

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 20/04/2026

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916113	5 Year Fixed	4.96%	£1,495	75%	Free standard valuation	£50k - £5m
916112	5 Year Fixed	5.00%	£495	75%	Free standard valuation	£30k - £5m
916115	5 Year Fixed (Boost LTI)	5.11%	£1,495	75%	Free standard valuation	£50k - £5m
916110	5 Year Fixed	5.12%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
916089	2 Year Fixed	5.13%	£1,495	75%	Free standard valuation	£50k - £5m
916107	3 Year Fixed	5.19%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
916088	2 Year Fixed	5.23%	£495	75%	Free standard valuation	£30k - £5m
916114	5 Year Fixed offset	5.26%	£1,495	75%	Free standard valuation	£50k - £5m
916111	5 Year Fixed offset	5.30%	£495	75%	Free standard valuation	£50k - £5m
916091	2 Year Fixed (Boost LTI)	5.33%	£1,495	75%	Free standard valuation	£50k - £5m
916116	5 Year Fixed offset (Boost LTI)	5.41%	£1,495	75%	Free standard valuation	£50k - £5m
916090	2 Year Fixed offset	5.43%	£1,495	75%	Free standard valuation	£50k - £5m
916087	2 Year Fixed offset	5.53%	£495	75%	Free standard valuation	£50k - £5m
916086	2 Year Fixed	5.53%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
916092	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
916258	2 Year Tracker	BoE base rate + 0.74%, 1.74% 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
916144	5 Year Fixed	4.98%	£1,495	80%	Free standard valuation	£50k - £2.6m
916143	5 Year Fixed	5.02%	£495	80%	Free standard valuation	£50k - £2.6m
916134	2 Year Fixed	5.15%	£1,495	80%	Free standard valuation	£50k - £2.6m
916140	3 Year Fixed	5.21%	£495	80%	£300 cashback Free standard valuation	£50k - £2.6m
916133	2 Year Fixed	5.25%	£495	80%	Free standard valuation	£50k - £2.6m
916132	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
916173	5 Year Fixed	5.00%	£1,495	85%	Free standard valuation	£50k - £2.6m
916172	5 Year Fixed	5.04%	£495	85%	Free standard valuation	£50k - £2.6m
916175	5 Year Fixed (Boost LTI)	5.15%	£1,495	85%	Free standard valuation	£50k - £2.6m
916170	5 Year Fixed	5.16%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
916152	2 Year Fixed	5.17%	£1,495	85%	Free standard valuation	£50k - £2.6m
916167	3 Year Fixed	5.23%	£495	85%	£300 cashback Free standard valuation	£50k - £2.6m
916151	2 Year Fixed	5.27%	£495	85%	Free standard valuation	£50k - £2.6m
916174	5 Year Fixed offset	5.30%	£1,495	85%	Free standard valuation	£50k - £2.6m
916171	5 Year Fixed offset	5.34%	£495	85%	Free standard valuation	£50k - £2.6m
916154	2 Year Fixed (Boost LTI)	5.37%	£1,495	85%	Free standard valuation	£50k - £2.6m
916153	2 Year Fixed offset	5.47%	£1,495	85%	Free standard valuation	£50k - £2.6m CHAT

916150	2 Year Fixed offset	5.57%	£495	85%	Free standard valuation	£50k - £2.6m
916149	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
916260	2 Year Tracker	BoE base rate + 0.78%, 1.78% 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
916211	5 Year Fixed	5.20%	£495	90%	Free standard valuation	£50k - £1m
916210	5 Year Fixed (First Time Buyers Only)	5.20%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916207	5 Year Fixed	5.32%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
916213	5 Year Fixed (Cascade Score)	5.33%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
916212	5 Year Fixed (Boost LTI)	5.33%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
916203	3 Year Fixed	5.39%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
916192	2 Year Fixed	5.43%	£495	90%	Free standard valuation	£50k - £1m
916190	2 Year Fixed (First Time Buyers Only)	5.43%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916209	5 Year Fixed (Cascade Score)	5.47%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
916204	3 Year Fixed (Cascade Score)	5.49%	£995	90%	Free standard valuation	£50k - £1m
916208	5 Year Fixed	5.52%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
916194	2 Year Fixed (Cascade Score)	5.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
916193	2 Year Fixed (Boost LTI)	5.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m

