

# NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 13/03/2025

## House & Flat Purchase

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74333	5 Year Fixed	4.45%	£1,495	75%	Free standard valuation	£50k - £5m
74319	5 Year Fixed	4.50%	£495	75%	Free standard valuation	£30k - £5m
74312	5 Year Fixed	4.53%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
74339	5 Year Fixed (Boost LTI)	4.61%	£1,495	75%	Free standard valuation	£50k - £5m
74237	2 Year Fixed	4.61%	£1,495	75%	Free standard valuation	£50k - £5m
74285	3 Year Fixed	4.62%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
74302	5 Year Fixed	4.63%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
74226	2 Year Fixed	4.71%	£495	75%	Free standard valuation	£30k - £5m
74336	5 Year Fixed offset	4.75%	£1,495	75%	Free standard valuation	£50k - £5m
74218	2 Year Fixed	4.76%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
74317	5 Year Fixed offset	4.83%	£495	75%	Free standard valuation	£50k - £5m
74342	5 Year Fixed offset (Boost LTI)	4.91%	£1,495	75%	Free standard valuation	£50k - £5m
74240	2 Year Fixed offset	4.91%	£1,495	75%	Free standard valuation	£50k - £5m
74211	2 Year Fixed	4.97%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
74223	2 Year Fixed offset	5.06%	£495	75%	Free standard valuation	£50k - £5m

## 75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74392	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
74334	5 Year Fixed	4.51%	£1,495	80%	Free standard valuation	£50k - £1m
74313	5 Year Fixed	4.57%	£495	80%	£300 cashback Free standard valuation	£50k - £1m
74286	3 Year Fixed	4.71%	£495	80%	£300 cashback Free standard valuation	£50k - £1m
74238	2 Year Fixed	4.72%	£1,495	80%	Free standard valuation	£50k - £1m
74219	2 Year Fixed	4.86%	£495	80%	£300 cashback Free standard valuation	£50k - £1m
74212	2 Year Fixed	5.07%	£0	80%	£300 cashback Free standard valuation	£50k - £1m

## 85% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74335	5 Year Fixed	4.54%	£1,495	85%	Free standard valuation	£50k - £1m
74320	5 Year Fixed	4.57%	£495	85%	Free standard valuation	£30k - £1m
74314	5 Year Fixed	4.60%	£495	85%	£300 cashback Free standard valuation	£50k - £1m
74337	5 Year Fixed	4.64%	£1,495	85%	Free standard valuation	£50k - £2m
74303	5 Year Fixed	4.70%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
74340	5 Year Fixed (Boost LTI)	4.71%	£1,495	85%	Free standard valuation	£50k - £1m
74239	2 Year Fixed	4.77%	£1,495	85%	Free standard valuation	£50k - £1m
74287	3 Year Fixed	4.78%	£495	85%	£300 cashback Free standard valuation	£50k - £1m
74341	5 Year Fixed (Boost LTI)	4.81%	£1,495	85%	Free standard valuation	£50k - £2m
74227	2 Year Fixed	4.86%	£495	85%	Free standard valuation	£30k - £1m

74241	2 Year Fixed	4.87%	£1,495	85%	Free standard valuation	£50k - £2m
74318	5 Year Fixed offset	4.90%	£495	85%	Free standard valuation	£50k - £1m
74220	2 Year Fixed	4.91%	£495	85%	£300 cashback Free standard valuation	£50k - £1m
74338	5 Year Fixed offset	4.94%	£1,495	85%	Free standard valuation	£50k - £2m
74213	2 Year Fixed	5.13%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
74242	2 Year Fixed offset	5.17%	£1,495	85%	Free standard valuation	£50k - £2m
74224	2 Year Fixed offset	5.21%	£495	85%	Free standard valuation	£50k - £1m

### 85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74393	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
74321	5 Year Fixed	4.87%	£495	90%	Free standard valuation	£30k - £500k
74315	5 Year Fixed	4.90%	£495	90%	£300 cashback Free standard valuation	£50k - £750k
74304	5 Year Fixed	4.99%	£0	90%	£300 cashback Free standard valuation	£50k - £750k
74329	5 Year Fixed (Cascade Score)	5.06%	£995	90%	£300 cashback Free standard valuation	£50k - £750k
74326	5 Year Fixed (Boost LTI)	5.14%	£995	90%	£300 cashback Free standard valuation	£50k - £750k
74288	3 Year Fixed	5.18%	£495	90%	£300 cashback Free standard valuation	£50k - £750k
74310	5 Year Fixed (Cascade Score)	5.19%	£0	90%	£300 cashback Free standard valuation	£50k - £500k
74228	2 Year Fixed	5.22%	£495	90%	Free standard valuation	£30k - £500k
74221	2 Year Fixed	5.27%	£495	90%	£300 cashback Free standard valuation	£50k - £750k

