

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 04/02/2025

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73749	5 Year Fixed	4.54%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73737	5 Year Fixed	4.61%	£495	75%	Free standard valuation	£30k - £5m
73730	5 Year Fixed	4.64%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73757	5 Year Fixed (Boost LTI)	4.70%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73648	2 Year Fixed	4.71%	£1,995	75%	£250 cashback Free standard valuation	£50k - £5m
73720	5 Year Fixed	4.75%	£0	75%	£500 cashback Free standard valuation	£50k - £5m
73703	3 Year Fixed	4.75%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73752	5 Year Fixed offset	4.84%	£1,995	75%	Free standard valuation	£50k - £5m
73639	2 Year Fixed	4.85%	£495	75%	Free standard valuation	£30k - £5m
73631	2 Year Fixed	4.90%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73735	5 Year Fixed offset	4.94%	£495	75%	£250 cashback Free standard valuation	£50k - £5m
73760	5 Year Fixed offset (Boost LTI)	5.00%	£1,995	75%	Free standard valuation	£50k - £5m
73651	2 Year Fixed offset	5.01%	£1,995	75%	Free standard valuation	£50k - £5m
73626	2 Year Fixed	5.12%	£0	75%	£500 cashback Free standard valuation	£50k - £5m

73636	2 Year Fixed offset	5.20%	£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
73805	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
73750	5 Year Fixed	4.59%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
73731	5 Year Fixed	4.67%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73649	2 Year Fixed	4.75%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
73704	3 Year Fixed	4.82%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73753	5 Year Fixed offset	4.89%	£1,995	80%	Free standard valuation	£50k - £1m
73632	2 Year Fixed	4.94%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73627	2 Year Fixed	5.16%	£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
73751	5 Year Fixed	4.60%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
73738	5 Year Fixed	4.65%	£495	85%	Free standard valuation	£30k - £1m
73732	5 Year Fixed	4.68%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73755	5 Year Fixed	4.70%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73758	5 Year Fixed (Boost LTI)	4.77%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m
73650	2 Year Fixed	4.79%	£1,995	85%	£250 cashback Free standard valuation	£50k - £1m

73721	5 Year Fixed	4.80%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
73759	5 Year Fixed (Boost LTI)	4.87%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73705	3 Year Fixed	4.87%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73653	2 Year Fixed	4.89%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73754	5 Year Fixed offset	4.90%	£1,995	85%	Free standard valuation	£50k - £1m
73640	2 Year Fixed	4.93%	£495	85%	Free standard valuation	£30k - £1m
73736	5 Year Fixed offset	4.98%	£495	85%	£250 cashback Free standard valuation	£50k - £1m
73633	2 Year Fixed	4.98%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73756	5 Year Fixed offset	5.00%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73652	2 Year Fixed offset	5.09%	£1,995	85%	Free standard valuation	£50k - £1m
73654	2 Year Fixed offset	5.19%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
73628	2 Year Fixed	5.20%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
73637	2 Year Fixed offset	5.28%	£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
73806	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
73739	5 Year Fixed	4.87%	£495	90%	Free standard valuation	£30k - £500k
73733	5 Year Fixed	4.90%	£495	90%	£250 cashback Free standard valuation	£50k - £750k

73722	5 Year Fixed	5.02%	£0	90%	£500 cashback Free standard valuation	£50k - £500k
73747	5 Year Fixed (Cascade Score)	5.06%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73744	5 Year Fixed (Boost LTI)	5.14%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73706	3 Year Fixed	5.17%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73728	5 Year Fixed (Cascade Score)	5.22%	£0	90%	£250 cashback Free standard valuation	£50k - £500k
73641	2 Year Fixed	5.22%	£495	90%	Free standard valuation	£30k - £500k
73634	2 Year Fixed	5.27%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73708	3 Year Fixed (Cascade Score)	5.32%	£995	90%	Free standard valuation	£50k - £500k
73725	5 Year Fixed	5.37%	£0	90%	£2000 cashback Free standard valuation	£100k - £500k
73629	2 Year Fixed	5.43%	£0	90%	£250 cashback Free standard valuation	£50k - £750k
73646	2 Year Fixed (Cascade Score)	5.45%	£995	90%	Free standard valuation	£50k - £750k
73638	2 Year Fixed offset	5.57%	£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
73740	5 Year Fixed	5.22%	£495	95%	Free standard valuation	£30k - £500k
73734	5 Year Fixed	5.25%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73723	5 Year Fixed	5.39%	£0	95%	£500 cashback Free standard valuation	£50k - £500k
73748	5 Year Fixed (Cascade Score)	5.55%	£995	95%	£250 cashback Free standard valuation	£50k - £600k
73729	5 Year Fixed (Cascade Score)	5.66%	£0	95%	£250 cashback Free standard valuation	£50k - £500k
73707	3 Year Fixed	5.67%	£495	95%	£250 cashback Free standard valuation	£50k - £600k

