# **PRODUCT FINDER**

# Find out what we can offer your client

Effective date **13/02/2025** 

#### House & Flat Purchase

#### 60% LTV House & Flat Purchase Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506425	2 Year Fixed	4.24%	£3,495	60%	Free standard valuation	£150k - £1m
506429	3 Year Fixed	4.29%	£3,495	60%	Free standard valuation	£150k - £1m
506438	5 Year Fixed	4.34%	£3,495	60%	Free standard valuation	£150k - £1m
506422	2 Year Fixed	4.44%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
506435	5 Year Fixed	4.49%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m

#### 65% LTV House & Flat Purchase Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506447	2 Year Fixed	4.34%	£3,495	65%	Free standard valuation	£150k - £1m
506451	3 Year Fixed	4.39%	£3,495	65%	Free standard valuation	£150k - £1m
506460	5 Year Fixed	4.44%	£3,495	65%	Free standard valuation	£150k - £1m
506444	2 Year Fixed	4.54%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
506457	5 Year Fixed	4.59%	£1,995	65%	£500 cashback  Free standard valuation	£50k - £1m

#### 75% LTV House & Flat Purchase Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506469	2 Year Fixed	4.44%	£3,495	75%	Free standard valuation	£150k - £1m
506473	3 Year Fixed	4.49%	£3,495	75%	Free standard valuation	£150k - £1m
506482	5 Year Fixed	4.54%	£3,495	75%	Free standard valuation	£150k - f

506466	2 Year Fixed	4.64%	£1,995	75%	£500 cashback  Free standard valuation	£50k - £1m	
506479	5 Year Fixed	4.69%	£1,995	75%	£500 cashback  Free standard valuation	£50k - £1m	

#### 80% LTV House & Flat Purchase Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506486	2 Year Fixed	4.84%	£3,495	80%	Free standard valuation	£150k - £500k
506492	5 Year Fixed	4.94%	£3,495	80%	Free standard valuation	£150k - £500k

# House & Flat Purchase, and Remortgage

#### 60% LTV House & Flat Purchase, and Remortgage Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506427	3 Year Fixed	4.54%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
506420	2 Year Fixed	4.59%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
506433	5 Year Fixed	4.59%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
506431	5 Year Fixed	4.74%	£O	60%	Free standard valuation	£50k - £1m
506418	2 Year Fixed	4.94%	£0	60%	Free standard valuation	£50k - £1m

### 60% LTV House & Flat Purchase, and Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506496	2 Year Tracker	BoE base rate + 0.29%, 1.29% collar	£1,995	60%	Free standard valuation	£50k - £1m
506494	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	60%	£250 cashback Free standard valuation	£50k - £1m

#### 65% LTV House & Flat Purchase, and Remortgage Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506449	3 Year Fixed	4.64%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
506442	2 Year Fixed	4.69%	£995	65%	£250 cashback  Free standard valuation	£50k - £1m

506455	5 Year Fixed	4.69%	£995	65%	£250 cashback Free standard valuation	£50k - £1m	
506453	5 Year Fixed	4.84%	£O	65%	Free standard valuation	£50k - £1m	
506440	2 Year Fixed	5.04%	£O	65%	Free standard valuation	£50k - £1m	

### 75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size		
506471	3 Year Fixed	4.74%	£995	75%	£250 cashback Free standard valuation	£50k - £1m		
506464	2 Year Fixed	4.79%	£995	75%	£250 cashback Free standard valuation	£50k - £1m		
506477	5 Year Fixed	4.79%	£995	75%	£250 cashback Free standard valuation	£50k - £1m		
506475	5 Year Fixed	4.94%	£0	75%	Free standard valuation	£50k - £1m		
506462	2 Year Fixed	5.14%	£O	75%	Free standard valuation	£50k - £1m		

### 75% LTV House & Flat Purchase, and Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506500	2 Year Tracker	BoE base rate + 0.44%, 1.44% collar	£1,995	75%	Free standard valuation	£50k - £1m
506498	2 Year Tracker	BoE base rate + 0.79%, 1.79% collar	£995	75%	£250 cashback Free standard valuation	£50k - £1m

### 80% LTV House & Flat Purchase, and Remortgage Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506488	3 Year Fixed	5.14%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
506490	5 Year Fixed	5.19%	£995	80%	£250 cashback  Free standard valuation	£50k - £500k
506484	2 Year Fixed	5.19%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

### 80% LTV House & Flat Purchase, and Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506504	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£1,995	80%	Free standard valuation	£50k - £500k
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506502	2 Year Tracker	BoE base rate + 1.19%, 2.19% collar	£995	80%	£250 cashback  Free standard valuation	£50k - £500k
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# Remortgage

#### **60% LTV Remortgage Fixed**

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506426	2 Year Fixed	4.29%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
506430	3 Year Fixed	4.34%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
506439	5 Year Fixed	4.39%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
506424	2 Year Fixed	4.44%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506423	2 Year Fixed	4.44%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
506437	5 Year Fixed	4.49%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506436	5 Year Fixed	4.49%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
506428	3 Year Fixed	4.54%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506421	2 Year Fixed	4.59%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506434	5 Year Fixed	4.59%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506432	5 Year Fixed	4.79%	£O	60%	Free standard valuation Remortgage legal service	£50k - £1m
506419	2 Year Fixed	4.99%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m

# **60% LTV Remortgage Tracker**

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506497	2 Year Tracker	BoE base rate + 0.34%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506495	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m

# **65% LTV Remortgage Fixed**

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506448	2 Year Fixed	4.39%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
506452	3 Year Fixed	4.44%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
506461	5 Year Fixed	4.49%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
506446	2 Year Fixed	4.54%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506445	2 Year Fixed	4.54%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
506459	5 Year Fixed	4.59%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506458	5 Year Fixed	4.59%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
506450	3 Year Fixed	4.64%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506443	2 Year Fixed	4.69%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506456	5 Year Fixed	4.69%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506454	5 Year Fixed	4.89%	£O	65%	Free standard valuation Remortgage legal service	£50k - £1m
506441	2 Year Fixed	5.09%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

#### 75% LTV Remortgage Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size	
506470	2 Year Fixed	4.49%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m	
506474	3 Year Fixed	4.54%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m	
506483	5 Year Fixed	4.59%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m	
506468	2 Year Fixed	4.64%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m	

506467	2 Year Fixed	4.64%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
506481	5 Year Fixed	4.69%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506480	5 Year Fixed	4.69%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
506472	3 Year Fixed	4.74%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506465	2 Year Fixed	4.79%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506478	5 Year Fixed	4.79%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506476	5 Year Fixed	4.99%	£O	75%	Free standard valuation Remortgage legal service	£50k - £1m
506463	2 Year Fixed	5.19%	£O	75%	Free standard valuation Remortgage legal service	£50k - £1m

# 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
506501	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506499	2 Year Tracker	BoE base rate + 0.79%, 1.79% collar	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m

### 80% LTV Remortgage Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506487	2 Year Fixed	4.89%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
506493	5 Year Fixed	4.99%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
506489	3 Year Fixed	5.14%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
506491	5 Year Fixed	5.19%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
506485	2 Year Fixed	5.19%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

#### **80% LTV Remortgage Tracker**

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506505	2 Year Tracker	BoE base rate + 0.89%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
506503	2 Year Tracker	BoE base rate + 1.19%, 2.19% collar	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

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.