74290	3 Year Fixed (Cascade Score)	5.33%	£995	90%	Free standard valuation	£50k - £500k
74307	5 Year Fixed	5.34%	£0	90%	£2000 cashback Free standard valuation	£100k - £500k
74233	2 Year Fixed (Cascade Score)	5.41%	£995	90%	£300 cashback Free standard valuation	£50k - £750k
74214	2 Year Fixed	5.45%	£0	90%	£300 cashback Free standard valuation	£50k - £750k
74225	2 Year Fixed offset	5.57%	£495	90%	Free standard valuation	£50k - £500k
74216	2 Year Fixed (Cascade Score)	5.65%	£0	90%	£300 cashback Free standard valuation	£50k - £750k

### 95% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74322	5 Year Fixed	5.25%	£495	95%	Free standard valuation	£30k - £500k
74316	5 Year Fixed	5.28%	£495	95%	£300 cashback Free standard valuation	£50k - £600k
74305	5 Year Fixed	5.39%	£0	95%	£300 cashback Free standard valuation	£50k - £600k
74330	5 Year Fixed (Cascade Score)	5.58%	£995	95%	£300 cashback Free standard valuation	£50k - £600k
74311	5 Year Fixed (Cascade Score)	5.66%	£0	95%	£300 cashback Free standard valuation	£50k - £500k
74289	3 Year Fixed	5.68%	£495	95%	£300 cashback Free standard valuation	£50k - £600k
74229	2 Year Fixed	5.72%	£495	95%	Free standard valuation	£30k - £500k
74222	2 Year Fixed	5.77%	£495	95%	£300 cashback Free standard valuation	£50k - £600k
74308	5 Year Fixed	5.84%	£0	95%	£2000 cashback Free standard valuation	£100k - £500k
74215	2 Year Fixed	5.94%	£0	95%	£300 cashback Free standard valuation	£50k - £600k
74291	3 Year Fixed (Cascade Score)	5.98%	£995	95%	Free standard valuation	£50k - £500k
74234	2 Year Fixed (Cascade Score)	5.99%	£995	95%	£300 cashback Free standard valuation	£50k - £600k

74217	2 Year Fixed (Cascade Score)	6.22%	£0	95%	£300 cashback Free standard valuation	£50k - £600k
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### 99% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74306	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
74323	<b>Houses</b> 5 Year Fixed	4.95%	£495	90%	£300 cashback Free standard valuation	£50k - £750k
74324	<b>Flats</b> 5 Year Fixed	4.97%	£495	90%	£300 cashback Free standard valuation	£50k - £750k
74327	<b>Houses</b> 5 Year Fixed (Boost LTI)	5.20%	£995	90%	£300 cashback Free standard valuation	£50k - £750k
74328	<b>Flats</b> 5 Year Fixed (Boost LTI)	5.22%	£995	90%	£300 cashback Free standard valuation	£50k - £750k
74230	<b>Houses</b> 2 Year Fixed	5.32%	£495	90%	£300 cashback Free standard valuation	£50k - £750k
74231	<b>Flats</b> 2 Year Fixed	5.34%	£495	90%	£300 cashback Free standard valuation	£50k - £750k

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74325	<b>Houses</b> 5 Year Fixed (Deposit Unlock)	5.23%	£495	95%	£300 cashback Free standard valuation	£50k - £600k
74309	<b>Houses</b> 5 Year Fixed (Deposit Unlock)	5.34%	£0	95%	£300 cashback Free standard valuation	£50k - £600k
74232	<b>Houses</b> 2 Year Fixed (Deposit Unlock)	5.67%	£495	95%	£300 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
74391	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
74384	5 Year Fixed (Portability only)	4.63%	£0	75%	None	£3k - £5m
74385	5 Year Fixed offset (Portability only)	4.93%	£0	75%	None	£3k - £5m
74278	2 Year Fixed (Portability only)	4.97%	£0	75%	None	£3k - £5m
74279	2 Year Fixed offset (Portability only)	5.27%	£0	75%	None	£3k - £5m

### 85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74386	5 Year Fixed (Portability only)	4.70%	£0	85%	None	£3k - £2m
74387	5 Year Fixed offset (Portability only)	5.00%	£0	85%	None	£3k - £2m
74280	2 Year Fixed (Portability only)	5.13%	£0	85%	None	£3k - £2m
74281	2 Year Fixed offset (Portability only)	5.43%	£0	85%	None	£3k - £2m

### 90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74388	5 Year Fixed (Portability only)	4.99%	£0	90%	None	£3k - £750k
74389	5 Year Fixed offset (Portability only)	5.29%	£0	90%	None	£3k - £750k

74282	2 Year Fixed (Portability only)	5.45%	£0	90%	None	£3k - £750k
74283	2 Year Fixed offset (Portability only)	5.75%	£0	90%	None	£3k - £750k

