

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 05/12/2024

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
72728	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
72783	3 Year Fixed	4.82%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
72719	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
72711	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
72731	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
72705	2 Year Fixed	5.13%	£0	75%	£500 cashback Free standard valuation	£50k - £5m

72716	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
72884	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
72729	2 Year Fixed	4.83%	£1,995	80%	£250 cashback Free standard valuation	£50k - £1m
72784	3 Year Fixed	4.99%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
72712	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
72706	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
72730	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
72733	2 Year Fixed	4.99%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
72720	2 Year Fixed	5.03%	£495	85%	None	£30k - £1m
72785	3 Year Fixed	5.04%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
72713	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
72732	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
72707	2 Year Fixed	5.27%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
72734	2 Year Fixed offset	5.29%	£1,995	85%	£250 cashback Free standard valuation	£50k - £2m
72717	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
72885	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
72786	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
72788	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
72721	2 Year Fixed	5.40%	£495	90%	None	£30k - £500k
72714	2 Year Fixed	5.45%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
72708	2 Year Fixed	5.57%	£0	90%	£250 cashback Free standard valuation	£50k - £500k
72726	2 Year Fixed (Cascade Score)	5.63%	£995	90%	Free standard valuation	£50k - £750k
72718	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
72787	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
72789	3 Year Fixed (Cascade Score)	6.14%	£995	95%	Free standard valuation	£50k - £500k
72722	2 Year Fixed	6.16%	£495	95%	None	£30k - £500k
72715	2 Year Fixed	6.21%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
72709	2 Year Fixed	6.43%	£0	95%	£250 cashback Free standard valuation	£50k - £500k
72727	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	Flats 5 Year Fixed	5.02%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
72820	Houses 5 Year Fixed	5.02%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
72825	Flats 5 Year Fixed (Boost LTI)	5.27%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
72824	Houses 5 Year Fixed (Boost LTI)	5.27%	£995	90%	£250 cashback Free standard valuation	£50k - £750k
72724	Flats 2 Year Fixed	5.50%	£495	90%	£250 cashback Free standard valuation	£50k - £750k
72723	Houses 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	Houses 5 Year Fixed (Deposit Unlock)	5.54%	£495	95%	£250 cashback Free standard valuation	£50k - £600k
72725	Houses 2 Year Fixed (Deposit Unlock)	6.06%	£495	95%	Free standard valuation	£50k - £600k
72710	Houses 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
72776	2 Year Fixed (Portability only)	5.13%	£0	75%	None	£3k - £5m
72777	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
72778	2 Year Fixed (Portability only)	5.27%	£0	85%	None	£3k - £2m
72779	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
72780	2 Year Fixed (Portability only)	5.57%	£0	90%	None	£3k - £750k
72781	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
72782	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
72762	2 Year Fixed	4.66%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
72769	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
72790	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

72795	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
72750	2 Year Fixed	4.88%	£495	75%	None	£30k - £5m
72743	2 Year Fixed	4.93%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
72765	2 Year Fixed offset	4.96%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £5m
72753	2 Year Fixed	4.96%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
72772	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
72739	2 Year Fixed	5.19%	£0	75%	£500 cashback Free standard valuation	£50k - £5m
72735	2 Year Fixed	5.19%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
72748	2 Year Fixed offset	5.23%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
72758	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
72886	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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72763	2 Year Fixed	4.85%	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £1m
72770	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
72791	3 Year Fixed	5.07%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
72796	3 Year Fixed	5.09%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
72744	2 Year Fixed	5.12%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
72754	2 Year Fixed	5.15%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
72740	2 Year Fixed	5.38%	£0	80%	£500 cashback Free standard valuation	£50k - £1m
72736	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
72764	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
72771	2 Year Fixed	5.03%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
72767	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
72774	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
72792	3 Year Fixed	5.17%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
72797	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
72745	2 Year Fixed	5.27%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
72766	2 Year Fixed offset	5.30%	£1,995	85%	Free standard valuation Remortgage legal service	£50k - £1m
72755	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
72773	2 Year Fixed offset	5.33%	£1,995	85%	£500 cashback Free standard valuation	£50k - £1m
72768	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
72775	2 Year Fixed offset	5.43%	£1,995	85%	£500 cashback Free standard valuation	£50k - £2m
72741	2 Year Fixed	5.53%	£0	85%	£500 cashback Free standard valuation	£50k - £1m
72737	2 Year Fixed	5.53%	£0	85%	Free standard valuation Remortgage legal service	£50k - £1m

72749	2 Year Fixed offset	5.57%	£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
72759	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
72887	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
72793	3 Year Fixed	5.30%	£495	90%	Free standard valuation Remortgage legal service	£50k - £500k
72798	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
72746	2 Year Fixed	5.55%	£495	90%	Free standard valuation Remortgage legal service	£50k - £750k
72756	2 Year Fixed	5.58%	£495	90%	£500 cashback Free standard valuation	£50k - £500k
72751	2 Year Fixed (Cascade Score)	5.75%	£995	90%	Free standard valuation Remortgage legal service	£50k - £750k

72760	2 Year Fixed (Cascade Score)	5.78%	£995	90%	£500 cashback Free standard valuation	£50k - £750k
72742	2 Year Fixed	5.78%	£0	90%	£500 cashback Free standard valuation	£50k - £500k
72738	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
72794	3 Year Fixed	5.95%	£495	95%	Free standard valuation Remortgage legal service	£50k - £500k
72799	3 Year Fixed	5.97%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
72747	2 Year Fixed	6.39%	£495	95%	Free standard valuation Remortgage legal service	£50k - £600k
72757	2 Year Fixed	6.42%	£495	95%	£500 cashback Free standard valuation	£50k - £500k
72752	2 Year Fixed (Cascade Score)	6.70%	£995	95%	Free standard valuation Remortgage legal service	£50k - £600k
72761	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.](#)