

# NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 31/12/2025

## House & Flat Purchase

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914071	2 Year Fixed	4.05%	£1,495	75%	Free standard valuation	£50k - £5m
914073	2 Year Fixed (Boost LTI)	4.10%	£1,495	75%	Free standard valuation	£50k - £5m
914070	2 Year Fixed	4.15%	£495	75%	Free standard valuation	£30k - £5m
914068	2 Year Fixed (First Time Buyers Only)	4.15%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914089	3 Year Fixed	4.24%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
914096	5 Year Fixed	4.28%	£1,495	75%	Free standard valuation	£50k - £5m
914095	5 Year Fixed	4.32%	£495	75%	Free standard valuation	£30k - £5m
914093	5 Year Fixed (First Time Buyers Only)	4.32%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914098	5 Year Fixed (Boost LTI)	4.33%	£1,495	75%	Free standard valuation	£50k - £5m
914072	2 Year Fixed offset	4.35%	£1,495	75%	Free standard valuation	£50k - £5m
914074	2 Year Fixed offset (Boost LTI)	4.40%	£1,495	75%	Free standard valuation	£50k - £5m
914092	5 Year Fixed	4.44%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
914069	2 Year Fixed offset	4.45%	£495	75%	Free standard valuation	£50k - £5m
914067	2 Year Fixed	4.45%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
914097	5 Year Fixed offset	4.58%	£1,495	75%	Free standard valuation	£50k - £5m

CHAT

914094	5 Year Fixed offset	4.62%	£495	75%	Free standard valuation	£50k - £5m
914099	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
914333	2 Year Tracker	BoE base rate + 0.65%, 1.65% 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
914117	2 Year Fixed	4.07%	£1,495	80%	Free standard valuation	£50k - £2.6m
914116	2 Year Fixed	4.17%	£495	80%	Free standard valuation	£50k - £2.6m
914123	3 Year Fixed	4.26%	£495	80%	£300 cashback Free standard valuation	£50k - £2.6m
914127	5 Year Fixed	4.30%	£1,495	80%	Free standard valuation	£50k - £2.6m
914126	5 Year Fixed	4.34%	£495	80%	Free standard valuation	£50k - £2.6m
914115	2 Year Fixed	4.47%	£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
914136	2 Year Fixed	4.09%	£1,495	85%	Free standard valuation	£50k - £2.6m
914138	2 Year Fixed (Boost LTI)	4.14%	£1,495	85%	Free standard valuation	£50k - £2.6m
914135	2 Year Fixed	4.19%	£495	85%	Free standard valuation	£50k - £2.6m
914133	2 Year Fixed (First Time Buyers Only)	4.19%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914151	3 Year Fixed	4.28%	£495	85%	£300 cashback Free standard valuation	£50k - £2.6m
914158	5 Year Fixed	4.32%	£1,495	85%	Free standard valuation	£50k - £2.6m
914157	5 Year Fixed	4.36%	£495	85%	Free standard valuation	£50k - £2.6m
914155	5 Year Fixed (First Time Buyers Only)	4.36%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

CHAT

914160	5 Year Fixed (Boost LTI)	4.37%	£1,495	85%	Free standard valuation	£50k - £2.6m
914137	2 Year Fixed offset	4.39%	£1,495	85%	Free standard valuation	£50k - £2.6m
914154	5 Year Fixed	4.48%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
914134	2 Year Fixed offset	4.49%	£495	85%	Free standard valuation	£50k - £2.6m
914132	2 Year Fixed	4.49%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
914159	5 Year Fixed offset	4.62%	£1,495	85%	Free standard valuation	£50k - £2.6m
914156	5 Year Fixed offset	4.66%	£495	85%	Free standard valuation	£50k - £2.6m

### 85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914335	2 Year Tracker	BoE base rate + 0.68%, 1.68% 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
914177	2 Year Fixed	4.43%	£495	90%	Free standard valuation	£50k - £1m
914175	2 Year Fixed (First Time Buyers Only)	4.43%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914178	2 Year Fixed (Boost LTI)	4.48%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914188	3 Year Fixed	4.53%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
914195	5 Year Fixed (First Time Buyers Only)	4.58%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914179	2 Year Fixed (Cascade Score)	4.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914196	5 Year Fixed	4.61%	£495	90%	Free standard valuation	£50k - £1m
914189	3 Year Fixed (Cascade Score)	4.63%	£995	90%	Free standard valuation	£50k - £1m
914197	5 Year Fixed (Boost LTI)	4.69%	£995	90%	£300 cashback Free standard valuation	£50k - £1m CHAT

