

PRODUCT FINDER

Find out what we can offer your client

Effective date 16/10/2025

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507566	2 Year Fixed	4.03%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
507579	5 Year Fixed	4.21%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m

65% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507588	2 Year Fixed	4.13%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
507601	5 Year Fixed	4.31%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507610	2 Year Fixed	4.23%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
507623	5 Year Fixed	4.41%	£1,995	75%	£500 cashback 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
507569	2 Year Fixed	3.88%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507582	5 Year Fixed	4.11%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m

507564	2 Year Fixed	4.18%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507573	3 Year Fixed	4.19%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
507577	5 Year Fixed	4.31%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507571	3 Year Fixed	4.34%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507575	5 Year Fixed	4.46%	£0	60%	Free standard valuation	£50k - £1m
507562	2 Year Fixed	4.53%	£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
507640	2 Year Tracker	BoE base rate + 0.43%, 1.34% collar	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507638	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	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507591	2 Year Fixed	3.98%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507604	5 Year Fixed	4.21%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507586	2 Year Fixed	4.28%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507595	3 Year Fixed	4.29%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
507599	5 Year Fixed	4.41%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507593	3 Year Fixed	4.44%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507597	5 Year Fixed	4.56%	£0	65%	Free standard valuation	£50k - £1m
507584	2 Year Fixed	4.63%	£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
507613	2 Year Fixed	4.08%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507626	5 Year Fixed	4.31%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507608	2 Year Fixed	4.38%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507617	3 Year Fixed	4.39%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
507621	5 Year Fixed	4.51%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507615	3 Year Fixed	4.54%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507619	5 Year Fixed	4.66%	£0	75%	Free standard valuation	£50k - £1m
507606	2 Year Fixed	4.73%	£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
507644	2 Year Tracker	BoE base rate + 0.59%, 1.49% collar	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507642	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
507630	2 Year Fixed	4.83%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507636	5 Year Fixed	4.86%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507634	5 Year Fixed	5.06%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507628	2 Year Fixed	5.13%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507632	3 Year Fixed	5.13%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

80% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507648	2 Year Tracker	BoE base rate + 2.39%, 1.89% collar	£1,995	80%	£250 cashback Free standard valuation	£50k - £500k
507646	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	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507570	2 Year Fixed	3.88%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507568	2 Year Fixed	4.03%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507567	2 Year Fixed	4.03%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507583	5 Year Fixed	4.11%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507565	2 Year Fixed	4.18%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507574	3 Year Fixed	4.19%	£1,995	60%	Free standard valuation Remortgage legal service	£150k - £1m
507581	5 Year Fixed	4.21%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507580	5 Year Fixed	4.21%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507578	5 Year Fixed	4.31%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507572	3 Year Fixed	4.34%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507576	5 Year Fixed	4.51%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
507563	2 Year Fixed	4.58%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m

60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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507641	2 Year Tracker	BoE base rate + 0.41%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507639	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	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507592	2 Year Fixed	3.98%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507590	2 Year Fixed	4.13%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507589	2 Year Fixed	4.13%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
507605	5 Year Fixed	4.21%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507587	2 Year Fixed	4.28%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507596	3 Year Fixed	4.29%	£1,995	65%	Free standard valuation Remortgage legal service	£150k - £1m
507603	5 Year Fixed	4.31%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507602	5 Year Fixed	4.31%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
507600	5 Year Fixed	4.41%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507594	3 Year Fixed	4.44%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507598	5 Year Fixed	4.61%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
507585	2 Year Fixed	4.68%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507614	2 Year Fixed	4.08%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507612	2 Year Fixed	4.23%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m CHAT

507611	2 Year Fixed	4.23%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507627	5 Year Fixed	4.31%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507609	2 Year Fixed	4.38%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507618	3 Year Fixed	4.39%	£1,995	75%	Free standard valuation Remortgage legal service	£150k - £1m
507625	5 Year Fixed	4.41%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507624	5 Year Fixed	4.41%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507622	5 Year Fixed	4.51%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507616	3 Year Fixed	4.54%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507620	5 Year Fixed	4.71%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
507607	2 Year Fixed	4.78%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507645	2 Year Tracker	BoE base rate + 0.57%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507643	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	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507631	2 Year Fixed	4.83%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507637	5 Year Fixed	4.86%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507635	5 Year Fixed	5.06%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507629	2 Year Fixed	5.13%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

507633	3 Year Fixed	5.13%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
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80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507649	2 Year Tracker	BoE base rate + 2.37%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507647	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.](#)