

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 28/08/2025

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912139	2 Year Fixed	4.08%	£1,495	75%	Free standard valuation	£50k - £5m
912141	2 Year Fixed (Boost LTI)	4.13%	£1,495	75%	Free standard valuation	£50k - £5m
912138	2 Year Fixed	4.18%	£495	75%	Free standard valuation	£30k - £5m
912157	3 Year Fixed	4.21%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
912136	2 Year Fixed	4.23%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
912164	5 Year Fixed	4.28%	£1,495	75%	Free standard valuation	£50k - £5m
912163	5 Year Fixed	4.32%	£495	75%	Free standard valuation	£30k - £5m
912166	5 Year Fixed (Boost LTI)	4.33%	£1,495	75%	Free standard valuation	£50k - £5m
912161	5 Year Fixed	4.34%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
912140	2 Year Fixed offset	4.38%	£1,495	75%	Free standard valuation	£50k - £5m
912142	2 Year Fixed offset (Boost LTI)	4.43%	£1,495	75%	Free standard valuation	£50k - £5m
912160	5 Year Fixed	4.44%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
912137	2 Year Fixed offset	4.48%	£495	75%	Free standard valuation	£50k - £5m
912135	2 Year Fixed	4.48%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
912165	5 Year Fixed offset	4.58%	£1,495	75%	Free standard valuation	£50k - £5m

CHAT

912162	5 Year Fixed offset	4.62%	£495	75%	Free standard valuation	£50k - £5m
912167	5 Year Fixed offset (Boost LTI)	4.63%	£1,495	75%	Free standard valuation	£50k - £5m

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912321	2 Year Tracker	BoE base rate + 0.57%, 1.57% 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
912185	2 Year Fixed	4.13%	£1,495	80%	Free standard valuation	£50k - £1m
912184	2 Year Fixed	4.28%	£495	80%	£300 cashback Free standard valuation	£50k - £1m
912195	5 Year Fixed	4.34%	£1,495	80%	Free standard valuation	£50k - £1m
912191	3 Year Fixed	4.37%	£495	80%	£300 cashback Free standard valuation	£50k - £1m
912194	5 Year Fixed	4.40%	£495	80%	£300 cashback Free standard valuation	£50k - £1m
912183	2 Year Fixed	4.53%	£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
912204	2 Year Fixed	4.15%	£1,495	85%	Free standard valuation	£50k - £1m
912207	2 Year Fixed (Boost LTI)	4.20%	£1,495	85%	Free standard valuation	£50k - £1m
912205	2 Year Fixed	4.25%	£1,495	85%	Free standard valuation	£50k - £2.6m
912203	2 Year Fixed	4.25%	£495	85%	Free standard valuation	£50k - £1m
912208	2 Year Fixed (Boost LTI)	4.30%	£1,495	85%	Free standard valuation	£50k - £2.6m
912201	2 Year Fixed	4.30%	£495	85%	£300 cashback Free standard valuation	£50k - £1m
912231	5 Year Fixed	4.36%	£1,495	85%	Free standard valuation	£50k - £1m

912224	3 Year Fixed	4.39%	£495	85%	£300 cashback Free standard valuation	£50k - £1m
912230	5 Year Fixed	4.40%	£495	85%	Free standard valuation	£50k - £1m
912234	5 Year Fixed (Boost LTI)	4.41%	£1,495	85%	Free standard valuation	£50k - £1m
912228	5 Year Fixed	4.42%	£495	85%	£300 cashback Free standard valuation	£50k - £1m
912232	5 Year Fixed	4.46%	£1,495	85%	Free standard valuation	£50k - £2.6m
912235	5 Year Fixed (Boost LTI)	4.51%	£1,495	85%	Free standard valuation	£50k - £2.6m
912227	5 Year Fixed	4.52%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
912206	2 Year Fixed offset	4.55%	£1,495	85%	Free standard valuation	£50k - £2.6m
912202	2 Year Fixed offset	4.55%	£495	85%	Free standard valuation	£50k - £1m
912200	2 Year Fixed	4.55%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
912229	5 Year Fixed offset	4.70%	£495	85%	Free standard valuation	£50k - £1m
912233	5 Year Fixed offset	4.76%	£1,495	85%	Free standard valuation	£50k - £2.6m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912323	2 Year Tracker	BoE base rate + 0.64%, 1.64% 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
912255	2 Year Fixed	4.45%	£495	90%	Free standard valuation	£50k - £1m
912266	3 Year Fixed	4.49%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
912256	2 Year Fixed (Boost LTI)	4.50%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
912253	2 Year Fixed	4.50%	£495	90%	£300 cashback Free standard valuation	£50k - £1m