73642	2 Year Fixed	5.71%	£495	95%	Free standard valuation	£30k - £500k
73635	2 Year Fixed	5.76%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73726	5 Year Fixed	5.84%	£0	95%	£2000 cashback Free standard valuation	£100k - £500k
73630	2 Year Fixed	5.92%	£0	95%	£250 cashback Free standard valuation	£50k - £600k
73709	3 Year Fixed (Cascade Score)	5.97%	£995	95%	Free standard valuation	£50k - £500k
73647	2 Year Fixed (Cascade Score)	6.06%	£995	95%	Free standard valuation	£50k - £600k

99% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73724	5 Year Fixed (FTB £5k+ Deposit)	5.69%	£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
73741	Houses 5 Year Fixed	4.95%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73742	Flats 5 Year Fixed	4.97%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73745	Houses 5 Year Fixed (Boost LTI)	5.20%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73746	Flats 5 Year Fixed (Boost LTI)	5.22%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
73643	Houses 2 Year Fixed	5.32%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
73644	Flats 2 Year Fixed	5.34%	£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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73743	Houses 5 Year Fixed (Deposit Unlock)	5.20%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
73727	Houses 5 Year Fixed (Deposit Unlock)	5.34%	£0	95%	£500 cashback Free standard valuation	£50k - £600k
73645	Houses 2 Year Fixed (Deposit Unlock)	5.66%	£495	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
73804	10 Year Fixed	5.55%	£995	75%	Free standard valuation	£50k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73797	5 Year Fixed (Portability only)	4.75%	£0	75%	None	£3k - £5m
73798	5 Year Fixed offset (Portability only)	5.05%	£0	75%	None	£3k - £5m
73696	2 Year Fixed (Portability only)	5.12%	£0	75%	None	£3k - £5m
73697	2 Year Fixed offset (Portability only)	5.42%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73799	5 Year Fixed (Portability only)	4.80%	£0	85%	None	£3k - £2m
73800	5 Year Fixed offset (Portability only)	5.10%	£0	85%	None	£3k - £2m
73698	2 Year Fixed (Portability only)	5.20%	£0	85%	None	£3k - £2m
73699	2 Year Fixed offset (Portability only)	5.50%	£0	85%	None	£3k - £2m CHAT

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73801	5 Year Fixed (Portability only)	5.02%	£0	90%	None	£3k - £750k
73802	5 Year Fixed offset (Portability only)	5.32%	£0	90%	None	£3k - £750k
73700	2 Year Fixed (Portability only)	5.43%	£0	90%	None	£3k - £750k
73701	2 Year Fixed offset (Portability only)	5.73%	£0	90%	None	£3k - £750k

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73803	5 Year Fixed (Portability only)	5.51%	£0	95%	None	£3k - £600k
73702	2 Year Fixed (Portability only)	6.04%	£0	95%	None	£3k - £600k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73786	5 Year Fixed	4.55%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73772	5 Year Fixed	4.62%	£495	75%	Free standard valuation	£30k - £5m
73776	5 Year Fixed	4.64%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73765	5 Year Fixed	4.64%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73793	5 Year Fixed (Boost LTI)	4.66%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73689	2 Year Fixed	4.68%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
73682	2 Year Fixed	4.68%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73761	5 Year Fixed	4.70%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m

