

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 29/01/2026

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914609	2 Year Fixed	4.00%	£1,495	75%	Free standard valuation	£50k - £5m
914611	2 Year Fixed (Boost LTI)	4.05%	£1,495	75%	Free standard valuation	£50k - £5m
914608	2 Year Fixed	4.10%	£495	75%	Free standard valuation	£30k - £5m
914634	5 Year Fixed	4.15%	£1,495	75%	Free standard valuation	£50k - £5m
914633	5 Year Fixed	4.19%	£495	75%	Free standard valuation	£30k - £5m
914627	3 Year Fixed	4.19%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
914636	5 Year Fixed (Boost LTI)	4.20%	£1,495	75%	Free standard valuation	£50k - £5m
914610	2 Year Fixed offset	4.30%	£1,495	75%	Free standard valuation	£50k - £5m
914630	5 Year Fixed	4.31%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
914612	2 Year Fixed offset (Boost LTI)	4.35%	£1,495	75%	Free standard valuation	£50k - £5m
914607	2 Year Fixed offset	4.40%	£495	75%	Free standard valuation	£50k - £5m
914605	2 Year Fixed	4.40%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
914635	5 Year Fixed offset	4.45%	£1,495	75%	Free standard valuation	£50k - £5m
914632	5 Year Fixed offset	4.49%	£495	75%	Free standard valuation	£50k - £5m
914637	5 Year Fixed offset (Boost LTI)	4.50%	£1,495	75%	Free standard valuation	£50k - £5

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914781	2 Year Tracker	BoE base rate + 0.60%, 1.60% 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
914655	2 Year Fixed	4.03%	£1,495	80%	Free standard valuation	£50k - £2.6m
914654	2 Year Fixed	4.13%	£495	80%	Free standard valuation	£50k - £2.6m
914665	5 Year Fixed	4.18%	£1,495	80%	Free standard valuation	£50k - £2.6m
914664	5 Year Fixed	4.22%	£495	80%	Free standard valuation	£50k - £2.6m
914661	3 Year Fixed	4.22%	£495	80%	£300 cashback Free standard valuation	£50k - £2.6m
914653	2 Year Fixed	4.43%	£0	80%	£300 cashback Free standard valuation	£50k - £2.6m

85% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914674	2 Year Fixed	4.06%	£1,495	85%	Free standard valuation	£50k - £2.6m
914676	2 Year Fixed (Boost LTI)	4.11%	£1,495	85%	Free standard valuation	£50k - £2.6m
914673	2 Year Fixed	4.16%	£495	85%	Free standard valuation	£50k - £2.6m
914696	5 Year Fixed	4.21%	£1,495	85%	Free standard valuation	£50k - £2.6m
914695	5 Year Fixed	4.25%	£495	85%	Free standard valuation	£50k - £2.6m
914689	3 Year Fixed	4.25%	£495	85%	£300 cashback Free standard valuation	£50k - £2.6m
914698	5 Year Fixed (Boost LTI)	4.26%	£1,495	85%	Free standard valuation	£50k - £2.6m
914675	2 Year Fixed offset	4.36%	£1,495	85%	Free standard valuation	£50k - £2.6m
914692	5 Year Fixed	4.37%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
914672	2 Year Fixed offset	4.46%	£495	85%	Free standard valuation	£50k - £2.6m
914670	2 Year Fixed	4.46%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m

914697	5 Year Fixed offset	4.51%	£1,495	85%	Free standard valuation	£50k - £2.6m
914694	5 Year Fixed offset	4.55%	£495	85%	Free standard valuation	£50k - £2.6m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914783	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	85%	ERC free Free standard valuation	£50k - £2.6m

90% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914715	2 Year Fixed	4.43%	£495	90%	Free standard valuation	£50k - £1m
914713	2 Year Fixed (First Time Buyers Only)	4.43%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914716	2 Year Fixed (Boost LTI)	4.48%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914726	3 Year Fixed	4.53%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
914733	5 Year Fixed (First Time Buyers Only)	4.58%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914717	2 Year Fixed (Cascade Score)	4.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914734	5 Year Fixed	4.61%	£495	90%	Free standard valuation	£50k - £1m
914727	3 Year Fixed (Cascade Score)	4.63%	£995	90%	Free standard valuation	£50k - £1m
914735	5 Year Fixed (Boost LTI)	4.69%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914730	5 Year Fixed	4.73%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914714	2 Year Fixed offset	4.73%	£495	90%	Free standard valuation	£50k - £1m
914711	2 Year Fixed	4.73%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914736	5 Year Fixed (Cascade Score)	4.74%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914732	5 Year Fixed (Cascade Score)	4.88%	£0	90%	£300 cashback Free standard valuation	£50k - £1m