914192	5 Year Fixed	4.73%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914176	2 Year Fixed offset	4.73%	£495	90%	Free standard valuation	£50k - £1m
914173	2 Year Fixed	4.73%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914198	5 Year Fixed (Cascade Score)	4.74%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
914194	5 Year Fixed (Cascade Score)	4.88%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
914193	5 Year Fixed	4.93%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
914174	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
914230	5 Year Fixed (First Time Buyers Only)	5.04%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914231	5 Year Fixed	5.06%	£495	95%	Free standard valuation	£50k - £750k
914232	5 Year Fixed (FTB Boost LTI)	5.10%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914227	5 Year Fixed	5.18%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914211	2 Year Fixed (First Time Buyers Only)	5.20%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914236	5 Year Fixed (Cascade Score)	5.21%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914212	2 Year Fixed	5.23%	£495	95%	Free standard valuation	£50k - £750k
914213	2 Year Fixed (FTB Boost LTI)	5.32%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914223	3 Year Fixed	5.33%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
914229	5 Year Fixed (Cascade Score)	5.38%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914228	5 Year Fixed	5.38%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k

914217	2 Year Fixed (Cascade Score)	5.48%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914224	3 Year Fixed (Cascade Score)	5.48%	£995	95%	Free standard valuation	£50k - £750k
914209	2 Year Fixed	5.53%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914210	2 Year Fixed (Cascade Score)	5.83%	£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
914332	5 Year Fixed (FTB £5k+ Deposit)	5.48%	£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
914235	Houses 5 Year Fixed	5.09%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914233	Houses 5 Year Fixed (FTB Boost LTI)	5.13%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914234	Houses 5 Year Fixed	5.23%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
914216	Houses 2 Year Fixed	5.28%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914214	Houses 2 Year Fixed (FTB Boost LTI)	5.32%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
914215	Houses 2 Year Fixed	5.63%	£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
914114	10 Year Fixed	5.44%	£995	75%	Free standard valuation	£50k - £5m

## Portability

### 75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914112	5 Year Fixed (Portability only)	4.44%	£0	75%	None	£3k - £5m
914087	2 Year Fixed (Portability only)	4.45%	£0	75%	None	£3k - £5m
914113	5 Year Fixed offset (Portability only)	4.74%	£0	75%	None	£3k - £5m
914088	2 Year Fixed offset (Portability only)	4.75%	£0	75%	None	£3k - £5m

### 85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914171	5 Year Fixed (Portability only)	4.48%	£0	85%	None	£3k - £2.6m
914149	2 Year Fixed (Portability only)	4.49%	£0	85%	None	£3k - £2.6m
914172	5 Year Fixed offset (Portability only)	4.78%	£0	85%	None	£3k - £2.6m
914150	2 Year Fixed offset (Portability only)	4.79%	£0	85%	None	£3k - £2.6m

### 90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914207	5 Year Fixed (Portability only)	4.73%	£0	90%	None	£3k - £1m
914186	2 Year Fixed (Portability only)	4.73%	£0	90%	None	£3k - £1m
914208	5 Year Fixed offset (Portability only)	5.03%	£0	90%	None	£3k - £1m
914187	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
914331	5 Year Fixed (Portability only)	5.18%	£0	95%	None	£3k - £750k
914222	2 Year Fixed (Portability only)	5.53%	£0	95%	None	£3k - £750k

