

# NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 30/04/2026

## House & Flat Purchase

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916292	5 Year Fixed	4.96%	£1,495	75%	Free standard valuation	£50k - £5m
916291	5 Year Fixed	5.00%	£495	75%	Free standard valuation	£30k - £5m
916294	5 Year Fixed (Boost LTI)	5.11%	£1,495	75%	Free standard valuation	£50k - £5m
916289	5 Year Fixed	5.12%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
916268	2 Year Fixed	5.13%	£1,495	75%	Free standard valuation	£50k - £5m
916286	3 Year Fixed	5.19%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
916267	2 Year Fixed	5.23%	£495	75%	Free standard valuation	£30k - £5m
916293	5 Year Fixed offset	5.26%	£1,495	75%	Free standard valuation	£50k - £5m
916290	5 Year Fixed offset	5.30%	£495	75%	Free standard valuation	£50k - £5m
916270	2 Year Fixed (Boost LTI)	5.33%	£1,495	75%	Free standard valuation	£50k - £5m
916295	5 Year Fixed offset (Boost LTI)	5.41%	£1,495	75%	Free standard valuation	£50k - £5m
916269	2 Year Fixed offset	5.43%	£1,495	75%	Free standard valuation	£50k - £5m
916266	2 Year Fixed offset	5.53%	£495	75%	Free standard valuation	£50k - £5m
916265	2 Year Fixed	5.53%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
916271	2 Year Fixed offset (Boost LTI)	5.63%	£1,495	75%	Free standard valuation	£50k - £5

## 75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916434	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£995	75%	Free standard valuation	£50k - £5m

## 80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916323	5 Year Fixed	4.98%	£1,495	80%	Free standard valuation	£50k - £2.6m
916322	5 Year Fixed	5.02%	£495	80%	Free standard valuation	£50k - £2.6m
916313	2 Year Fixed	5.15%	£1,495	80%	Free standard valuation	£50k - £2.6m
916319	3 Year Fixed	5.21%	£495	80%	£300 cashback Free standard valuation	£50k - £2.6m
916312	2 Year Fixed	5.25%	£495	80%	Free standard valuation	£50k - £2.6m
916311	2 Year Fixed	5.55%	£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
916352	5 Year Fixed	5.00%	£1,495	85%	Free standard valuation	£50k - £2.6m
916351	5 Year Fixed	5.04%	£495	85%	Free standard valuation	£50k - £2.6m
916354	5 Year Fixed (Boost LTI)	5.15%	£1,495	85%	Free standard valuation	£50k - £2.6m
916349	5 Year Fixed	5.16%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
916331	2 Year Fixed	5.17%	£1,495	85%	Free standard valuation	£50k - £2.6m
916346	3 Year Fixed	5.23%	£495	85%	£300 cashback Free standard valuation	£50k - £2.6m
916330	2 Year Fixed	5.27%	£495	85%	Free standard valuation	£50k - £2.6m
916353	5 Year Fixed offset	5.30%	£1,495	85%	Free standard valuation	£50k - £2.6m
916350	5 Year Fixed offset	5.34%	£495	85%	Free standard valuation	£50k - £2.6m
916333	2 Year Fixed (Boost LTI)	5.37%	£1,495	85%	Free standard valuation	£50k - £2.6m
916332	2 Year Fixed offset	5.47%	£1,495	85%	Free standard valuation	£50k - £2.6m CHAT

916329	2 Year Fixed offset	5.57%	£495	85%	Free standard valuation	£50k - £2.6m
916328	2 Year Fixed	5.57%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m

### 85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916436	2 Year Tracker	BoE base rate + 0.85%, 1.85% collar	£995	85%	Free standard valuation	£50k - £2.6m

### 90% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916390	5 Year Fixed	5.20%	£495	90%	Free standard valuation	£50k - £1m
916389	5 Year Fixed (First Time Buyers Only)	5.20%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916386	5 Year Fixed	5.32%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
916392	5 Year Fixed (Cascade Score)	5.33%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
916391	5 Year Fixed (Boost LTI)	5.33%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
916382	3 Year Fixed	5.39%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
916371	2 Year Fixed	5.43%	£495	90%	Free standard valuation	£50k - £1m
916369	2 Year Fixed (First Time Buyers Only)	5.43%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916388	5 Year Fixed (Cascade Score)	5.47%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
916383	3 Year Fixed (Cascade Score)	5.49%	£995	90%	Free standard valuation	£50k - £1m
916387	5 Year Fixed	5.52%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
916373	2 Year Fixed (Cascade Score)	5.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
916372	2 Year Fixed (Boost LTI)	5.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
916370	2 Year Fixed offset	5.73%	£495	90%	Free standard valuation	£50k - £1m <sub>CHAT</sub>