914731	5 Year Fixed	4.93%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
914712	2 Year Fixed (Cascade Score)	4.93%	£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
914768	5 Year Fixed (First Time Buyers Only)	5.12%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914769	5 Year Fixed	5.14%	£495	95%	Free standard valuation	£50k - £750k
914770	5 Year Fixed (FTB Boost LTI)	5.18%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914765	5 Year Fixed	5.26%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914774	5 Year Fixed (Cascade Score)	5.29%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914749	2 Year Fixed (First Time Buyers Only)	5.35%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914750	2 Year Fixed	5.38%	£495	95%	Free standard valuation	£50k - £750k
914767	5 Year Fixed (Cascade Score)	5.46%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914766	5 Year Fixed	5.46%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
914751	2 Year Fixed (FTB Boost LTI)	5.47%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914761	3 Year Fixed	5.63%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914755	2 Year Fixed (Cascade Score)	5.63%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914747	2 Year Fixed	5.68%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914762	3 Year Fixed (Cascade Score)	5.78%	£995	95%	Free standard valuation	£50k - £750k
914748	2 Year Fixed (Cascade Score)	5.98%	£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
914780	5 Year Fixed (FTB £5k+ Deposit)	5.58%	£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
914773	Houses 5 Year Fixed	5.17%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914771	Houses 5 Year Fixed (FTB Boost LTI)	5.21%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914772	Houses 5 Year Fixed	5.31%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914754	Houses 2 Year Fixed	5.43%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914752	Houses 2 Year Fixed (FTB Boost LTI)	5.47%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914753	Houses 2 Year Fixed	5.78%	£0	95%	£300 cashback Free standard valuation	£50k - £750k

House & Flat Purchase, and Remortgage

75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914652	10 Year Fixed	4.99%	£995	75%	Free standard valuation	£50k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914650	5 Year Fixed (Portability only)	4.31%	£0	75%	None	£3k - £5m
914625	2 Year Fixed (Portability only)	4.40%	£0	75%	None	£3k - £5m
914651	5 Year Fixed offset (Portability only)	4.61%	£0	75%	None	£3k - £5m

914626	2 Year Fixed offset (Portability only)	4.70%	£0	75%	None	£3k - £5m
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85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914709	5 Year Fixed (Portability only)	4.37%	£0	85%	None	£3k - £2.6m
914687	2 Year Fixed (Portability only)	4.46%	£0	85%	None	£3k - £2.6m
914710	5 Year Fixed offset (Portability only)	4.67%	£0	85%	None	£3k - £2.6m
914688	2 Year Fixed offset (Portability only)	4.76%	£0	85%	None	£3k - £2.6m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914745	5 Year Fixed (Portability only)	4.73%	£0	90%	None	£3k - £1m
914724	2 Year Fixed (Portability only)	4.73%	£0	90%	None	£3k - £1m
914746	5 Year Fixed offset (Portability only)	5.03%	£0	90%	None	£3k - £1m
914725	2 Year Fixed offset (Portability only)	5.03%	£0	90%	None	£3k - £1m

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914779	5 Year Fixed (Portability only)	5.26%	£0	95%	None	£3k - £750k
914760	2 Year Fixed (Portability only)	5.68%	£0	95%	None	£3k - £750k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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914619	2 Year Fixed	4.05%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914623	2 Year Fixed	4.08%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914644	5 Year Fixed	4.09%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914648	5 Year Fixed	4.10%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914621	2 Year Fixed (Boost LTI)	4.10%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914646	5 Year Fixed (Boost LTI)	4.14%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914616	2 Year Fixed	4.14%	£495	75%	Free standard valuation	£30k - £5m
914614	2 Year Fixed	4.17%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914628	3 Year Fixed	4.18%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914641	5 Year Fixed	4.20%	£495	75%	Free standard valuation	£30k - £5m
914639	5 Year Fixed	4.21%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914629	3 Year Fixed	4.21%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914642	5 Year Fixed	4.24%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914617	2 Year Fixed	4.24%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914613	2 Year Fixed	4.29%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
914638	5 Year Fixed	4.30%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
914620	2 Year Fixed offset	4.35%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914624	2 Year Fixed offset	4.38%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914645	5 Year Fixed offset	4.39%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m