916191	2 Year Fixed offset	5.73%	£495	90%	Free standard valuation	£50k - £1m
916188	2 Year Fixed	5.73%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
916189	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
916246	5 Year Fixed	6.22%	£495	95%	Free standard valuation	£50k - £750k
916245	5 Year Fixed (First Time Buyers Only)	6.22%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916242	5 Year Fixed	6.34%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
916251	5 Year Fixed (Cascade Score)	6.39%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916247	5 Year Fixed (FTB Boost LTI)	6.41%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
916244	5 Year Fixed (Cascade Score)	6.54%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
916243	5 Year Fixed	6.54%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
916227	2 Year Fixed	6.69%	£495	95%	Free standard valuation	£50k - £750k
916226	2 Year Fixed (First Time Buyers Only)	6.69%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916238	3 Year Fixed	6.74%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
916239	3 Year Fixed (Cascade Score)	6.89%	£995	95%	Free standard valuation	£50k - £750k
916228	2 Year Fixed (FTB Boost LTI)	6.91%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
916232	2 Year Fixed (Cascade Score)	6.94%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916224	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
916257	5 Year Fixed (FTB £5k+ Deposit)	6.64%	£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
916250	Houses 5 Year Fixed	6.25%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916249	Houses 5 Year Fixed	6.39%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
916248	Houses 5 Year Fixed (FTB Boost LTI)	6.45%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916231	Houses 2 Year Fixed	6.74%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916229	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
916131	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
916129	5 Year Fixed (Portability only)	5.12%	£0	75%	None	£3k - £5m
916130	5 Year Fixed offset (Portability only)	5.42%	£0	75%	None	£3k - £5m
916105	2 Year Fixed (Portability only)	5.53%	£0	75%	None	£3k - £5m
916106	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
916186	5 Year Fixed (Portability only)	5.16%	£0	85%	None	£3k - £2.6m
916187	5 Year Fixed offset (Portability only)	5.46%	£0	85%	None	£3k - £2.6m
916165	2 Year Fixed (Portability only)	5.57%	£0	85%	None	£3k - £2.6m
916166	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
916222	5 Year Fixed (Portability only)	5.32%	£0	90%	None	£3k - £1m
916223	5 Year Fixed offset (Portability only)	5.62%	£0	90%	None	£3k - £1m
916201	2 Year Fixed (Portability only)	5.73%	£0	90%	None	£3k - £1m
916202	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
916256	5 Year Fixed (Portability only)	6.34%	£0	95%	None	£3k - £750k
916237	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
916123	5 Year Fixed	4.96%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916127	5 Year Fixed	4.97%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m

916120	5 Year Fixed	4.99%	£495	75%	Free standard valuation	£30k - £5m
916118	5 Year Fixed	5.00%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916121	5 Year Fixed	5.03%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
916125	5 Year Fixed (Boost LTI)	5.11%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916099	2 Year Fixed	5.14%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916117	5 Year Fixed	5.17%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
916108	3 Year Fixed	5.17%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916103	2 Year Fixed	5.17%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
916109	3 Year Fixed	5.20%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
916096	2 Year Fixed	5.24%	£495	75%	Free standard valuation	£30k - £5m
916124	5 Year Fixed offset	5.26%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916128	5 Year Fixed offset	5.27%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
916094	2 Year Fixed	5.27%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916119	5 Year Fixed offset	5.30%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916122	5 Year Fixed offset	5.33%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
916101	2 Year Fixed (Boost LTI)	5.34%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916097	2 Year Fixed	5.34%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
916126	5 Year Fixed offset (Boost LTI)	5.41%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916100	2 Year Fixed offset	5.44%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m

916104	2 Year Fixed offset	5.47%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
916093	2 Year Fixed	5.48%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
916095	2 Year Fixed offset	5.57%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916102	2 Year Fixed offset (Boost LTI)	5.64%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
916098	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
916259	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916147	5 Year Fixed	5.06%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
916148	5 Year Fixed	5.07%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
916145	5 Year Fixed	5.10%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
916146	5 Year Fixed	5.13%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
916141	3 Year Fixed	5.19%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
916142	3 Year Fixed	5.22%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
916138	2 Year Fixed	5.27%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
916139	2 Year Fixed	5.30%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
916136	2 Year Fixed	5.37%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
916137	2 Year Fixed	5.44%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m

916135	2 Year Fixed	5.54%	£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
916181	5 Year Fixed	5.08%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916184	5 Year Fixed	5.09%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916177	5 Year Fixed	5.12%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916179	5 Year Fixed	5.15%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916168	3 Year Fixed	5.21%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916183	5 Year Fixed (Boost LTI)	5.23%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916169	3 Year Fixed	5.24%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916160	2 Year Fixed	5.28%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916176	5 Year Fixed	5.30%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916163	2 Year Fixed	5.30%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916182	5 Year Fixed offset	5.38%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916185	5 Year Fixed offset	5.39%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916156	2 Year Fixed	5.39%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916178	5 Year Fixed offset	5.42%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916180	5 Year Fixed offset	5.45%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916158	2 Year Fixed	5.46%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

916162	2 Year Fixed (Boost LTI)	5.48%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916161	2 Year Fixed offset	5.58%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916155	2 Year Fixed	5.58%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916164	2 Year Fixed offset	5.60%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
916157	2 Year Fixed offset	5.69%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
916159	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
916261	2 Year Tracker	BoE base rate + 0.78%, 1.78% 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
916216	5 Year Fixed	5.22%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
916219	5 Year Fixed	5.25%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916214	5 Year Fixed	5.29%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
916218	5 Year Fixed (Cascade Score)	5.34%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
916217	5 Year Fixed (Boost LTI)	5.34%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
916221	5 Year Fixed (Cascade Score)	5.35%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
916220	5 Year Fixed (Boost LTI)	5.35%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
916205	3 Year Fixed	5.37%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
916206	3 Year Fixed	5.40%	£495	90%	£500 cashback Free standard valuation	£50k - £1m

916215	5 Year Fixed (Cascade Score)	5.44%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
916196	2 Year Fixed	5.51%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
916199	2 Year Fixed	5.58%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916197	2 Year Fixed (Boost LTI)	5.58%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
916198	2 Year Fixed (Cascade Score)	5.63%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
916195	2 Year Fixed	5.63%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
916200	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
916252	5 Year Fixed	6.25%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
916254	5 Year Fixed	6.28%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916253	5 Year Fixed (Cascade Score)	6.41%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
916255	5 Year Fixed (Cascade Score)	6.44%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
916240	3 Year Fixed	6.72%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
916233	2 Year Fixed	6.74%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
916241	3 Year Fixed	6.75%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916235	2 Year Fixed	6.79%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916234	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.](#)

