

# NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 13/02/2025

## House & Flat Purchase

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73928	5 Year Fixed	4.45%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73916	5 Year Fixed	4.52%	£495	75%	Free standard valuation	£30k - £5m
73909	5 Year Fixed	4.55%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73936	5 Year Fixed (Boost LTI)	4.61%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73831	2 Year Fixed	4.61%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73899	5 Year Fixed	4.66%	£0	75%	£500 cashback Free standard valuation	£50k - £5m
73882	3 Year Fixed	4.66%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73931	5 Year Fixed offset	4.75%	£1,995	75%	Free standard valuation	£50k - £5m
73822	2 Year Fixed	4.76%	£495	75%	Free standard valuation	£30k - £5m
73814	2 Year Fixed	4.81%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73914	5 Year Fixed offset	4.85%	£495	75%	£250 cashback Free standard valuation	£50k - £5m
73939	5 Year Fixed offset (Boost LTI)	4.91%	£1,995	75%	Free standard valuation	£50k - £5m
73834	2 Year Fixed offset	4.91%	£1,995	75%	Free standard valuation	£50k - £5m
73809	2 Year Fixed	5.04%	£0	75%	£500 cashback Free standard valuation	£50k - £5m

CHAT

73819	2 Year Fixed offset	5.11%	£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
73991	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
73929	5 Year Fixed	4.51%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
73910	5 Year Fixed	4.59%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73832	2 Year Fixed	4.72%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
73883	3 Year Fixed	4.75%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73932	5 Year Fixed offset	4.81%	£1,995	80%	Free standard valuation	£50k - £1m
73815	2 Year Fixed	4.91%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73810	2 Year Fixed	5.14%	£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
73930	5 Year Fixed	4.54%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
73917	5 Year Fixed	4.59%	£495	85%	Free standard valuation	£30k - £1m
73911	5 Year Fixed	4.62%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73934	5 Year Fixed	4.64%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73937	5 Year Fixed (Boost LTI)	4.71%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
73900	5 Year Fixed	4.73%	£0	85%	£500 cashback Free standard valuation	£50k - £1m

73833	2 Year Fixed	4.77%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
73938	5 Year Fixed (Boost LTI)	4.81%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73884	3 Year Fixed	4.82%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73933	5 Year Fixed offset	4.84%	£1,995	85%	Free standard valuation	£50k - £1m
73836	2 Year Fixed	4.87%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73823	2 Year Fixed	4.91%	£495	85%	Free standard valuation	£30k - £1m
73915	5 Year Fixed offset	4.92%	£495	85%	£250 cashback Free standard valuation	£50k - £1m
73935	5 Year Fixed offset	4.94%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73816	2 Year Fixed	4.96%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73835	2 Year Fixed offset	5.07%	£1,995	85%	Free standard valuation	£50k - £1m
73837	2 Year Fixed offset	5.17%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73811	2 Year Fixed	5.20%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
73820	2 Year Fixed offset	5.26%	£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
73992	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
73918	5 Year Fixed	4.87%	£495	90%	Free standard valuation	£30k - £500k
73912	5 Year Fixed	4.90%	£495	90%	£250 cashback Free standard valuation	£50k - £750k

73901	5 Year Fixed	5.02%	£0	90%	£500 cashback Free standard valuation	£50k - £500k
73926	5 Year Fixed (Cascade Score)	5.06%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73923	5 Year Fixed (Boost LTI)	5.14%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73885	3 Year Fixed	5.17%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73907	5 Year Fixed (Cascade Score)	5.22%	£0	90%	£250 cashback Free standard valuation	£50k - £500k
73824	2 Year Fixed	5.22%	£495	90%	Free standard valuation	£30k - £500k
73817	2 Year Fixed	5.27%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73887	3 Year Fixed (Cascade Score)	5.32%	£995	90%	Free standard valuation	£50k - £500k
73904	5 Year Fixed	5.37%	£0	90%	£2000 cashback Free standard valuation	£100k - £500k
73812	2 Year Fixed	5.43%	£0	90%	£250 cashback Free standard valuation	£50k - £750k
73829	2 Year Fixed (Cascade Score)	5.45%	£995	90%	Free standard valuation	£50k - £750k
73821	2 Year Fixed offset	5.57%	£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
73919	5 Year Fixed	5.22%	£495	95%	Free standard valuation	£30k - £500k
73913	5 Year Fixed	5.25%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73902	5 Year Fixed	5.39%	£0	95%	£500 cashback Free standard valuation	£50k - £500k
73927	5 Year Fixed (Cascade Score)	5.55%	£995	95%	£250 cashback Free standard valuation	£50k - £600k
73908	5 Year Fixed (Cascade Score)	5.66%	£0	95%	£250 cashback Free standard valuation	£50k - £500k
73886	3 Year Fixed	5.67%	£495	95%	£250 cashback Free standard valuation	£50k - £600k

