

# NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 09/12/2024

## House & Flat Purchase

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72828	5 Year Fixed	4.57%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
72816	5 Year Fixed	4.60%	£495	75%	None	£30k - £5m
72809	5 Year Fixed	4.64%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
72911	2 Year Fixed	4.69%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
72836	5 Year Fixed (Boost LTI)	4.73%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
72800	5 Year Fixed	4.75%	£0	75%	£500 cashback Free standard valuation	£50k - £5m
72966	3 Year Fixed	4.82%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
72902	2 Year Fixed	4.83%	£495	75%	None	£30k - £5m
72831	5 Year Fixed offset	4.87%	£1,995	75%	Free standard valuation	£50k - £5m
72894	2 Year Fixed	4.88%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
72814	5 Year Fixed offset	4.94%	£495	75%	£250 cashback Free standard valuation	£50k - £5m
72914	2 Year Fixed offset	4.99%	£1,995	75%	Free standard valuation	£50k - £5m
72839	5 Year Fixed offset (Boost LTI)	5.03%	£1,995	75%	Free standard valuation	£50k - £5m
72888	2 Year Fixed	5.13%	£0	75%	£500 cashback Free standard valuation	£50k - £5m

72899	2 Year Fixed offset	5.18%	£495	75%	£250 cashback Free standard valuation	£50k - £5m
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### 75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72983	2 Year Tracker	BoE base rate + 0.67%, 1.67% 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
72829	5 Year Fixed	4.76%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
72810	5 Year Fixed	4.83%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
72912	2 Year Fixed	4.83%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
72967	3 Year Fixed	4.99%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
72895	2 Year Fixed	5.02%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
72832	5 Year Fixed offset	5.06%	£1,995	80%	Free standard valuation	£50k - £1m
72889	2 Year Fixed	5.24%	£0	80%	£500 cashback Free standard valuation	£50k - £1m

### 85% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72830	5 Year Fixed	4.82%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
72817	5 Year Fixed	4.85%	£495	85%	None	£30k - £1m
72811	5 Year Fixed	4.89%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
72801	5 Year Fixed	4.89%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
72913	2 Year Fixed	4.89%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
72834	5 Year Fixed	4.92%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m

72837	5 Year Fixed (Boost LTI)	4.99%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
72916	2 Year Fixed	4.99%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
72903	2 Year Fixed	5.03%	£495	85%	None	£30k - £1m
72968	3 Year Fixed	5.04%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
72896	2 Year Fixed	5.08%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
72838	5 Year Fixed (Boost LTI)	5.09%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
72833	5 Year Fixed offset	5.12%	£1,995	85%	Free standard valuation	£50k - £1m
72815	5 Year Fixed offset	5.19%	£495	85%	£250 cashback Free standard valuation	£50k - £1m
72915	2 Year Fixed offset	5.19%	£1,995	85%	Free standard valuation	£50k - £1m
72835	5 Year Fixed offset	5.22%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
72890	2 Year Fixed	5.27%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
72917	2 Year Fixed offset	5.29%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
72900	2 Year Fixed offset	5.38%	£495	85%	£250 cashback Free standard valuation	£50k - £1m

### 85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72984	2 Year Tracker	BoE base rate + 0.87%, 1.87% 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
72818	5 Year Fixed	4.93%	£495	90%	None	£30k - £500k
72812	5 Year Fixed	4.97%	£495	90%	£250 cashback Free standard valuation	£50k - £750k

72802	5 Year Fixed	5.04%	£0	90%	£500 cashback Free standard valuation	£50k - £500k
72826	5 Year Fixed (Cascade Score)	5.13%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
72969	3 Year Fixed	5.19%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
72823	5 Year Fixed (Boost LTI)	5.21%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
72807	5 Year Fixed (Cascade Score)	5.24%	£0	90%	£250 cashback Free standard valuation	£50k - £500k
72971	3 Year Fixed (Cascade Score)	5.34%	£995	90%	Free standard valuation	£50k - £500k
72805	5 Year Fixed	5.39%	£0	90%	£2000 cashback Free standard valuation	£100k - £500k
72904	2 Year Fixed	5.40%	£495	90%	None	£30k - £500k
72897	2 Year Fixed	5.45%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
72891	2 Year Fixed	5.57%	£0	90%	£250 cashback Free standard valuation	£50k - £500k
72909	2 Year Fixed (Cascade Score)	5.63%	£995	90%	Free standard valuation	£50k - £750k
72901	2 Year Fixed offset	5.75%	£495	90%	£250 cashback Free standard valuation	£50k - £500k