CHAT

912267	3 Year Fixed (Cascade Score)	4.59%		£995	90%	Free standard valuation	£50k - £1m
912257	2 Year Fixed (Cascade Score)	4.60%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
912274	5 Year Fixed	4.62%		£495	90%	Free standard valuation	£50k - £1m
912273	5 Year Fixed	4.64%		£495	90%	£300 cashback Free standard valuation	£50k - £1m
912275	5 Year Fixed (Boost LTI)	4.70%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
912270	5 Year Fixed	4.74%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
912276	5 Year Fixed (Cascade Score)	4.75%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
912254	2 Year Fixed offset	4.75%		£495	90%	Free standard valuation	£50k - £1m
912251	2 Year Fixed	4.75%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
912272	5 Year Fixed (Cascade Score)	4.89%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
912271	5 Year Fixed	4.94%		£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
912252	2 Year Fixed (Cascade Score)	4.95%		£0	90%	£300 cashback Free standard valuation	£50k - £1m

95% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912309	5 Year Fixed	5.03%	£495	95%	Free standard valuation	£50k - £750k
912308	5 Year Fixed	5.05%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
912310	5 Year Fixed (FTB Boost LTI)	5.09%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
912305	5 Year Fixed	5.15%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
912290	2 Year Fixed	5.15%	£495	95%	Free standard valuation	£50k - £750k
912314	5 Year Fixed (Cascade Score)	5.20%	£995	95%	£300 cashback Free standard valuation	£50k - £750k

CHAT

912289	2 Year Fixed	5.20%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
912301	3 Year Fixed	5.24%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
912291	2 Year Fixed (FTB Boost LTI)	5.24%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
912307	5 Year Fixed (Cascade Score)	5.35%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
912306	5 Year Fixed	5.35%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
912302	3 Year Fixed (Cascade Score)	5.39%	£995	95%	Free standard valuation	£50k - £750k
912295	2 Year Fixed (Cascade Score)	5.40%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
912287	2 Year Fixed	5.45%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
912288	2 Year Fixed (Cascade Score)	5.75%	£0	95%	£300 cashback Free standard valuation	£50k - £750k

99% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912320	5 Year Fixed (FTB £5k+ Deposit)	5.45%	£0	99%	Free standard valuation	£95,001 - £495k

House & Flat Purchase (New Build)

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912313	Houses 5 Year Fixed	5.06%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
912311	Houses 5 Year Fixed (FTB Boost LTI)	5.10%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
912312	Houses 5 Year Fixed	5.20%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
912294	Houses 2 Year Fixed	5.20%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
912292	Houses 2 Year Fixed (FTB Boost LTI)	5.24%	£995	95%	£300 cashback Free standard valuation	£50k - £750k

CHAT

912293	Houses 2 Year Fixed	5.55%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
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House & Flat Purchase, and Remortgage

75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912182	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
912180	5 Year Fixed (Portability only)	4.44%	£0	75%	None	£3k - £5m
912155	2 Year Fixed (Portability only)	4.48%	£0	75%	None	£3k - £5m
912181	5 Year Fixed offset (Portability only)	4.74%	£0	75%	None	£3k - £5m
912156	2 Year Fixed offset (Portability only)	4.78%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912249	5 Year Fixed (Portability only)	4.52%	£0	85%	None	£3k - £2.6m
912222	2 Year Fixed (Portability only)	4.55%	£0	85%	None	£3k - £2.6m
912250	5 Year Fixed offset (Portability only)	4.82%	£0	85%	None	£3k - £2.6m
912223	2 Year Fixed offset (Portability only)	4.85%	£0	85%	None	£3k - £2.6m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912285	5 Year Fixed (Portability only)	4.74%	£0	90%	None	£3k - £1m

CHAT

912264	2 Year Fixed (Portability only)	4.75%	£0	90%	None	£3k - £1m
912286	5 Year Fixed offset (Portability only)	5.04%	£0	90%	None	£3k - £1m
912265	2 Year Fixed offset (Portability only)	5.05%	£0	90%	None	£3k - £1m

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912319	5 Year Fixed (Portability only)	5.15%	£0	95%	None	£3k - £750k
912300	2 Year Fixed (Portability only)	5.45%	£0	95%	None	£3k - £750k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912149	2 Year Fixed	4.11%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912153	2 Year Fixed	4.14%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
912151	2 Year Fixed (Boost LTI)	4.16%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912158	3 Year Fixed	4.20%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912146	2 Year Fixed	4.20%	£495	75%	Free standard valuation	£30k - £5m
912144	2 Year Fixed	4.23%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912159	3 Year Fixed	4.23%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
912174	5 Year Fixed	4.30%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912147	2 Year Fixed	4.30%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
912178	5 Year Fixed	4.31%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m

