

# NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 25/03/2026

## House & Flat Purchase

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915914	5 Year Fixed	4.86%	£1,495	75%	Free standard valuation	£50k - £5m
915913	5 Year Fixed	4.90%	£495	75%	Free standard valuation	£30k - £5m
915916	5 Year Fixed (Boost LTI)	5.01%	£1,495	75%	Free standard valuation	£50k - £5m
915911	5 Year Fixed	5.02%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
915890	2 Year Fixed	5.03%	£1,495	75%	Free standard valuation	£50k - £5m
915908	3 Year Fixed	5.09%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
915889	2 Year Fixed	5.13%	£495	75%	Free standard valuation	£30k - £5m
915915	5 Year Fixed offset	5.16%	£1,495	75%	Free standard valuation	£50k - £5m
915912	5 Year Fixed offset	5.20%	£495	75%	Free standard valuation	£50k - £5m
915892	2 Year Fixed (Boost LTI)	5.23%	£1,495	75%	Free standard valuation	£50k - £5m
915917	5 Year Fixed offset (Boost LTI)	5.31%	£1,495	75%	Free standard valuation	£50k - £5m
915891	2 Year Fixed offset	5.33%	£1,495	75%	Free standard valuation	£50k - £5m
915888	2 Year Fixed offset	5.43%	£495	75%	Free standard valuation	£50k - £5m
915887	2 Year Fixed	5.43%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
915893	2 Year Fixed offset (Boost LTI)	5.53%	£1,495	75%	Free standard valuation	£50k - £5

## 75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916059	2 Year Tracker	BoE base rate + 0.74%, 1.74% 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
915945	5 Year Fixed	4.88%	£1,495	80%	Free standard valuation	£50k - £2.6m
915944	5 Year Fixed	4.92%	£495	80%	Free standard valuation	£50k - £2.6m
915935	2 Year Fixed	5.05%	£1,495	80%	Free standard valuation	£50k - £2.6m
915941	3 Year Fixed	5.11%	£495	80%	£300 cashback Free standard valuation	£50k - £2.6m
915934	2 Year Fixed	5.15%	£495	80%	Free standard valuation	£50k - £2.6m
915933	2 Year Fixed	5.45%	£0	80%	£300 cashback Free standard valuation	£50k - £2.6m

## 85% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915974	5 Year Fixed	4.90%	£1,495	85%	Free standard valuation	£50k - £2.6m
915973	5 Year Fixed	4.94%	£495	85%	Free standard valuation	£50k - £2.6m
915976	5 Year Fixed (Boost LTI)	5.05%	£1,495	85%	Free standard valuation	£50k - £2.6m
915971	5 Year Fixed	5.06%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m
915953	2 Year Fixed	5.07%	£1,495	85%	Free standard valuation	£50k - £2.6m
915968	3 Year Fixed	5.13%	£495	85%	£300 cashback Free standard valuation	£50k - £2.6m
915952	2 Year Fixed	5.17%	£495	85%	Free standard valuation	£50k - £2.6m
915975	5 Year Fixed offset	5.20%	£1,495	85%	Free standard valuation	£50k - £2.6m
915972	5 Year Fixed offset	5.24%	£495	85%	Free standard valuation	£50k - £2.6m
915955	2 Year Fixed (Boost LTI)	5.27%	£1,495	85%	Free standard valuation	£50k - £2.6m
915954	2 Year Fixed offset	5.37%	£1,495	85%	Free standard valuation	£50k - £2.6m

915951	2 Year Fixed offset	5.47%	£495	85%	Free standard valuation	£50k - £2.6m
915950	2 Year Fixed	5.47%	£0	85%	£300 cashback Free standard valuation	£50k - £2.6m

### 85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916061	2 Year Tracker	BoE base rate + 0.78%, 1.78% collar	£995	85%	ERC free Free standard valuation	£50k - £2.6m

### 90% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916012	5 Year Fixed	5.20%	£495	90%	Free standard valuation	£50k - £1m
916011	5 Year Fixed (First Time Buyers Only)	5.20%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916008	5 Year Fixed	5.32%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
916014	5 Year Fixed (Cascade Score)	5.33%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
916013	5 Year Fixed (Boost LTI)	5.33%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
916004	3 Year Fixed	5.39%	£495	90%	£300 cashback Free standard valuation	£50k - £1m
915993	2 Year Fixed	5.43%	£495	90%	Free standard valuation	£50k - £1m
915991	2 Year Fixed (First Time Buyers Only)	5.43%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916010	5 Year Fixed (Cascade Score)	5.47%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
916005	3 Year Fixed (Cascade Score)	5.49%	£995	90%	Free standard valuation	£50k - £1m
916009	5 Year Fixed	5.52%	£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
915995	2 Year Fixed (Cascade Score)	5.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
915994	2 Year Fixed (Boost LTI)	5.58%	£995	90%	£300 cashback Free standard valuation	£50k - £1m