916367	2 Year Fixed	5.73%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
916368	2 Year Fixed (Cascade Score)	5.93%	£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
916422	5 Year Fixed	6.22%	£495	95%	Free standard valuation	£50k - £750k
916421	5 Year Fixed (First Time Buyers Only)	6.22%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916418	5 Year Fixed	6.34%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
916427	5 Year Fixed (Cascade Score)	6.39%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916423	5 Year Fixed (FTB Boost LTI)	6.41%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
916420	5 Year Fixed (Cascade Score)	6.54%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
916419	5 Year Fixed	6.54%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
916405	2 Year Fixed	6.69%	£495	95%	Free standard valuation	£50k - £750k
916404	2 Year Fixed (First Time Buyers Only)	6.69%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916414	3 Year Fixed	6.74%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
916415	3 Year Fixed (Cascade Score)	6.89%	£995	95%	Free standard valuation	£50k - £750k
916406	2 Year Fixed (FTB Boost LTI)	6.91%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
916409	2 Year Fixed (Cascade Score)	6.94%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916403	2 Year Fixed	6.99%	£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
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916433	5 Year Fixed (FTB £5k+ Deposit)	6.64%	£0	99%	Free standard valuation	£95,001 - £495k
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## House & Flat Purchase (New Build)

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916426	Houses 5 Year Fixed	6.25%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916425	Houses 5 Year Fixed	6.39%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
916424	Houses 5 Year Fixed (FTB Boost LTI)	6.45%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916408	Houses 2 Year Fixed	6.74%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916407	Houses 2 Year Fixed (FTB Boost LTI)	6.99%	£995	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
916310	10 Year Fixed	5.59%	£995	75%	Free standard valuation	£50k - £5m

## Portability

### 75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916308	5 Year Fixed (Portability only)	5.12%	£0	75%	None	£3k - £5m
916309	5 Year Fixed offset (Portability only)	5.42%	£0	75%	None	£3k - £5m
916284	2 Year Fixed (Portability only)	5.53%	£0	75%	None	£3k - £5m
916285	2 Year Fixed offset (Portability only)	5.83%	£0	75%	None	£3k - £5m

## 85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916365	5 Year Fixed (Portability only)	5.16%	£0	85%	None	£3k - £2.6m
916366	5 Year Fixed offset (Portability only)	5.46%	£0	85%	None	£3k - £2.6m
916344	2 Year Fixed (Portability only)	5.57%	£0	85%	None	£3k - £2.6m
916345	2 Year Fixed offset (Portability only)	5.87%	£0	85%	None	£3k - £2.6m

## 90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916401	5 Year Fixed (Portability only)	5.32%	£0	90%	None	£3k - £1m
916402	5 Year Fixed offset (Portability only)	5.62%	£0	90%	None	£3k - £1m
916380	2 Year Fixed (Portability only)	5.73%	£0	90%	None	£3k - £1m
916381	2 Year Fixed offset (Portability only)	6.03%	£0	90%	None	£3k - £1m

## 95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916432	5 Year Fixed (Portability only)	6.34%	£0	95%	None	£3k - £750k
916413	2 Year Fixed (Portability only)	6.99%	£0	95%	None	£3k - £750k

## Remortgage

### 75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916302	5 Year Fixed	4.96%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916306	5 Year Fixed	4.97%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m

