# **PRODUCT FINDER**

# Find out what we can offer your client

Effective date **12/12/2024** 

#### House & Flat Purchase

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506161	2 Year Fixed	4.39%	£3,495	60%	Free standard valuation	£150k - £1m
506174	5 Year Fixed	4.44%	£3,495	60%	Free standard valuation	£150k - £1m
506165	3 Year Fixed	4.44%	£3,495	60%	Free standard valuation	£150k - £1m
506171	5 Year Fixed	4.59%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
506158	2 Year Fixed	4.59%	£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
506183	2 Year Fixed	4.49%	£3,495	65%	Free standard valuation	£150k - £1m
506196	5 Year Fixed	4.54%	£3,495	65%	Free standard valuation	£150k - £1m
506187	3 Year Fixed	4.54%	£3,495	65%	Free standard valuation	£150k - £1m
506193	5 Year Fixed	4.69%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
506180	2 Year Fixed	4.69%	£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
506205	2 Year Fixed	4.59%	£3,495	75%	Free standard valuation	£150k - £1m
506209	3 Year Fixed	4.64%	£3,495	75%	Free standard valuation	£150k - £1m
506218	5 Year Fixed	4.64%	£3,495	75%	Free standard valuation	£150k - f

506215	5 Year Fixed	4.79%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m	
506202	2 Year Fixed	4.79%	£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
506222	2 Year Fixed	4.94%	£3,495	80%	Free standard valuation	£150k - £500k
506228	5 Year Fixed	5.09%	£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
506169	5 Year Fixed	4.69%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
506163	3 Year Fixed	4.69%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
506156	2 Year Fixed	4.74%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
506167	5 Year Fixed	4.84%	£O	60%	Free standard valuation	£50k - £1m
506154	2 Year Fixed	5.09%	£0	60%	Free standard valuation	£50k - £1m

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506232	2 Year Tracker	BoE base rate + 0.34%, 1.34% collar	£1,995	60%	Free standard valuation	£50k - £1m
506230	2 Year Tracker	BoE base rate + 0.69%, 1.69% 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
506191	5 Year Fixed	4.79%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
506185	3 Year Fixed	4.79%	£995	65%	£250 cashback Free standard valuation	£50k - £1m

506178	2 Year Fixed	4.84%	£995	65%	£250 cashback Free standard valuation	£50k - £1m	
506189	5 Year Fixed	4.94%	£O	65%	Free standard valuation	£50k - £1m	
506176	2 Year Fixed	5.19%	£O	65%	Free standard valuation	£50k - £1m	

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506207	3 Year Fixed	4.89%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
506213	5 Year Fixed	4.89%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
506200	2 Year Fixed	4.94%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
506211	5 Year Fixed	5.04%	£0	75%	Free standard valuation	£50k - £1m
506198	2 Year Fixed	5.29%	£0	75%	Free standard valuation	£50k - £1m

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506236	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	Free standard valuation	£50k - £1m
506234	2 Year Tracker	BoE base rate + 0.84%, 1.84% 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
506226	5 Year Fixed	5.39%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
506224	3 Year Fixed	5.44%	£995	80%	£250 cashback  Free standard valuation	£50k - £500k
506220	2 Year Fixed	5.49%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

### 80% LTV House & Flat Purchase, and Remortgage Tracker

Co	ode	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
5062	40	2 Year Tracker	BoE base rate + 0.94%, 1.94% collar	£1,995	80%	Free standard valuation	£50k - £500k
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506238	2 Year Tracker	BoE base rate + 1.29%, 2.29% collar	£995	80%	£250 cashback  Free standard valuation	£50k - £500k
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# Remortgage

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

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506175	5 Year Fixed	4.49%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
506162	2 Year Fixed	4.54%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
506166	3 Year Fixed	4.54%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
506173	5 Year Fixed	4.59%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506172	5 Year Fixed	4.59%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
506160	2 Year Fixed	4.69%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506159	2 Year Fixed	4.69%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
506170	5 Year Fixed	4.69%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506164	3 Year Fixed	4.74%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506157	2 Year Fixed	4.84%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506168	5 Year Fixed	4.89%	£O	60%	Free standard valuation Remortgage legal service	£50k - £1m
506155	2 Year Fixed	5.24%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m

### 60% LTV Remortgage Tracker

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Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506233	2 Year Tracker	BoE base rate + 0.54%, 1.54% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
506231	2 Year Tracker	BoE base rate + 0.74%, 1.74% 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
506197	5 Year Fixed	4.59%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
506184	2 Year Fixed	4.64%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
506188	3 Year Fixed	4.64%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
506195	5 Year Fixed	4.69%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506194	5 Year Fixed	4.69%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
506182	2 Year Fixed	4.79%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506181	2 Year Fixed	4.79%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
506192	5 Year Fixed	4.79%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506186	3 Year Fixed	4.84%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506179	2 Year Fixed	4.94%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
506190	5 Year Fixed	4.99%	£O	65%	Free standard valuation Remortgage legal service	£50k - £1m
506177	2 Year Fixed	5.34%	£O	65%	Free standard valuation Remortgage legal service	£50k - £1m

#### 75% LTV Remortgage Fixed

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size		
506219	5 Year Fixed	4.69%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m		
506210	3 Year Fixed	4.74%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m		
506206	2 Year Fixed	4.74%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m		
506217	5 Year Fixed	4.79%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m		

506216	5 Year Fixed	4.79%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
506204	2 Year Fixed	4.89%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506203	2 Year Fixed	4.89%	£1,995	75%	£250 cashback  Free standard valuation	£50k - £1m
506214	5 Year Fixed	4.89%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506208	3 Year Fixed	4.94%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506201	2 Year Fixed	5.04%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506212	5 Year Fixed	5.09%	£O	75%	Free standard valuation Remortgage legal service	£50k - £1m
506199	2 Year Fixed	5.44%	£O	75%	Free standard valuation Remortgage legal service	£50k - £1m

# 75% LTV Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506237	2 Year Tracker	BoE base rate + 0.69%, 1.69% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
506235	2 Year Tracker	BoE base rate + 0.89%, 1.89% 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
506223	2 Year Fixed	5.09%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
506229	5 Year Fixed	5.14%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
506227	5 Year Fixed	5.39%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
506225	3 Year Fixed	5.44%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
506221	2 Year Fixed	5.54%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

### 80% LTV Remortgage Tracker

Code	Туре	Rate	Prod fee	Max LTV	Incentives	Loan size
506241	2 Year Tracker	BoE base rate + 1.09%, 2.09% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
506239	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.