## 95% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72819	5 Year Fixed	5.21%	£495	95%	None	£30k - £500k
72813	5 Year Fixed	5.25%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
72803	5 Year Fixed	5.44%	£0	95%	£500 cashback Free standard valuation	£50k - £500k
72827	5 Year Fixed (Cascade Score)	5.55%	£995	95%	£250 cashback Free standard valuation	£50k - £600k
72808	5 Year Fixed (Cascade Score)	5.71%	£0	95%	£250 cashback Free standard valuation	£50k - £500k
72970	3 Year Fixed	5.84%	£495	95%	£250 cashback Free standard valuation	£50k - £600k

72806	5 Year Fixed	5.89%	£0	95%	£2000 cashback Free standard valuation	£100k - £500k
72972	3 Year Fixed (Cascade Score)	6.14%	£995	95%	Free standard valuation	£50k - £500k
72905	2 Year Fixed	6.16%	£495	95%	None	£30k - £500k
72898	2 Year Fixed	6.21%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
72892	2 Year Fixed	6.43%	£0	95%	£250 cashback Free standard valuation	£50k - £500k
72910	2 Year Fixed (Cascade Score)	6.51%	£995	95%	Free standard valuation	£50k - £600k

### 99% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72804	5 Year Fixed (FTB £5k+ Deposit)	5.74%	£0	99%	Free standard valuation	£95,001 - £495k

### House & Flat Purchase (New Build)

#### 90% LTV House & Flat Purchase (New Build) Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72821	<b>Flats</b> 5 Year Fixed	5.02%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
72820	<b>Houses</b> 5 Year Fixed	5.02%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
72825	<b>Flats</b> 5 Year Fixed (Boost LTI)	5.27%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
72824	<b>Houses</b> 5 Year Fixed (Boost LTI)	5.27%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
72907	<b>Flats</b> 2 Year Fixed	5.50%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
72906	<b>Houses</b> 2 Year Fixed	5.50%	£495	90%	£250 cashback Free standard valuation	£50k - £750k

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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72822	<b>Houses</b> 5 Year Fixed (Deposit Unlock)	5.54%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
72908	<b>Houses</b> 2 Year Fixed (Deposit Unlock)	6.06%	£495	95%	Free standard valuation	£50k - £600k
72893	<b>Houses</b> 2 Year Fixed (Deposit Unlock)	6.34%	£0	95%	£250 cashback Free standard valuation	£50k - £600k

## House & Flat Purchase, and Remortgage

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72883	10 Year Fixed	5.62%	£995	75%	Free standard valuation	£50k - £5m

## Portability

### 75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72876	5 Year Fixed (Portability only)	4.75%	£0	75%	None	£3k - £5m
72877	5 Year Fixed offset (Portability only)	5.05%	£0	75%	None	£3k - £5m
72959	2 Year Fixed (Portability only)	5.13%	£0	75%	None	£3k - £5m
72960	2 Year Fixed offset (Portability only)	5.43%	£0	75%	None	£3k - £5m

### 85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72878	5 Year Fixed (Portability only)	4.89%	£0	85%	None	£3k - £2m
72879	5 Year Fixed offset (Portability only)	5.19%	£0	85%	None	£3k - £2m
72961	2 Year Fixed (Portability only)	5.27%	£0	85%	None	£3k - £2m
72962	2 Year Fixed offset (Portability only)	5.57%	£0	85%	None	£3k - £2m

**90% LTV Portability Fixed**

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72880	5 Year Fixed (Portability only)	5.04%	£0	90%	None	£3k - £750k
72881	5 Year Fixed offset (Portability only)	5.34%	£0	90%	None	£3k - £750k
72963	2 Year Fixed (Portability only)	5.57%	£0	90%	None	£3k - £750k
72964	2 Year Fixed offset (Portability only)	5.87%	£0	90%	None	£3k - £750k

**95% LTV Portability Fixed**

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72882	5 Year Fixed (Portability only)	5.56%	£0	95%	None	£3k - £600k
72965	2 Year Fixed (Portability only)	6.55%	£0	95%	None	£3k - £600k

**Remortgage****75% LTV Remortgage Fixed**

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72945	2 Year Fixed	4.66%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
72952	2 Year Fixed	4.69%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
72865	5 Year Fixed	4.73%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
72851	5 Year Fixed	4.78%	£495	75%	None	£30k - £5m
72855	5 Year Fixed	4.82%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
72844	5 Year Fixed	4.82%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
72973	3 Year Fixed	4.83%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
72872	5 Year Fixed (Boost LTI)	4.84%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m

