

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 31/10/2025

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913409	2 Year Fixed	3.97%	£1,495	75%	Free standard valuation	£50k - £5m
913411	2 Year Fixed (Boost LTI)	4.02%	£1,495	75%	Free standard valuation	£50k - £5m
913434	5 Year Fixed	4.05%	£1,495	75%	Free standard valuation	£50k - £5m
913408	2 Year Fixed	4.07%	£495	75%	Free standard valuation	£30k - £5m
913406	2 Year Fixed (First Time Buyers Only)	4.07%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913433	5 Year Fixed	4.09%	£495	75%	Free standard valuation	£30k - £5m
913431	5 Year Fixed (First Time Buyers Only)	4.09%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913436	5 Year Fixed (Boost LTI)	4.10%	£1,495	75%	Free standard valuation	£50k - £5m
913427	3 Year Fixed	4.11%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
913430	5 Year Fixed	4.21%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
913410	2 Year Fixed offset	4.27%	£1,495	75%	Free standard valuation	£50k - £5m
913412	2 Year Fixed offset (Boost LTI)	4.32%	£1,495	75%	Free standard valuation	£50k - £5m
913435	5 Year Fixed offset	4.35%	£1,495	75%	Free standard valuation	£50k - £5m
913407	2 Year Fixed offset	4.37%	£495	75%	Free standard valuation	£50k - £5m
913405	2 Year Fixed	4.37%	£0	75%	£300 cashback Free standard valuation	£50k - £5m

913432	5 Year Fixed offset	4.39%	£495	75%	Free standard valuation	£50k - £5m
913437	5 Year Fixed offset (Boost LTI)	4.40%	£1,495	75%	Free standard valuation	£50k - £5m

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913591	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
913455	2 Year Fixed	3.99%	£1,495	80%	Free standard valuation	£50k - £1m
913454	2 Year Fixed	4.09%	£495	80%	Free standard valuation	£50k - £1m
913465	5 Year Fixed	4.10%	£1,495	80%	Free standard valuation	£50k - £1m
913464	5 Year Fixed	4.14%	£495	80%	Free standard valuation	£50k - £1m
913461	3 Year Fixed	4.24%	£495	80%	£300 cashback Free standard valuation	£50k - £1m
913453	2 Year Fixed	4.39%	£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
913474	2 Year Fixed	4.05%	£1,495	85%	Free standard valuation	£50k - £1m
913477	2 Year Fixed (Boost LTI)	4.10%	£1,495	85%	Free standard valuation	£50k - £1m
913501	5 Year Fixed	4.15%	£1,495	85%	Free standard valuation	£50k - £1m
913475	2 Year Fixed	4.15%	£1,495	85%	Free standard valuation	£50k - £2.6m
913473	2 Year Fixed	4.15%	£495	85%	Free standard valuation	£50k - £1m
913471	2 Year Fixed (First Time Buyers Only)	4.15%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913500	5 Year Fixed	4.19%	£495	85%	Free standard valuation	£50k - £1m
913498	5 Year Fixed (First Time Buyers Only)	4.19%	£495	85%	£500 cashback Free standard valuation	£50k - £1m

913504	5 Year Fixed (Boost LTI)	4.20%	£1,495	85%	Free standard valuation	£50k - £1m
913478	2 Year Fixed (Boost LTI)	4.20%	£1,495	85%	Free standard valuation	£50k - £2.6m
913502	5 Year Fixed	4.25%	£1,495	85%	Free standard valuation	£50k - £2.6m
913494	3 Year Fixed	4.27%	£495	85%	£300 cashback Free standard valuation	£50k - £1m
913505	5 Year Fixed (Boost LTI)	4.30%	£1,495	85%	Free standard valuation	£50k - £2.6m
913497	5 Year Fixed	4.31%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
913476	2 Year Fixed offset	4.45%	£1,495	85%	Free standard valuation	£50k - £2.6m
913472	2 Year Fixed offset	4.45%	£495	85%	Free standard valuation	£50k - £1m
913470	2 Year Fixed	4.45%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
913499	5 Year Fixed offset	4.49%	£495	85%	Free standard valuation	£50k - £1m
913503	5 Year Fixed offset	4.55%	£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
913593	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
913525	2 Year Fixed	4.41%	£495	90%	Free standard valuation	£50k - £1m
913523	2 Year Fixed (First Time Buyers Only)	4.41%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913526	2 Year Fixed (Boost LTI)	4.46%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
913536	3 Year Fixed	4.46%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
913544	5 Year Fixed	4.47%	£495	90%	Free standard valuation	£50k - £1m

