

PRODUCT FINDER

Find out what we can offer your client

Effective date 17/07/2025

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507038	2 Year Fixed	4.07%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
507051	5 Year Fixed	4.12%	£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
507060	2 Year Fixed	4.17%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
507073	5 Year Fixed	4.22%	£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
507082	2 Year Fixed	4.27%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
507095	5 Year Fixed	4.32%	£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
507041	2 Year Fixed	3.92%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507054	5 Year Fixed	4.02%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m

507045	3 Year Fixed	4.17%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
507036	2 Year Fixed	4.22%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507049	5 Year Fixed	4.22%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507043	3 Year Fixed	4.32%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507047	5 Year Fixed	4.37%	£0	60%	Free standard valuation	£50k - £1m
507034	2 Year Fixed	4.57%	£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
507112	2 Year Tracker	BoE base rate + 0.34%, 1.34% collar	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507110	2 Year Tracker	BoE base rate + 0.49%, 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
507063	2 Year Fixed	4.02%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507076	5 Year Fixed	4.12%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507067	3 Year Fixed	4.27%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
507058	2 Year Fixed	4.32%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507071	5 Year Fixed	4.32%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507065	3 Year Fixed	4.42%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507069	5 Year Fixed	4.47%	£0	65%	Free standard valuation	£50k - £1m
507056	2 Year Fixed	4.67%	£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
507085	2 Year Fixed	4.12%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507098	5 Year Fixed	4.22%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507089	3 Year Fixed	4.37%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
507080	2 Year Fixed	4.42%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507093	5 Year Fixed	4.42%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507087	3 Year Fixed	4.52%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507091	5 Year Fixed	4.57%	£0	75%	Free standard valuation	£50k - £1m
507078	2 Year Fixed	4.77%	£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
507116	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507114	2 Year Tracker	BoE base rate + 0.64%, 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
507102	2 Year Fixed	4.57%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507108	5 Year Fixed	4.67%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507106	5 Year Fixed	4.87%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507100	2 Year Fixed	4.87%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507104	3 Year Fixed	4.87%	£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
507120	2 Year Tracker	BoE base rate + 0.89%, 1.89% collar	£1,995	80%	£250 cashback Free standard valuation	£50k - £500k
507118	2 Year Tracker	BoE base rate + 1.04%, 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
507042	2 Year Fixed	3.92%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507055	5 Year Fixed	4.02%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507040	2 Year Fixed	4.07%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507039	2 Year Fixed	4.07%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507053	5 Year Fixed	4.12%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507052	5 Year Fixed	4.12%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507046	3 Year Fixed	4.17%	£1,995	60%	Free standard valuation Remortgage legal service	£150k - £1m
507037	2 Year Fixed	4.22%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507050	5 Year Fixed	4.22%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507044	3 Year Fixed	4.32%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507048	5 Year Fixed	4.42%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
507035	2 Year Fixed	4.62%	£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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507113	2 Year Tracker	BoE base rate + 0.34%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507111	2 Year Tracker	BoE base rate + 0.49%, 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
507064	2 Year Fixed	4.02%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507077	5 Year Fixed	4.12%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507062	2 Year Fixed	4.17%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507061	2 Year Fixed	4.17%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
507075	5 Year Fixed	4.22%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507074	5 Year Fixed	4.22%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
507068	3 Year Fixed	4.27%	£1,995	65%	Free standard valuation Remortgage legal service	£150k - £1m
507059	2 Year Fixed	4.32%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507072	5 Year Fixed	4.32%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507066	3 Year Fixed	4.42%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507070	5 Year Fixed	4.52%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
507057	2 Year Fixed	4.72%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507086	2 Year Fixed	4.12%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507099	5 Year Fixed	4.22%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m

507084	2 Year Fixed	4.27%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507083	2 Year Fixed	4.27%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507097	5 Year Fixed	4.32%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507096	5 Year Fixed	4.32%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507090	3 Year Fixed	4.37%	£1,995	75%	Free standard valuation Remortgage legal service	£150k - £1m
507081	2 Year Fixed	4.42%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507094	5 Year Fixed	4.42%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507088	3 Year Fixed	4.52%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507092	5 Year Fixed	4.62%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
507079	2 Year Fixed	4.82%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507117	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507115	2 Year Tracker	BoE base rate + 0.64%, 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
507103	2 Year Fixed	4.57%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507109	5 Year Fixed	4.67%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507107	5 Year Fixed	4.87%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507101	2 Year Fixed	4.87%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

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507105	3 Year Fixed	4.87%	£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
507121	2 Year Tracker	BoE base rate + 0.89%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507119	2 Year Tracker	BoE base rate + 1.04%, 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.](#)