916299	5 Year Fixed	4.99%	£495	75%	Free standard valuation	£30k - £5m
916297	5 Year Fixed	5.00%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916300	5 Year Fixed	5.03%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
916304	5 Year Fixed (Boost LTI)	5.11%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916278	2 Year Fixed	5.14%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916296	5 Year Fixed	5.17%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
916287	3 Year Fixed	5.17%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916282	2 Year Fixed	5.17%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
916288	3 Year Fixed	5.20%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
916275	2 Year Fixed	5.24%	£495	75%	Free standard valuation	£30k - £5m
916303	5 Year Fixed offset	5.26%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916307	5 Year Fixed offset	5.27%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
916273	2 Year Fixed	5.27%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916298	5 Year Fixed offset	5.30%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916301	5 Year Fixed offset	5.33%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
916280	2 Year Fixed (Boost LTI)	5.34%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916276	2 Year Fixed	5.34%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
916305	5 Year Fixed offset (Boost LTI)	5.41%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916279	2 Year Fixed offset	5.44%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m

916283	2 Year Fixed offset	5.47%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
916272	2 Year Fixed	5.48%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
916274	2 Year Fixed offset	5.57%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916281	2 Year Fixed offset (Boost LTI)	5.64%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916277	2 Year Fixed offset	5.64%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

## 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916435	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£995	75%	Free standard valuation	£50k - £5m

## 80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916326	5 Year Fixed	5.06%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
916327	5 Year Fixed	5.07%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
916324	5 Year Fixed	5.10%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
916325	5 Year Fixed	5.13%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
916320	3 Year Fixed	5.19%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
916321	3 Year Fixed	5.22%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
916317	2 Year Fixed	5.27%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
916318	2 Year Fixed	5.30%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
916315	2 Year Fixed	5.37%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
916316	2 Year Fixed	5.44%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m



916314	2 Year Fixed	5.54%	£0	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
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## 85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916360	5 Year Fixed	5.08%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916363	5 Year Fixed	5.09%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916356	5 Year Fixed	5.12%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916358	5 Year Fixed	5.15%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916347	3 Year Fixed	5.21%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916362	5 Year Fixed (Boost LTI)	5.23%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916348	3 Year Fixed	5.24%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916339	2 Year Fixed	5.28%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916355	5 Year Fixed	5.30%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916342	2 Year Fixed	5.30%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916361	5 Year Fixed offset	5.38%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916364	5 Year Fixed offset	5.39%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916335	2 Year Fixed	5.39%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916357	5 Year Fixed offset	5.42%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916359	5 Year Fixed offset	5.45%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916337	2 Year Fixed	5.46%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

916341	2 Year Fixed (Boost LTI)	5.48%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916340	2 Year Fixed offset	5.58%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916334	2 Year Fixed	5.58%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916343	2 Year Fixed offset	5.60%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916336	2 Year Fixed offset	5.69%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916338	2 Year Fixed offset	5.76%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

### 85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916437	2 Year Tracker	BoE base rate + 0.85%, 1.85% collar	£995	85%	Free standard valuation	£50k - £2.6m

### 90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916395	5 Year Fixed	5.22%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
916398	5 Year Fixed	5.25%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916393	5 Year Fixed	5.29%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
916397	5 Year Fixed (Cascade Score)	5.34%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
916396	5 Year Fixed (Boost LTI)	5.34%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
916400	5 Year Fixed (Cascade Score)	5.35%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
916399	5 Year Fixed (Boost LTI)	5.35%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
916384	3 Year Fixed	5.37%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
916385	3 Year Fixed	5.40%	£495	90%	£500 cashback Free standard valuation	£50k - £1m

916394	5 Year Fixed (Cascade Score)	5.44%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
916375	2 Year Fixed	5.51%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
916378	2 Year Fixed	5.58%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916376	2 Year Fixed (Boost LTI)	5.58%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
916377	2 Year Fixed (Cascade Score)	5.63%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
916374	2 Year Fixed	5.63%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
916379	2 Year Fixed (Cascade Score)	5.70%	£995	90%	£500 cashback Free standard valuation	£50k - £1m

## 95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916428	5 Year Fixed	6.25%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
916430	5 Year Fixed	6.28%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916429	5 Year Fixed (Cascade Score)	6.41%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
916431	5 Year Fixed (Cascade Score)	6.44%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
916416	3 Year Fixed	6.72%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
916410	2 Year Fixed	6.74%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
916417	3 Year Fixed	6.75%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916412	2 Year Fixed	6.79%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916411	2 Year Fixed (Cascade Score)	6.99%	£995	95%	Free standard valuation Remortgage legal service	£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.](#)