913543	5 Year Fixed (First Time Buyers Only)	4.47%		£495	90%	£500 cashback Free standard valuation	£50k - £1m
913545	5 Year Fixed (Boost LTI)	4.55%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
913527	2 Year Fixed (Cascade Score)	4.56%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
913537	3 Year Fixed (Cascade Score)	4.56%		£995	90%	Free standard valuation	£50k - £1m
913540	5 Year Fixed	4.59%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
913546	5 Year Fixed (Cascade Score)	4.60%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
913524	2 Year Fixed offset	4.71%		£495	90%	Free standard valuation	£50k - £1m
913521	2 Year Fixed	4.71%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
913542	5 Year Fixed (Cascade Score)	4.74%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
913541	5 Year Fixed	4.79%		£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
913522	2 Year Fixed (Cascade Score)	4.91%		£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
913579	5 Year Fixed	4.92%	£495	95%	Free standard valuation	£50k - £750k
913578	5 Year Fixed (First Time Buyers Only)	4.92%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913580	5 Year Fixed (FTB Boost LTI)	4.98%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
913575	5 Year Fixed	5.04%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913584	5 Year Fixed (Cascade Score)	5.09%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913560	2 Year Fixed	5.09%	£495	95%	Free standard valuation	£50k - £750k
913559	2 Year Fixed (First Time Buyers Only)	5.09%	£495	95%	£500 cashback Free standard valuation	£50k - £750k

913571	3 Year Fixed	5.15%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
913561	2 Year Fixed (FTB Boost LTI)	5.18%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
913577	5 Year Fixed (Cascade Score)	5.24%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913576	5 Year Fixed	5.24%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
913572	3 Year Fixed (Cascade Score)	5.30%	£995	95%	Free standard valuation	£50k - £750k
913565	2 Year Fixed (Cascade Score)	5.34%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913557	2 Year Fixed	5.39%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913558	2 Year Fixed (Cascade Score)	5.69%	£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
913590	5 Year Fixed (FTB £5k+ Deposit)	5.34%	£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
913583	Houses 5 Year Fixed	4.95%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913581	Houses 5 Year Fixed (FTB Boost LTI)	4.99%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913582	Houses 5 Year Fixed	5.09%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913564	Houses 2 Year Fixed	5.14%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913562	Houses 2 Year Fixed (FTB Boost LTI)	5.18%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913563	Houses 2 Year Fixed	5.49%	£0	95%	£300 cashback Free standard valuation	£50k - £750k CHAT

House & Flat Purchase, and Remortgage

75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913452	10 Year Fixed	5.37%	£995	75%	Free standard valuation	£50k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913450	5 Year Fixed (Portability only)	4.21%	£0	75%	None	£3k - £5m
913425	2 Year Fixed (Portability only)	4.37%	£0	75%	None	£3k - £5m
913451	5 Year Fixed offset (Portability only)	4.51%	£0	75%	None	£3k - £5m
913426	2 Year Fixed offset (Portability only)	4.67%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913519	5 Year Fixed (Portability only)	4.31%	£0	85%	None	£3k - £2.6m
913492	2 Year Fixed (Portability only)	4.45%	£0	85%	None	£3k - £2.6m
913520	5 Year Fixed offset (Portability only)	4.61%	£0	85%	None	£3k - £2.6m
913493	2 Year Fixed offset (Portability only)	4.75%	£0	85%	None	£3k - £2.6m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913555	5 Year Fixed (Portability only)	4.59%	£0	90%	None	£3k - £1m
913534	2 Year Fixed (Portability only)	4.71%	£0	90%	None	£3k - £1m

913556	5 Year Fixed offset (Portability only)	4.89%	£0	90%	None	£3k - £1m
913535	2 Year Fixed offset (Portability only)	5.01%	£0	90%	None	£3k - £1m

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913589	5 Year Fixed (Portability only)	5.04%	£0	95%	None	£3k - £750k
913570	2 Year Fixed (Portability only)	5.39%	£0	95%	None	£3k - £750k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913419	2 Year Fixed	4.07%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913423	2 Year Fixed	4.10%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913421	2 Year Fixed (Boost LTI)	4.12%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913416	2 Year Fixed	4.16%	£495	75%	Free standard valuation	£30k - £5m
913414	2 Year Fixed	4.19%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913444	5 Year Fixed	4.25%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913448	5 Year Fixed	4.26%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913428	3 Year Fixed	4.26%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913417	2 Year Fixed	4.26%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913441	5 Year Fixed	4.28%	£495	75%	Free standard valuation	£30k - £5m
913439	5 Year Fixed	4.29%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m