## 95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74390	5 Year Fixed (Portability only)	5.51%	£0	95%	None	£3k - £600k
74284	2 Year Fixed (Portability only)	6.06%	£0	95%	None	£3k - £600k

## Remortgage

### 75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
74378	5 Year Fixed	4.46%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
74368	5 Year Fixed	4.46%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
74354	5 Year Fixed	4.53%	£495	75%	Free standard valuation	£30k - £5m
74358	5 Year Fixed	4.55%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
74347	5 Year Fixed	4.55%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
74374	5 Year Fixed (Boost LTI)	4.57%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
74343	5 Year Fixed	4.61%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
74272	2 Year Fixed	4.64%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
74266	2 Year Fixed	4.64%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
74297	3 Year Fixed	4.67%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
74292	3 Year Fixed	4.67%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m

74381	5 Year Fixed offset	4.76%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
74371	5 Year Fixed offset	4.76%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
74254	2 Year Fixed	4.81%	£495	75%	Free standard valuation	£30k - £5m
74363	5 Year Fixed offset	4.85%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
74352	5 Year Fixed offset	4.85%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
74257	2 Year Fixed	4.86%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
74247	2 Year Fixed	4.86%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
74377	5 Year Fixed offset (Boost LTI)	4.87%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
74275	2 Year Fixed offset	4.94%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
74269	2 Year Fixed offset	4.94%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
74243	2 Year Fixed	5.12%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
74262	2 Year Fixed offset	5.16%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
74252	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
74394	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
74379	5 Year Fixed	4.57%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
74369	5 Year Fixed	4.57%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m



74359	5 Year Fixed	4.66%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
74348	5 Year Fixed	4.66%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
74273	2 Year Fixed	4.72%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
74267	2 Year Fixed	4.72%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
74298	3 Year Fixed	4.85%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
74293	3 Year Fixed	4.85%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
74258	2 Year Fixed	5.05%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
74248	2 Year Fixed	5.05%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
74244	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
74380	5 Year Fixed	4.62%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
74370	5 Year Fixed	4.62%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
74360	5 Year Fixed	4.71%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
74349	5 Year Fixed	4.71%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
74382	5 Year Fixed	4.72%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2m
74372	5 Year Fixed	4.72%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
74375	5 Year Fixed (Boost LTI)	4.74%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
74344	5 Year Fixed	4.77%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m

74274	2 Year Fixed	4.83%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
74268	2 Year Fixed	4.83%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
74376	5 Year Fixed (Boost LTI)	4.84%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
74276	2 Year Fixed	4.93%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2m
74270	2 Year Fixed	4.93%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
74299	3 Year Fixed	4.99%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
74294	3 Year Fixed	4.99%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
74364	5 Year Fixed offset	5.01%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
74353	5 Year Fixed offset	5.01%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
74383	5 Year Fixed offset	5.02%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2m
74373	5 Year Fixed offset	5.02%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
74259	2 Year Fixed	5.10%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
74249	2 Year Fixed	5.10%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
74277	2 Year Fixed offset	5.23%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2m
74271	2 Year Fixed offset	5.23%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
74245	2 Year Fixed	5.36%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
74263	2 Year Fixed offset	5.40%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
74253	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
74395	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
74361	5 Year Fixed	5.04%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
74350	5 Year Fixed	5.04%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
74345	5 Year Fixed	5.09%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
74356	5 Year Fixed (Cascade Score)	5.18%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
74366	5 Year Fixed (Cascade Score)	5.19%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
74346	5 Year Fixed (Cascade Score)	5.24%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
74365	5 Year Fixed (Boost LTI)	5.29%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
74355	5 Year Fixed (Boost LTI)	5.29%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
74300	3 Year Fixed	5.38%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
74295	3 Year Fixed	5.38%	£495	90%	Free standard valuation Remortgage legal service	£50k - £500k
74260	2 Year Fixed	5.44%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
74250	2 Year Fixed	5.44%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
74246	2 Year Fixed	5.62%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
74264	2 Year Fixed (Cascade Score)	5.64%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
74255	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
74362	5 Year Fixed	5.52%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
74351	5 Year Fixed	5.52%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
74367	5 Year Fixed (Cascade Score)	5.74%	£995	95%	£500 cashback Free standard valuation	£50k - £600k
74357	5 Year Fixed (Cascade Score)	5.74%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
74301	3 Year Fixed	5.83%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
74296	3 Year Fixed	5.83%	£495	95%	Free standard valuation Remortgage legal service	£50k - £500k
74261	2 Year Fixed	6.04%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
74251	2 Year Fixed	6.04%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
74265	2 Year Fixed (Cascade Score)	6.35%	£995	95%	£500 cashback Free standard valuation	£50k - £600k
74256	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.](#)