CHAT

912171	5 Year Fixed	4.33%	£495	75%	Free standard valuation	£30k - £5m
912169	5 Year Fixed	4.34%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912176	5 Year Fixed (Boost LTI)	4.35%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912172	5 Year Fixed	4.37%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
912143	2 Year Fixed	4.40%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
912168	5 Year Fixed	4.41%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
912150	2 Year Fixed offset	4.41%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912154	2 Year Fixed offset	4.44%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
912152	2 Year Fixed offset (Boost LTI)	4.46%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912145	2 Year Fixed offset	4.53%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912175	5 Year Fixed offset	4.60%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912148	2 Year Fixed offset	4.60%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
912179	5 Year Fixed offset	4.61%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
912170	5 Year Fixed offset	4.64%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912177	5 Year Fixed offset (Boost LTI)	4.65%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
912173	5 Year Fixed offset	4.67%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912322	2 Year Tracker	BoE base rate + 0.57%, 1.57% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912189	2 Year Fixed	4.26%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
912190	2 Year Fixed	4.29%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
912198	5 Year Fixed	4.35%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
912192	3 Year Fixed	4.36%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
912199	5 Year Fixed	4.36%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
912187	2 Year Fixed	4.38%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
912196	5 Year Fixed	4.39%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
912193	3 Year Fixed	4.39%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
912197	5 Year Fixed	4.42%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
912188	2 Year Fixed	4.45%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
912186	2 Year Fixed	4.55%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m

85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912214	2 Year Fixed	4.30%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
912219	2 Year Fixed	4.33%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
912217	2 Year Fixed (Boost LTI)	4.35%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
912241	5 Year Fixed	4.38%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
912246	5 Year Fixed	4.39%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m

912215	2 Year Fixed	4.40%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
912225	3 Year Fixed	4.41%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
912237	5 Year Fixed	4.42%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
912210	2 Year Fixed	4.42%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
912244	5 Year Fixed (Boost LTI)	4.43%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
912220	2 Year Fixed	4.43%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
912226	3 Year Fixed	4.44%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
912239	5 Year Fixed	4.45%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
912218	2 Year Fixed (Boost LTI)	4.45%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
912242	5 Year Fixed	4.48%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
912247	5 Year Fixed	4.49%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
912236	5 Year Fixed	4.49%		£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
912212	2 Year Fixed	4.49%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
912245	5 Year Fixed (Boost LTI)	4.53%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
912209	2 Year Fixed	4.59%		£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
912216	2 Year Fixed offset	4.70%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
912238	5 Year Fixed offset	4.72%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
912211	2 Year Fixed offset	4.72%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
912221	2 Year Fixed offset	4.73%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m

CHAT

912240	5 Year Fixed offset	4.75%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
912243	5 Year Fixed offset	4.78%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
912248	5 Year Fixed offset	4.79%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
912213	2 Year Fixed offset	4.79%	£495	85%	£500 cashback Free standard valuation	£50k - £1m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912324	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	85%	ERC free Free standard valuation	£50k - £1m

90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912268	3 Year Fixed	4.48%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
912269	3 Year Fixed	4.51%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
912259	2 Year Fixed	4.51%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
912260	2 Year Fixed (Boost LTI)	4.53%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
912262	2 Year Fixed	4.58%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
912279	5 Year Fixed	4.63%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
912261	2 Year Fixed (Cascade Score)	4.63%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
912282	5 Year Fixed	4.66%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
912258	2 Year Fixed	4.68%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
912280	5 Year Fixed (Boost LTI)	4.70%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
912277	5 Year Fixed	4.70%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

CHAT

912263	2 Year Fixed (Cascade Score)	4.70%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
912283	5 Year Fixed (Boost LTI)	4.71%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
912281	5 Year Fixed (Cascade Score)	4.75%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
912284	5 Year Fixed (Cascade Score)	4.76%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
912278	5 Year Fixed (Cascade Score)	4.85%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
912315	5 Year Fixed	5.19%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
912317	5 Year Fixed	5.22%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
912296	2 Year Fixed	5.30%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
912316	5 Year Fixed (Cascade Score)	5.35%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
912298	2 Year Fixed	5.35%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
912303	3 Year Fixed	5.37%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
912318	5 Year Fixed (Cascade Score)	5.38%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
912304	3 Year Fixed	5.40%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
912297	2 Year Fixed (Cascade Score)	5.50%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
912299	2 Year Fixed (Cascade Score)	5.55%	£995	95%	£500 cashback Free standard valuation	£50k - £750k

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.](#)