

# PRODUCT FINDER

Find out what we can offer your client

Effective date 18/09/2025

## House & Flat Purchase

### 60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507390	2 Year Fixed	4.01%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
507403	5 Year Fixed	4.18%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m

### 65% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507412	2 Year Fixed	4.11%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
507425	5 Year Fixed	4.28%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507434	2 Year Fixed	4.21%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
507447	5 Year Fixed	4.38%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m

## House & Flat Purchase, and Remortgage

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507393	2 Year Fixed	3.86%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507406	5 Year Fixed	4.08%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m

507388	2 Year Fixed	4.16%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507397	3 Year Fixed	4.17%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
507401	5 Year Fixed	4.28%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507395	3 Year Fixed	4.32%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507399	5 Year Fixed	4.43%	£0	60%	Free standard valuation	£50k - £1m
507386	2 Year Fixed	4.51%	£0	60%	Free standard valuation	£50k - £1m

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507464	2 Year Tracker	BoE base rate + 0.43%, 1.34% collar	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507462	2 Year Tracker	BoE base rate + 0.58%, 1.49% collar	£995	60%	£250 cashback Free standard valuation	£50k - £1m

### 65% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507415	2 Year Fixed	3.96%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507428	5 Year Fixed	4.18%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
507410	2 Year Fixed	4.26%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507419	3 Year Fixed	4.27%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
507423	5 Year Fixed	4.38%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507417	3 Year Fixed	4.42%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
507421	5 Year Fixed	4.53%	£0	65%	Free standard valuation	£50k - £1m
507408	2 Year Fixed	4.61%	£0	65%	Free standard valuation	£50k - £1m

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507437	2 Year Fixed	4.06%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507450	5 Year Fixed	4.28%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
507432	2 Year Fixed	4.36%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507441	3 Year Fixed	4.37%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
507445	5 Year Fixed	4.48%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507439	3 Year Fixed	4.52%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
507443	5 Year Fixed	4.63%	£0	75%	Free standard valuation	£50k - £1m
507430	2 Year Fixed	4.71%	£0	75%	Free standard valuation	£50k - £1m

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507468	2 Year Tracker	BoE base rate + 0.59%, 1.49% collar	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507466	2 Year Tracker	BoE base rate + 0.74%, 1.64% collar	£995	75%	£250 cashback Free standard valuation	£50k - £1m

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507454	2 Year Fixed	4.86%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507460	5 Year Fixed	4.96%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
507458	5 Year Fixed	5.16%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507452	2 Year Fixed	5.16%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
507456	3 Year Fixed	5.16%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507472	2 Year Tracker	BoE base rate + 2.39%, 1.89% collar	£1,995	80%	£250 cashback Free standard valuation	£50k - £500k
507470	2 Year Tracker	BoE base rate + 2.54%, 2.04% collar	£995	80%	£250 cashback Free standard valuation	£50k - £500k

## Remortgage

### 60% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507394	2 Year Fixed	3.86%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507392	2 Year Fixed	4.01%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507391	2 Year Fixed	4.01%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507407	5 Year Fixed	4.08%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507389	2 Year Fixed	4.16%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507398	3 Year Fixed	4.17%	£1,995	60%	Free standard valuation Remortgage legal service	£150k - £1m
507405	5 Year Fixed	4.18%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507404	5 Year Fixed	4.18%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507402	5 Year Fixed	4.28%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507396	3 Year Fixed	4.32%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507400	5 Year Fixed	4.48%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
507387	2 Year Fixed	4.56%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m

### 60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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507465	2 Year Tracker	BoE base rate + 0.41%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507463	2 Year Tracker	BoE base rate + 0.56%, 1.49% collar	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m

### 65% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507416	2 Year Fixed	3.96%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507414	2 Year Fixed	4.11%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507413	2 Year Fixed	4.11%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
507429	5 Year Fixed	4.18%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
507411	2 Year Fixed	4.26%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507420	3 Year Fixed	4.27%	£1,995	65%	Free standard valuation Remortgage legal service	£150k - £1m
507427	5 Year Fixed	4.28%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507426	5 Year Fixed	4.28%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
507424	5 Year Fixed	4.38%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507418	3 Year Fixed	4.42%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
507422	5 Year Fixed	4.58%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
507409	2 Year Fixed	4.66%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

### 75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507438	2 Year Fixed	4.06%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507436	2 Year Fixed	4.21%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

507435	2 Year Fixed	4.21%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507451	5 Year Fixed	4.28%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
507433	2 Year Fixed	4.36%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507442	3 Year Fixed	4.37%	£1,995	75%	Free standard valuation Remortgage legal service	£150k - £1m
507449	5 Year Fixed	4.38%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507448	5 Year Fixed	4.38%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
507446	5 Year Fixed	4.48%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507440	3 Year Fixed	4.52%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507444	5 Year Fixed	4.68%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
507431	2 Year Fixed	4.76%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

## 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507469	2 Year Tracker	BoE base rate + 0.57%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
507467	2 Year Tracker	BoE base rate + 0.72%, 1.64% collar	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m

## 80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507455	2 Year Fixed	4.86%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507461	5 Year Fixed	4.96%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
507459	5 Year Fixed	5.16%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507453	2 Year Fixed	5.16%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

507457	3 Year Fixed	5.16%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
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## 80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507473	2 Year Tracker	BoE base rate + 2.37%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
507471	2 Year Tracker	BoE base rate + 2.52%, 2.04% 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.](#)