72978	3 Year Fixed	4.85%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
72840	5 Year Fixed	4.88%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
72933	2 Year Fixed	4.88%	£495	75%	None	£30k - £5m
72926	2 Year Fixed	4.93%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
72948	2 Year Fixed offset	4.96%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
72936	2 Year Fixed	4.96%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
72955	2 Year Fixed offset	4.99%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
72868	5 Year Fixed offset	5.03%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
72860	5 Year Fixed offset	5.12%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
72849	5 Year Fixed offset	5.12%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
72875	5 Year Fixed offset (Boost LTI)	5.14%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
72922	2 Year Fixed	5.19%	£0	75%	£500 cashback Free standard valuation	£50k - £5m
72918	2 Year Fixed	5.19%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
72931	2 Year Fixed offset	5.23%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
72941	2 Year Fixed offset	5.26%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

## 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72985	2 Year Tracker	BoE base rate + 0.64%, 1.64% 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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72946	2 Year Fixed	4.85%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
72953	2 Year Fixed	4.88%	£1,995	80%	£500 cashback Free standard valuation	£50k - £1m
72866	5 Year Fixed	4.93%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
72856	5 Year Fixed	5.02%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
72845	5 Year Fixed	5.02%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
72974	3 Year Fixed	5.07%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
72979	3 Year Fixed	5.09%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
72927	2 Year Fixed	5.12%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
72937	2 Year Fixed	5.15%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
72923	2 Year Fixed	5.38%	£0	80%	£500 cashback Free standard valuation	£50k - £1m
72919	2 Year Fixed	5.38%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m

## 85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72947	2 Year Fixed	5.00%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
72867	5 Year Fixed	5.02%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
72954	2 Year Fixed	5.03%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
72950	2 Year Fixed	5.10%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
72857	5 Year Fixed	5.11%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
72846	5 Year Fixed	5.11%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m

72870	5 Year Fixed	5.12%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
72957	2 Year Fixed	5.13%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
72873	5 Year Fixed (Boost LTI)	5.14%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
72841	5 Year Fixed	5.14%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
72975	3 Year Fixed	5.17%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
72980	3 Year Fixed	5.19%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
72874	5 Year Fixed (Boost LTI)	5.24%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
72928	2 Year Fixed	5.27%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
72949	2 Year Fixed offset	5.30%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
72938	2 Year Fixed	5.30%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
72869	5 Year Fixed offset	5.32%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
72956	2 Year Fixed offset	5.33%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
72951	2 Year Fixed offset	5.40%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
72861	5 Year Fixed offset	5.41%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
72850	5 Year Fixed offset	5.41%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
72871	5 Year Fixed offset	5.42%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
72958	2 Year Fixed offset	5.43%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
72924	2 Year Fixed	5.53%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
72920	2 Year Fixed	5.53%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m

72932	2 Year Fixed offset	5.57%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
72942	2 Year Fixed offset	5.60%	£495	85%	£500 cashback Free standard valuation	£50k - £1m

## 85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72986	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£995	85%	ERC free Free standard valuation	£50k - £1m

## 90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72858	5 Year Fixed	5.21%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
72847	5 Year Fixed	5.21%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
72842	5 Year Fixed	5.22%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
72976	3 Year Fixed	5.30%	£495	90%	Free standard valuation Remortgage legal service	£50k - £500k
72981	3 Year Fixed	5.32%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
72863	5 Year Fixed (Cascade Score)	5.36%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
72853	5 Year Fixed (Cascade Score)	5.36%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
72843	5 Year Fixed (Cascade Score)	5.37%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
72852	5 Year Fixed (Boost LTI)	5.45%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
72862	5 Year Fixed (Boost LTI)	5.46%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
72929	2 Year Fixed	5.55%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
72939	2 Year Fixed	5.58%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
72934	2 Year Fixed (Cascade Score)	5.75%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k

72943	2 Year Fixed (Cascade Score)	5.78%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
72925	2 Year Fixed	5.78%	£0	90%	£500 cashback Free standard valuation	£50k - £500k
72921	2 Year Fixed	5.78%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k

## 95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
72859	5 Year Fixed	5.71%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
72848	5 Year Fixed	5.71%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
72864	5 Year Fixed (Cascade Score)	5.93%	£995	95%	£500 cashback Free standard valuation	£50k - £600k
72854	5 Year Fixed (Cascade Score)	5.93%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
72977	3 Year Fixed	5.95%	£495	95%	Free standard valuation Remortgage legal service	£50k - £500k
72982	3 Year Fixed	5.97%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
72930	2 Year Fixed	6.39%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
72940	2 Year Fixed	6.42%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
72935	2 Year Fixed (Cascade Score)	6.70%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
72944	2 Year Fixed (Cascade Score)	6.73%	£995	95%	£500 cashback Free standard valuation	£50k - £600k

**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.](#)