915992	2 Year Fixed offset	5.73%	£495	90%	Free standard valuation	£50k - £1m
915989	2 Year Fixed	5.73%	£0	90%	£300 cashback Free standard valuation	£50k - £1m
915990	2 Year Fixed (Cascade Score)	5.93%	£0	90%	£300 cashback Free standard valuation	£50k - £1m

## 95% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916047	5 Year Fixed	6.22%	£495	95%	Free standard valuation	£50k - £750k
916046	5 Year Fixed (First Time Buyers Only)	6.22%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916043	5 Year Fixed	6.34%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
916052	5 Year Fixed (Cascade Score)	6.39%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916048	5 Year Fixed (FTB Boost LTI)	6.41%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
916045	5 Year Fixed (Cascade Score)	6.54%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
916044	5 Year Fixed	6.54%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
916028	2 Year Fixed	6.69%	£495	95%	Free standard valuation	£50k - £750k
916027	2 Year Fixed (First Time Buyers Only)	6.69%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916039	3 Year Fixed	6.74%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
916040	3 Year Fixed (Cascade Score)	6.89%	£995	95%	Free standard valuation	£50k - £750k
916029	2 Year Fixed (FTB Boost LTI)	6.91%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
916033	2 Year Fixed (Cascade Score)	6.94%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916025	2 Year Fixed	6.99%	£0	95%	£300 cashback Free standard valuation	£50k - £750k

## 99% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916058	5 Year Fixed (FTB £5k+ Deposit)	6.64%	£0	99%	Free standard valuation	£95,001 - £495k

## House & Flat Purchase (New Build)

### 95% LTV House & Flat Purchase (New Build) Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916051	<b>Houses</b> 5 Year Fixed	6.25%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916050	<b>Houses</b> 5 Year Fixed	6.39%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
916049	<b>Houses</b> 5 Year Fixed (FTB Boost LTI)	6.45%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916032	<b>Houses</b> 2 Year Fixed	6.74%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
916030	<b>Houses</b> 2 Year Fixed (FTB Boost LTI)	6.99%	£995	95%	£300 cashback Free standard valuation	£50k - £750k

## House & Flat Purchase, and Remortgage

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

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915932	10 Year Fixed	5.49%	£995	75%	Free standard valuation	£50k - £5m

## Portability

### 75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915930	5 Year Fixed (Portability only)	5.02%	£0	75%	None	£3k - £5m
915931	5 Year Fixed offset (Portability only)	5.32%	£0	75%	None	£3k - £5m
915906	2 Year Fixed (Portability only)	5.43%	£0	75%	None	£3k - £5m
915907	2 Year Fixed offset (Portability only)	5.73%	£0	75%	None	£3k - £5m

## 85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915987	5 Year Fixed (Portability only)	5.06%	£0	85%	None	£3k - £2.6m
915988	5 Year Fixed offset (Portability only)	5.36%	£0	85%	None	£3k - £2.6m
915966	2 Year Fixed (Portability only)	5.47%	£0	85%	None	£3k - £2.6m
915967	2 Year Fixed offset (Portability only)	5.77%	£0	85%	None	£3k - £2.6m

## 90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916023	5 Year Fixed (Portability only)	5.32%	£0	90%	None	£3k - £1m
916024	5 Year Fixed offset (Portability only)	5.62%	£0	90%	None	£3k - £1m
916002	2 Year Fixed (Portability only)	5.73%	£0	90%	None	£3k - £1m
916003	2 Year Fixed offset (Portability only)	6.03%	£0	90%	None	£3k - £1m

## 95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916057	5 Year Fixed (Portability only)	6.34%	£0	95%	None	£3k - £750k
916038	2 Year Fixed (Portability only)	6.99%	£0	95%	None	£3k - £750k

## Remortgage

### 75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915924	5 Year Fixed	4.86%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915928	5 Year Fixed	4.87%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m