## Remortgage

### 75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914081	2 Year Fixed	4.10%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914085	2 Year Fixed	4.13%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914083	2 Year Fixed (Boost LTI)	4.15%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914078	2 Year Fixed	4.19%	£495	75%	Free standard valuation	£30k - £5m
914076	2 Year Fixed	4.22%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914090	3 Year Fixed	4.23%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914091	3 Year Fixed	4.26%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914079	2 Year Fixed	4.29%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914106	5 Year Fixed	4.30%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914110	5 Year Fixed	4.31%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914103	5 Year Fixed	4.33%	£495	75%	Free standard valuation	£30k - £5m
914101	5 Year Fixed	4.34%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914075	2 Year Fixed	4.34%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
914108	5 Year Fixed (Boost LTI)	4.35%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m

914104	5 Year Fixed	4.37%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914082	2 Year Fixed offset	4.40%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914100	5 Year Fixed	4.41%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
914086	2 Year Fixed offset	4.43%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914084	2 Year Fixed offset (Boost LTI)	4.45%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914077	2 Year Fixed offset	4.52%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914080	2 Year Fixed offset	4.59%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
914107	5 Year Fixed offset	4.60%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914111	5 Year Fixed offset	4.61%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
914102	5 Year Fixed offset	4.64%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914109	5 Year Fixed offset (Boost LTI)	4.65%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
914105	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
914334	2 Year Tracker	BoE base rate + 0.65%, 1.65% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

### 80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914121	2 Year Fixed	4.12%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914122	2 Year Fixed	4.15%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914119	2 Year Fixed	4.24%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m

CHAT

914124	3 Year Fixed	4.25%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914125	3 Year Fixed	4.28%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914120	2 Year Fixed	4.31%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914130	5 Year Fixed	4.32%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914131	5 Year Fixed	4.33%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
914128	5 Year Fixed	4.36%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914118	2 Year Fixed	4.36%	£0	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
914129	5 Year Fixed	4.39%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m

## 85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914144	2 Year Fixed	4.14%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914147	2 Year Fixed	4.17%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914146	2 Year Fixed (Boost LTI)	4.19%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914140	2 Year Fixed	4.26%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914152	3 Year Fixed	4.27%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914153	3 Year Fixed	4.30%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914142	2 Year Fixed	4.33%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914166	5 Year Fixed	4.34%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914169	5 Year Fixed	4.35%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m

914162	5 Year Fixed	4.38%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914139	2 Year Fixed	4.38%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914168	5 Year Fixed (Boost LTI)	4.39%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914164	5 Year Fixed	4.41%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914145	2 Year Fixed offset	4.44%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914161	5 Year Fixed	4.45%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914148	2 Year Fixed offset	4.47%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914141	2 Year Fixed offset	4.56%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914143	2 Year Fixed offset	4.63%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914167	5 Year Fixed offset	4.64%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914170	5 Year Fixed offset	4.65%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
914163	5 Year Fixed offset	4.68%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
914165	5 Year Fixed offset	4.71%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

## 85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914336	2 Year Tracker	BoE base rate + 0.68%, 1.68% 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
914181	2 Year Fixed	4.50%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
914190	3 Year Fixed	4.52%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m

CHAT

914182	2 Year Fixed (Boost LTI)	4.52%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914191	3 Year Fixed	4.55%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914184	2 Year Fixed	4.57%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914183	2 Year Fixed (Cascade Score)	4.62%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914201	5 Year Fixed	4.64%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
914204	5 Year Fixed	4.67%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
914180	2 Year Fixed	4.67%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
914185	2 Year Fixed (Cascade Score)	4.69%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914202	5 Year Fixed (Boost LTI)	4.71%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914199	5 Year Fixed	4.71%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
914205	5 Year Fixed (Boost LTI)	4.72%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914203	5 Year Fixed (Cascade Score)	4.76%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
914206	5 Year Fixed (Cascade Score)	4.77%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
914200	5 Year Fixed (Cascade Score)	4.86%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

## 95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
914237	5 Year Fixed	5.09%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914239	5 Year Fixed	5.12%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914238	5 Year Fixed (Cascade Score)	5.25%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k

914240	5 Year Fixed (Cascade Score)	5.28%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
914225	3 Year Fixed	5.32%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914218	2 Year Fixed	5.32%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
914226	3 Year Fixed	5.35%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914220	2 Year Fixed	5.37%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
914219	2 Year Fixed (Cascade Score)	5.52%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
914221	2 Year Fixed (Cascade Score)	5.57%	£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.](#)