CHAT

73825	2 Year Fixed	5.71%	£495	95%	Free standard valuation	£30k - £500k
73818	2 Year Fixed	5.76%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73905	5 Year Fixed	5.84%	£0	95%	£2000 cashback Free standard valuation	£100k - £500k
73813	2 Year Fixed	5.92%	£0	95%	£250 cashback Free standard valuation	£50k - £600k
73888	3 Year Fixed (Cascade Score)	5.97%	£995	95%	Free standard valuation	£50k - £500k
73830	2 Year Fixed (Cascade Score)	6.06%	£995	95%	Free standard valuation	£50k - £600k

### 99% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73903	5 Year Fixed (FTB £5k+ Deposit)	5.69%	£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
73920	<b>Houses</b> 5 Year Fixed	4.95%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73921	<b>Flats</b> 5 Year Fixed	4.97%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73924	<b>Houses</b> 5 Year Fixed (Boost LTI)	5.20%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73925	<b>Flats</b> 5 Year Fixed (Boost LTI)	5.22%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73826	<b>Houses</b> 2 Year Fixed	5.32%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73827	<b>Flats</b> 2 Year Fixed	5.34%	£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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73922	<b>Houses</b> 5 Year Fixed (Deposit Unlock)	5.20%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73906	<b>Houses</b> 5 Year Fixed (Deposit Unlock)	5.34%	£0	95%	£500 cashback Free standard valuation	£50k - £600k
73828	<b>Houses</b> 2 Year Fixed (Deposit Unlock)	5.66%	£495	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
73990	10 Year Fixed	5.46%	£995	75%	Free standard valuation	£50k - £5m

## Portability

### 75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73983	5 Year Fixed (Portability only)	4.66%	£0	75%	None	£3k - £5m
73984	5 Year Fixed offset (Portability only)	4.96%	£0	75%	None	£3k - £5m
73875	2 Year Fixed (Portability only)	5.04%	£0	75%	None	£3k - £5m
73876	2 Year Fixed offset (Portability only)	5.34%	£0	75%	None	£3k - £5m

### 85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73985	5 Year Fixed (Portability only)	4.73%	£0	85%	None	£3k - £2m
73986	5 Year Fixed offset (Portability only)	5.03%	£0	85%	None	£3k - £2m
73877	2 Year Fixed (Portability only)	5.20%	£0	85%	None	£3k - £2m
73878	2 Year Fixed offset (Portability only)	5.50%	£0	85%	None	£3k - £2m CHAT

**90% LTV Portability Fixed**

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73987	5 Year Fixed (Portability only)	5.02%	£0	90%	None	£3k - £750k
73988	5 Year Fixed offset (Portability only)	5.32%	£0	90%	None	£3k - £750k
73879	2 Year Fixed (Portability only)	5.43%	£0	90%	None	£3k - £750k
73880	2 Year Fixed offset (Portability only)	5.73%	£0	90%	None	£3k - £750k

**95% LTV Portability Fixed**

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73989	5 Year Fixed (Portability only)	5.51%	£0	95%	None	£3k - £600k
73881	2 Year Fixed (Portability only)	6.04%	£0	95%	None	£3k - £600k

**Remortgage****75% LTV Remortgage Fixed**

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73976	5 Year Fixed	4.46%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
73965	5 Year Fixed	4.46%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73951	5 Year Fixed	4.53%	£495	75%	Free standard valuation	£30k - £5m
73955	5 Year Fixed	4.55%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73944	5 Year Fixed	4.55%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73972	5 Year Fixed (Boost LTI)	4.57%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73868	2 Year Fixed	4.59%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
73861	2 Year Fixed	4.59%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m