915921	5 Year Fixed	4.89%	£495	75%	Free standard valuation	£30k - £5m
915919	5 Year Fixed	4.90%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915922	5 Year Fixed	4.93%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915926	5 Year Fixed (Boost LTI)	5.01%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915900	2 Year Fixed	5.04%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915918	5 Year Fixed	5.07%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
915909	3 Year Fixed	5.07%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915904	2 Year Fixed	5.07%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915910	3 Year Fixed	5.10%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915897	2 Year Fixed	5.14%	£495	75%	Free standard valuation	£30k - £5m
915925	5 Year Fixed offset	5.16%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915929	5 Year Fixed offset	5.17%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915895	2 Year Fixed	5.17%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915920	5 Year Fixed offset	5.20%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915923	5 Year Fixed offset	5.23%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915902	2 Year Fixed (Boost LTI)	5.24%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915898	2 Year Fixed	5.24%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
915927	5 Year Fixed offset (Boost LTI)	5.31%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915901	2 Year Fixed offset	5.34%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m

915905	2 Year Fixed offset	5.37%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
915894	2 Year Fixed	5.38%	£0	75%	Free standard valuation Remortgage legal service	£50k - £5m
915896	2 Year Fixed offset	5.47%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915903	2 Year Fixed offset (Boost LTI)	5.54%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
915899	2 Year Fixed offset	5.54%	£495	75%	£500 cashback Free standard valuation	£50k - £5m

### 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916060	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£995	75%	ERC free Free standard valuation	£50k - £5m

### 80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915948	5 Year Fixed	4.96%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915949	5 Year Fixed	4.97%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915946	5 Year Fixed	5.00%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915947	5 Year Fixed	5.03%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915942	3 Year Fixed	5.09%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915943	3 Year Fixed	5.12%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915939	2 Year Fixed	5.17%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915940	2 Year Fixed	5.20%	£1,495	80%	£500 cashback Free standard valuation	£50k - £2.6m
915937	2 Year Fixed	5.27%	£495	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
915938	2 Year Fixed	5.34%	£495	80%	£500 cashback Free standard valuation	£50k - £2.6m

915936	2 Year Fixed	5.44%	£0	80%	Free standard valuation Remortgage legal service	£50k - £2.6m
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## 85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
915982	5 Year Fixed	4.98%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915985	5 Year Fixed	4.99%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915978	5 Year Fixed	5.02%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915980	5 Year Fixed	5.05%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915969	3 Year Fixed	5.11%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915984	5 Year Fixed (Boost LTI)	5.13%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915970	3 Year Fixed	5.14%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915961	2 Year Fixed	5.18%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915977	5 Year Fixed	5.20%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915964	2 Year Fixed	5.20%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915983	5 Year Fixed offset	5.28%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915986	5 Year Fixed offset	5.29%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915957	2 Year Fixed	5.29%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915979	5 Year Fixed offset	5.32%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915981	5 Year Fixed offset	5.35%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915959	2 Year Fixed	5.36%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

915963	2 Year Fixed (Boost LTI)	5.38%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915962	2 Year Fixed offset	5.48%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915956	2 Year Fixed	5.48%	£0	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915965	2 Year Fixed offset	5.50%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
915958	2 Year Fixed offset	5.59%	£495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
915960	2 Year Fixed offset	5.66%	£495	85%	£500 cashback Free standard valuation	£50k - £2.6m

### 85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916062	2 Year Tracker	BoE base rate + 0.78%, 1.78% collar	£995	85%	ERC free Free standard valuation	£50k - £2.6m

### 90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916017	5 Year Fixed	5.22%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
916020	5 Year Fixed	5.25%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
916015	5 Year Fixed	5.29%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
916019	5 Year Fixed (Cascade Score)	5.34%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
916018	5 Year Fixed (Boost LTI)	5.34%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
916022	5 Year Fixed (Cascade Score)	5.35%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
916021	5 Year Fixed (Boost LTI)	5.35%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
916006	3 Year Fixed	5.37%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
916007	3 Year Fixed	5.40%	£495	90%	£500 cashback Free standard valuation	£50k - £1m

916016	5 Year Fixed (Cascade Score)	5.44%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
915997	2 Year Fixed	5.51%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
916000	2 Year Fixed	5.58%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
915998	2 Year Fixed (Boost LTI)	5.58%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
915999	2 Year Fixed (Cascade Score)	5.63%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
915996	2 Year Fixed	5.63%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
916001	2 Year Fixed (Cascade Score)	5.70%	£995	90%	£500 cashback Free standard valuation	£50k - £1m

## 95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
916053	5 Year Fixed	6.25%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
916055	5 Year Fixed	6.28%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916054	5 Year Fixed (Cascade Score)	6.41%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
916056	5 Year Fixed (Cascade Score)	6.44%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
916041	3 Year Fixed	6.72%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
916034	2 Year Fixed	6.74%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
916042	3 Year Fixed	6.75%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916036	2 Year Fixed	6.79%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
916035	2 Year Fixed (Cascade Score)	6.99%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k

**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.](#)