73715	3 Year Fixed	4.76%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73710	3 Year Fixed	4.76%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73789	5 Year Fixed offset	4.85%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73670	2 Year Fixed	4.90%	£495	75%	Free standard valuation	£30k - £5m
73781	5 Year Fixed offset	4.94%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73770	5 Year Fixed offset	4.94%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73673	2 Year Fixed	4.95%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73663	2 Year Fixed	4.95%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
73796	5 Year Fixed offset (Boost LTI)	4.96%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73692	2 Year Fixed offset	4.98%	£1,995	75%	£500 cashback Free standard valuation	£50k - £5m
73685	2 Year Fixed offset	4.98%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
73659	2 Year Fixed	5.21%	£0	75%	£500 cashback Free standard valuation	£50k - £5m
73655	2 Year Fixed	5.21%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
73678	2 Year Fixed offset	5.25%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
73668	2 Year Fixed offset	5.25%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73807	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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73787	5 Year Fixed	4.67%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
73777	5 Year Fixed	4.76%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73766	5 Year Fixed	4.76%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73690	2 Year Fixed	4.77%	£1,995	80%	£500 cashback Free standard valuation	£50k - £1m
73683	2 Year Fixed	4.77%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
73716	3 Year Fixed	4.92%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73711	3 Year Fixed	4.92%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73674	2 Year Fixed	5.15%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
73664	2 Year Fixed	5.15%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
73660	2 Year Fixed	5.36%	£0	80%	£500 cashback Free standard valuation	£50k - £1m
73656	2 Year Fixed	5.36%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m

85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73788	5 Year Fixed	4.70%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73778	5 Year Fixed	4.79%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73767	5 Year Fixed	4.79%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73791	5 Year Fixed	4.80%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73794	5 Year Fixed (Boost LTI)	4.82%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73762	5 Year Fixed	4.85%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m

73691	2 Year Fixed	4.87%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
73684	2 Year Fixed	4.87%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73795	5 Year Fixed (Boost LTI)	4.92%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73694	2 Year Fixed	4.97%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
73687	2 Year Fixed	4.97%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73790	5 Year Fixed offset	5.00%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73717	3 Year Fixed	5.06%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73712	3 Year Fixed	5.06%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73782	5 Year Fixed offset	5.09%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73771	5 Year Fixed offset	5.09%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73792	5 Year Fixed offset	5.10%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73693	2 Year Fixed offset	5.17%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
73686	2 Year Fixed offset	5.17%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
73675	2 Year Fixed	5.19%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73665	2 Year Fixed	5.19%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
73695	2 Year Fixed offset	5.27%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
73688	2 Year Fixed offset	5.27%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £2m
73661	2 Year Fixed	5.43%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
73657	2 Year Fixed	5.43%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m

73679	2 Year Fixed offset	5.49%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
73669	2 Year Fixed offset	5.49%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73808	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
73779	5 Year Fixed	5.07%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73768	5 Year Fixed	5.07%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
73763	5 Year Fixed	5.09%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73774	5 Year Fixed (Cascade Score)	5.21%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
73784	5 Year Fixed (Cascade Score)	5.22%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73764	5 Year Fixed (Cascade Score)	5.24%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73783	5 Year Fixed (Boost LTI)	5.32%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73773	5 Year Fixed (Boost LTI)	5.32%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k
73718	3 Year Fixed	5.38%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73713	3 Year Fixed	5.38%	£495	90%	Free standard valuation Remortgage legal service	£50k - £500k
73676	2 Year Fixed	5.44%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
73666	2 Year Fixed	5.44%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
73662	2 Year Fixed	5.62%	£0	90%	£500 cashback Free standard valuation	£50k - £500k

73658	2 Year Fixed	5.62%	£0	90%	Free standard valuation Remortgage legal service	£50k - £500k
73680	2 Year Fixed (Cascade Score)	5.64%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
73671	2 Year Fixed (Cascade Score)	5.64%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
73780	5 Year Fixed	5.52%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73769	5 Year Fixed	5.52%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
73785	5 Year Fixed (Cascade Score)	5.74%	£995	95%	£500 cashback Free standard valuation	£50k - £600k
73775	5 Year Fixed (Cascade Score)	5.74%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
73719	3 Year Fixed	5.83%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73714	3 Year Fixed	5.83%	£495	95%	Free standard valuation Remortgage legal service	£50k - £500k
73677	2 Year Fixed	6.04%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
73667	2 Year Fixed	6.04%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
73681	2 Year Fixed (Cascade Score)	6.35%	£995	95%	£500 cashback Free standard valuation	£50k - £600k
73672	2 Year Fixed (Cascade Score)	6.35%	£995	95%	Free standard valuation Remortgage legal service	£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.](#)