913429	3 Year Fixed	4.29%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913446	5 Year Fixed (Boost LTI)	4.30%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913413	2 Year Fixed	4.31%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
913442	5 Year Fixed	4.32%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913438	5 Year Fixed	4.36%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
913420	2 Year Fixed offset	4.37%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913424	2 Year Fixed offset	4.40%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913422	2 Year Fixed offset (Boost LTI)	4.42%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913415	2 Year Fixed offset	4.49%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913445	5 Year Fixed offset	4.55%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913449	5 Year Fixed offset	4.56%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913418	2 Year Fixed offset	4.56%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913440	5 Year Fixed offset	4.59%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913447	5 Year Fixed offset (Boost LTI)	4.60%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913443	5 Year Fixed offset	4.62%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913592	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
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913459	2 Year Fixed	4.09%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913460	2 Year Fixed	4.12%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
913457	2 Year Fixed	4.21%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913468	5 Year Fixed	4.27%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913462	3 Year Fixed	4.28%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913469	5 Year Fixed	4.28%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
913458	2 Year Fixed	4.28%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
913463	3 Year Fixed	4.31%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
913466	5 Year Fixed	4.31%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913456	2 Year Fixed	4.33%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m
913467	5 Year Fixed	4.34%	£495	80%	£500 cashback Free standard valuation	£50k - £1m

85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913484	2 Year Fixed	4.20%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913489	2 Year Fixed	4.23%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
913487	2 Year Fixed (Boost LTI)	4.25%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913511	5 Year Fixed	4.29%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913516	5 Year Fixed	4.30%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
913485	2 Year Fixed	4.30%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m

913480	2 Year Fixed	4.32%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913507	5 Year Fixed	4.33%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913490	2 Year Fixed	4.33%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913514	5 Year Fixed (Boost LTI)	4.34%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913495	3 Year Fixed	4.35%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913488	2 Year Fixed (Boost LTI)	4.35%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
913509	5 Year Fixed	4.36%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
913496	3 Year Fixed	4.38%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
913512	5 Year Fixed	4.39%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913482	2 Year Fixed	4.39%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
913517	5 Year Fixed	4.40%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913506	5 Year Fixed	4.40%		£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
913515	5 Year Fixed (Boost LTI)	4.44%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913479	2 Year Fixed	4.44%		£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
913486	2 Year Fixed offset	4.60%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913481	2 Year Fixed offset	4.62%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913508	5 Year Fixed offset	4.63%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913491	2 Year Fixed offset	4.63%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913510	5 Year Fixed offset	4.66%		£495	85%	£500 cashback Free standard valuation	£50k - £1m

913513	5 Year Fixed offset	4.69%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913483	2 Year Fixed offset	4.69%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913518	5 Year Fixed offset	4.70%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913594	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
913529	2 Year Fixed	4.36%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
913530	2 Year Fixed (Boost LTI)	4.38%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
913549	5 Year Fixed	4.41%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
913532	2 Year Fixed	4.43%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913552	5 Year Fixed	4.44%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913538	3 Year Fixed	4.45%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
913550	5 Year Fixed (Boost LTI)	4.48%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
913547	5 Year Fixed	4.48%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
913539	3 Year Fixed	4.48%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913531	2 Year Fixed (Cascade Score)	4.48%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
913553	5 Year Fixed (Boost LTI)	4.49%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
913551	5 Year Fixed (Cascade Score)	4.53%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m

913528	2 Year Fixed	4.53%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
913554	5 Year Fixed (Cascade Score)	4.54%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
913533	2 Year Fixed (Cascade Score)	4.55%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
913548	5 Year Fixed (Cascade Score)	4.63%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913585	5 Year Fixed	5.13%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
913587	5 Year Fixed	5.16%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913586	5 Year Fixed (Cascade Score)	5.29%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
913566	2 Year Fixed	5.30%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
913588	5 Year Fixed (Cascade Score)	5.32%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
913568	2 Year Fixed	5.35%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913573	3 Year Fixed	5.37%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
913574	3 Year Fixed	5.40%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913567	2 Year Fixed (Cascade Score)	5.50%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
913569	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.](#)