# **PRODUCT FINDER**

# Find out what we can offer your client

Effective date **02/07/2024** 

### House & Flat Purchase

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
505255	3 Year Fixed	4.64%	£3,495	60%	Free standard valuation	£150k - £1m
505266	5 Year Fixed	4.69%	£3,495	60%	Free standard valuation	£150k - £1m
505251	2 Year Fixed	4.69%	£3,495	60%	Free standard valuation	£150k - £1m
505262	5 Year Fixed	4.79%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
505248	2 Year Fixed	4.99%	£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
505279	3 Year Fixed	4.74%	£3,495	65%	Free standard valuation	£150k - £1m
505290	5 Year Fixed	4.79%	£3,495	65%	Free standard valuation	£150k - £1m
505275	2 Year Fixed	4.79%	£3,495	65%	Free standard valuation	£150k - £1m
505286	5 Year Fixed	4.89%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
505272	2 Year Fixed	5.09%	£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
505303	3 Year Fixed	4.84%	£3,495	75%	Free standard valuation	£150k - £1m
505314	5 Year Fixed	4.89%	£3,495	75%	Free standard valuation	£150k - £1m
505299	2 Year Fixed	4.89%	£3,495	75%	Free standard valuation	£150k - £1m

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505310	5 Year Fixed	4.99%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m	
505296	2 Year Fixed	5.19%	£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
505324	5 Year Fixed	4.99%	£3,495	80%	Free standard valuation	£150k - £500k
505318	2 Year Fixed	5.24%	£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
505259	5 Year Fixed	4.89%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505257	5 Year Fixed	5.04%	£O	60%	Free standard valuation	£50k - £1m
505253	3 Year Fixed	5.04%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505246	2 Year Fixed	5.14%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
505261	5 Year Fixed	5.39%	£1,995	60%	£250 cashback  ERC free  Free standard valuation	£50k - £1m
505244	2 Year Fixed	5.49%	£O	60%	Free standard valuation	£50k - £1m

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
505328	2 Year Tracker	BoE base rate + 0.54%, 1.54% collar	£1,995	60%	Free standard valuation	£50k - £1m
505326	2 Year Tracker	BoE base rate + 0.89%, 1.89% 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
505283	5 Year Fixed	4.99%	£995	65%	£250 cashback  Free standard valuation	£50k - £1m

505281	5 Year Fixed	5.14%	£0	65%	Free standard valuation	£50k - £1m
505277	3 Year Fixed	5.14%	£995	65%	£250 cashback  Free standard valuation	£50k - £1m
505270	2 Year Fixed	5.24%	£995	65%	£250 cashback  Free standard valuation	£50k - £1m
505285	5 Year Fixed	5.49%	£1,995	65%	£250 cashback  ERC free  Free standard valuation	£50k - £1m
505268	2 Year Fixed	5.59%	£0	65%	Free standard valuation	£50k - £1m

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
505307	5 Year Fixed	5.09%	£995	75%	£250 cashback  Free standard valuation	£50k - £1m
505301	3 Year Fixed	5.24%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505305	5 Year Fixed	5.24%	£0	75%	Free standard valuation	£50k - £1m
505294	2 Year Fixed	5.34%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
505309	5 Year Fixed	5.59%	£1,995	75%	£250 cashback  ERC free  Free standard valuation	£50k - £1m
505292	2 Year Fixed	5.69%	£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
505332	2 Year Tracker	BoE base rate + 0.79%, 1.79% collar	£1,995	75%	Free standard valuation	£50k - £1m
505330	2 Year Tracker	BoE base rate + 1.14%, 2.14% 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
505322	5 Year Fixed	5.19%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
505320	3 Year Fixed	5.54%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

505316	2 Year Fixed	5.79%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
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## 80% LTV House & Flat Purchase, and Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
505336	2 Year Tracker	BoE base rate + 0.94%, 1.94% collar	£1,995	80%	Free standard valuation	£50k - £500k
505334	2 Year Tracker	BoE base rate + 1.29%, 2.29% collar	£995	80%	£250 cashback Free standard valuation	£50k - £500k

# Remortgage

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
505267	5 Year Fixed	4.69%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505264	5 Year Fixed	4.79%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505263	5 Year Fixed	4.79%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
505256	3 Year Fixed	4.79%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505260	5 Year Fixed	4.89%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505252	2 Year Fixed	4.89%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
505250	2 Year Fixed	5.04%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505249	2 Year Fixed	5.04%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
505254	3 Year Fixed	5.04%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505258	5 Year Fixed	5.09%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
505247	2 Year Fixed	5.14%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505265	5 Year Fixed	5.39%	£1,995	60%	ERC free Free standard valuation Remortgage legal service	£50k - £1m

505245 2 Year Fixed 5.59% £0 60% Free standard valuation £50k - £1m	,				, , ,			
Remortgage tegat service	505245	2 Year Fixed	Fixed <b>5.59%</b>	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m	

# **60% LTV Remortgage Tracker**

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
505329	2 Year Tracker	BoE base rate + 0.69%, 1.69% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
505327	2 Year Tracker	BoE base rate + 0.89%, 1.89% 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
505291	5 Year Fixed	4.79%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505288	5 Year Fixed	4.89%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505287	5 Year Fixed	4.89%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
505280	3 Year Fixed	4.89%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505284	5 Year Fixed	4.99%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505276	2 Year Fixed	4.99%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
505274	2 Year Fixed	5.14%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505273	2 Year Fixed	5.14%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
05278	3 Year Fixed	5.14%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505282	5 Year Fixed	5.19%	£O	65%	Free standard valuation Remortgage legal service	£50k - £1m
505271	2 Year Fixed	5.24%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
505289	5 Year Fixed	5.49%	£1,995	65%	ERC free Free standard valuation Remortgage legal service	£50k - £1m

505269	2 Year Fixed	5.69%	£O	65%	Free standard valuation Remortgage legal service	£50k - £1m	
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# 75% LTV Remortgage Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
505315	5 Year Fixed	4.89%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505304	3 Year Fixed	4.99%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505312	5 Year Fixed	4.99%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505311	5 Year Fixed	4.99%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
505308	5 Year Fixed	5.09%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505300	2 Year Fixed	5.09%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
505302	3 Year Fixed	5.24%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505298	2 Year Fixed	5.24%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505297	2 Year Fixed	5.24%	£1,995	75%	£250 cashback  Free standard valuation	£50k - £1m
505306	5 Year Fixed	5.29%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
505295	2 Year Fixed	5.34%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
505313	5 Year Fixed	5.59%	£1,995	75%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
505293	2 Year Fixed	5.79%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

## 75% LTV Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
505333	2 Year Tracker	BoE base rate + 0.94%, 1.94% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

50533	2 Year Tracker	BoE base rate + 1.14%, 2.14% 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
505325	5 Year Fixed	4.99%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
505323	5 Year Fixed	5.19%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505319	2 Year Fixed	5.29%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
505321	3 Year Fixed	5.54%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505317	2 Year Fixed	5.79%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

## 80% LTV Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
505337	2 Year Tracker	BoE base rate + 1.09%, 2.09% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
505335	2 Year Tracker	BoE base rate + 1.29%, 2.29% 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.