73940	5 Year Fixed	4.61%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
73894	3 Year Fixed	4.67%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73889	3 Year Fixed	4.67%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73979	5 Year Fixed offset	4.76%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
73968	5 Year Fixed offset	4.76%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73849	2 Year Fixed	4.81%	£495	75%	Free standard valuation	£30k - £5m
73960	5 Year Fixed offset	4.85%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73949	5 Year Fixed offset	4.85%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73852	2 Year Fixed	4.86%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73842	2 Year Fixed	4.86%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73975	5 Year Fixed offset (Boost LTI)	4.87%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73871	2 Year Fixed offset	4.89%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
73864	2 Year Fixed offset	4.89%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73838	2 Year Fixed	5.12%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
73857	2 Year Fixed offset	5.16%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73847	2 Year Fixed offset	5.16%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m

## 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73993	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

**80% LTV Remortgage Fixed**

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73977	5 Year Fixed	4.57%	£1,995	80%	£500 cashback Free standard valuation	£50k - £1m
73966	5 Year Fixed	4.57%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
73956	5 Year Fixed	4.66%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73945	5 Year Fixed	4.66%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73869	2 Year Fixed	4.67%	£1,995	80%	£500 cashback Free standard valuation	£50k - £1m
73862	2 Year Fixed	4.67%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
73895	3 Year Fixed	4.85%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73890	3 Year Fixed	4.85%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73853	2 Year Fixed	5.05%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73843	2 Year Fixed	5.05%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73839	2 Year Fixed	5.26%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m

**85% LTV Remortgage Fixed**

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73978	5 Year Fixed	4.62%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
73967	5 Year Fixed	4.62%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73957	5 Year Fixed	4.71%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73946	5 Year Fixed	4.71%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73981	5 Year Fixed	4.72%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m

73970	5 Year Fixed	4.72%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73973	5 Year Fixed (Boost LTI)	4.74%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73941	5 Year Fixed	4.77%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
73870	2 Year Fixed	4.78%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
73863	2 Year Fixed	4.78%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73974	5 Year Fixed (Boost LTI)	4.84%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73873	2 Year Fixed	4.88%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
73866	2 Year Fixed	4.88%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73980	5 Year Fixed offset	4.92%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
73969	5 Year Fixed offset	4.92%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73896	3 Year Fixed	4.99%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73891	3 Year Fixed	4.99%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73961	5 Year Fixed offset	5.01%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73950	5 Year Fixed offset	5.01%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73982	5 Year Fixed offset	5.02%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
73971	5 Year Fixed offset	5.02%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73872	2 Year Fixed offset	5.08%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
73865	2 Year Fixed offset	5.08%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73854	2 Year Fixed	5.10%	£495	85%	£500 cashback Free standard valuation	£50k - £1m

73844	2 Year Fixed	5.10%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73874	2 Year Fixed offset	5.18%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
73867	2 Year Fixed offset	5.18%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73840	2 Year Fixed	5.36%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
73858	2 Year Fixed offset	5.40%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73848	2 Year Fixed offset	5.40%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m

### 85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73994	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
73958	5 Year Fixed	5.07%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73947	5 Year Fixed	5.07%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
73942	5 Year Fixed	5.09%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73953	5 Year Fixed (Cascade Score)	5.21%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
73963	5 Year Fixed (Cascade Score)	5.22%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73943	5 Year Fixed (Cascade Score)	5.24%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73962	5 Year Fixed (Boost LTI)	5.32%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73952	5 Year Fixed (Boost LTI)	5.32%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
73897	3 Year Fixed	5.38%	£495	90%	£500 cashback Free standard valuation	£50k - £500k

CHAT

73892	3 Year Fixed	5.38%	£495	90%	Free standard valuation Remortgage legal service	£50k - £500k
73855	2 Year Fixed	5.44%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73845	2 Year Fixed	5.44%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
73841	2 Year Fixed	5.62%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73859	2 Year Fixed (Cascade Score)	5.64%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73850	2 Year Fixed (Cascade Score)	5.64%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k

## 95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73959	5 Year Fixed	5.52%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73948	5 Year Fixed	5.52%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
73964	5 Year Fixed (Cascade Score)	5.74%	£995	95%	£500 cashback Free standard valuation	£50k - £600k
73954	5 Year Fixed (Cascade Score)	5.74%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
73898	3 Year Fixed	5.83%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73893	3 Year Fixed	5.83%	£495	95%	Free standard valuation Remortgage legal service	£50k - £500k
73856	2 Year Fixed	6.04%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73846	2 Year Fixed	6.04%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
73860	2 Year Fixed (Cascade Score)	6.35%	£995	95%	£500 cashback Free standard valuation	£50k - £600k
73851	2 Year Fixed (Cascade Score)	6.35%	£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.](#)