914649	5 Year Fixed offset	4.40%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914622	2 Year Fixed offset (Boost LTI)	4.40%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914647	5 Year Fixed offset (Boost LTI)	4.44%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914615	2 Year Fixed offset	4.47%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914640	5 Year Fixed offset	4.51%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914643	5 Year Fixed offset	4.54%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914618	2 Year Fixed offset	4.54%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914782	2 Year Tracker	BoE base rate + 0.60%, 1.60% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914659	2 Year Fixed	4.09%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914660	2 Year Fixed	4.12%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914657	2 Year Fixed	4.19%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914668	5 Year Fixed	4.20%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914669	5 Year Fixed	4.21%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914662	3 Year Fixed	4.21%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914666	5 Year Fixed	4.23%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914663	3 Year Fixed	4.24%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m

914667	5 Year Fixed	4.26%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914658	2 Year Fixed	4.26%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914656	2 Year Fixed	4.36%	£0	80%	Free standard valuation Remortgage legal service	£50k - £2.6m

85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914682	2 Year Fixed	4.10%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914685	2 Year Fixed	4.13%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914684	2 Year Fixed (Boost LTI)	4.15%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914678	2 Year Fixed	4.21%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914704	5 Year Fixed	4.22%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914707	5 Year Fixed	4.23%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914690	3 Year Fixed	4.24%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914706	5 Year Fixed (Boost LTI)	4.27%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914691	3 Year Fixed	4.27%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914702	5 Year Fixed	4.28%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914680	2 Year Fixed	4.28%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914700	5 Year Fixed	4.37%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914677	2 Year Fixed	4.38%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914683	2 Year Fixed offset	4.40%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m

914686	2 Year Fixed offset	4.43%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914699	5 Year Fixed	4.44%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914679	2 Year Fixed offset	4.51%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914705	5 Year Fixed offset	4.52%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914708	5 Year Fixed offset	4.53%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914703	5 Year Fixed offset	4.58%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914681	2 Year Fixed offset	4.58%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914701	5 Year Fixed offset	4.67%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914784	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	85%	ERC free Free standard valuation	£50k - £2.6m

90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914728	3 Year Fixed	4.52%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
914719	2 Year Fixed	4.54%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
914729	3 Year Fixed	4.55%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914739	5 Year Fixed	4.56%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
914720	2 Year Fixed (Boost LTI)	4.56%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914742	5 Year Fixed	4.59%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914722	2 Year Fixed	4.61%	£495	90%	£500 cashback Free standard valuation	£50k - £1m

914740	5 Year Fixed (Boost LTI)	4.63%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914737	5 Year Fixed	4.63%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
914743	5 Year Fixed (Boost LTI)	4.64%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914721	2 Year Fixed (Cascade Score)	4.66%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914741	5 Year Fixed (Cascade Score)	4.68%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914744	5 Year Fixed (Cascade Score)	4.69%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914718	2 Year Fixed	4.71%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
914723	2 Year Fixed (Cascade Score)	4.73%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914738	5 Year Fixed (Cascade Score)	4.78%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914775	5 Year Fixed	5.22%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914777	5 Year Fixed	5.25%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914776	5 Year Fixed (Cascade Score)	5.38%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
914778	5 Year Fixed (Cascade Score)	5.41%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
914756	2 Year Fixed	5.58%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914763	3 Year Fixed	5.62%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914758	2 Year Fixed	5.63%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914764	3 Year Fixed	5.65%	£495	95%	£500 cashback Free standard valuation	£50k - £750k

914757	2 Year Fixed (Cascade Score)	5.78%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
914759	2 Year Fixed (Cascade Score)	5.83%	£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.](#)