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73250	5 Year Fixed (Portability only)	5.04%	£0	90%	None	£3k - £750k
73251	5 Year Fixed offset (Portability only)	5.34%	£0	90%	None	£3k - £750k
73150	2 Year Fixed (Portability only)	5.57%	£0	90%	None	£3k - £750k
73151	2 Year Fixed offset (Portability only)	5.87%	£0	90%	None	£3k - £750k

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73252	5 Year Fixed (Portability only)	5.56%	£0	95%	None	£3k - £600k
73152	2 Year Fixed (Portability only)	6.51%	£0	95%	None	£3k - £600k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73132	2 Year Fixed	4.62%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73139	2 Year Fixed	4.65%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
73235	5 Year Fixed	4.67%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73221	5 Year Fixed	4.72%	£495	75%	None	£30k - £5m
73225	5 Year Fixed	4.76%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73214	5 Year Fixed	4.76%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73242	5 Year Fixed (Boost LTI)	4.78%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73210	5 Year Fixed	4.82%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m

73160	3 Year Fixed	4.83%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73120	2 Year Fixed	4.84%	£495	75%	None	£30k - £5m
73165	3 Year Fixed	4.85%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73113	2 Year Fixed	4.89%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73135	2 Year Fixed offset	4.92%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73123	2 Year Fixed	4.92%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73142	2 Year Fixed offset	4.95%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
73238	5 Year Fixed offset	4.97%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73230	5 Year Fixed offset	5.06%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73219	5 Year Fixed offset	5.06%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73245	5 Year Fixed offset (Boost LTI)	5.08%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73109	2 Year Fixed	5.15%	£0	75%	£500 cashback Free standard valuation	£50k - £5m
73105	2 Year Fixed	5.15%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
73118	2 Year Fixed offset	5.19%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73128	2 Year Fixed offset	5.22%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73256	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	75%	Free standard valuation	£50k - £5m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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73133	2 Year Fixed	4.81%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
73140	2 Year Fixed	4.84%	£1,995	80%	£500 cashback Free standard valuation	£50k - £1m
73236	5 Year Fixed	4.87%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
73226	5 Year Fixed	4.96%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73215	5 Year Fixed	4.96%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73161	3 Year Fixed	5.07%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73114	2 Year Fixed	5.08%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73166	3 Year Fixed	5.09%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73124	2 Year Fixed	5.11%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73110	2 Year Fixed	5.34%	£0	80%	£500 cashback Free standard valuation	£50k - £1m
73106	2 Year Fixed	5.34%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m

85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73237	5 Year Fixed	4.96%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73134	2 Year Fixed	4.96%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73141	2 Year Fixed	4.99%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
73227	5 Year Fixed	5.05%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73216	5 Year Fixed	5.05%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73240	5 Year Fixed	5.06%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m

73137	2 Year Fixed	5.06%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73243	5 Year Fixed (Boost LTI)	5.08%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73211	5 Year Fixed	5.08%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
73144	2 Year Fixed	5.09%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
73162	3 Year Fixed	5.17%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73244	5 Year Fixed (Boost LTI)	5.18%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73167	3 Year Fixed	5.19%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73115	2 Year Fixed	5.23%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73239	5 Year Fixed offset	5.26%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73136	2 Year Fixed offset	5.26%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73125	2 Year Fixed	5.26%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73143	2 Year Fixed offset	5.29%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
73231	5 Year Fixed offset	5.35%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73220	5 Year Fixed offset	5.35%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73241	5 Year Fixed offset	5.36%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73138	2 Year Fixed offset	5.36%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73145	2 Year Fixed offset	5.39%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
73111	2 Year Fixed	5.49%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
73107	2 Year Fixed	5.49%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m

73119	2 Year Fixed offset	5.53%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73129	2 Year Fixed offset	5.56%	£495	85%	£500 cashback Free standard valuation	£50k - £1m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73257	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£995	85%	Free standard valuation	£50k - £1m

90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73228	5 Year Fixed	5.21%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73217	5 Year Fixed	5.21%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
73212	5 Year Fixed	5.22%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73163	3 Year Fixed	5.30%	£495	90%	Free standard valuation Remortgage legal service	£50k - £500k
73168	3 Year Fixed	5.32%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73233	5 Year Fixed (Cascade Score)	5.36%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73223	5 Year Fixed (Cascade Score)	5.36%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
73213	5 Year Fixed (Cascade Score)	5.37%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73222	5 Year Fixed (Boost LTI)	5.45%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
73232	5 Year Fixed (Boost LTI)	5.46%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73116	2 Year Fixed	5.55%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
73126	2 Year Fixed	5.58%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73121	2 Year Fixed (Cascade Score)	5.75%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k

73130	2 Year Fixed (Cascade Score)	5.78%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73112	2 Year Fixed	5.78%	£0	90%	£500 cashback Free standard valuation	£50k - £500k
73108	2 Year Fixed	5.78%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73229	5 Year Fixed	5.65%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73218	5 Year Fixed	5.65%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
73234	5 Year Fixed (Cascade Score)	5.87%	£995	95%	£500 cashback Free standard valuation	£50k - £600k
73224	5 Year Fixed (Cascade Score)	5.87%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
73164	3 Year Fixed	5.95%	£495	95%	Free standard valuation Remortgage legal service	£50k - £500k
73169	3 Year Fixed	5.97%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73117	2 Year Fixed	6.35%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
73127	2 Year Fixed	6.38%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73122	2 Year Fixed (Cascade Score)	6.66%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
73131	2 Year Fixed (Cascade Score)	6.69%	£995	95%	£500 cashback Free standard valuation	£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.](#)