

NEW BUSINESS PRODUCT FINDER

Find out what we can offer your client

Effective date 13/11/2025

House & Flat Purchase

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913601	2 Year Fixed	4.07%	£1,495	75%	Free standard valuation	£50k - £5m
913603	2 Year Fixed (Boost LTI)	4.12%	£1,495	75%	Free standard valuation	£50k - £5m
913626	5 Year Fixed	4.15%	£1,495	75%	Free standard valuation	£50k - £5m
913600	2 Year Fixed	4.17%	£495	75%	Free standard valuation	£30k - £5m
913598	2 Year Fixed (First Time Buyers Only)	4.17%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913619	3 Year Fixed	4.18%	£495	75%	£300 cashback Free standard valuation	£50k - £5m
913625	5 Year Fixed	4.19%	£495	75%	Free standard valuation	£30k - £5m
913623	5 Year Fixed (First Time Buyers Only)	4.19%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913628	5 Year Fixed (Boost LTI)	4.20%	£1,495	75%	Free standard valuation	£50k - £5m
913622	5 Year Fixed	4.31%	£0	75%	£300 cashback Free standard valuation	£50k - £5m
913602	2 Year Fixed offset	4.37%	£1,495	75%	Free standard valuation	£50k - £5m
913604	2 Year Fixed offset (Boost LTI)	4.42%	£1,495	75%	Free standard valuation	£50k - £5m
913627	5 Year Fixed offset	4.45%	£1,495	75%	Free standard valuation	£50k - £5m
913599	2 Year Fixed offset	4.47%	£495	75%	Free standard valuation	£50k - £5m
913597	2 Year Fixed	4.47%	£0	75%	£300 cashback Free standard valuation	£50k - £5m

913624	5 Year Fixed offset	4.49%	£495	75%	Free standard valuation	£50k - £5m
913629	5 Year Fixed offset (Boost LTI)	4.50%	£1,495	75%	Free standard valuation	£50k - £5m

75% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913783	2 Year Tracker	BoE base rate + 0.57%, 1.57% 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
913647	2 Year Fixed	4.09%	£1,495	80%	Free standard valuation	£50k - £1m
913646	2 Year Fixed	4.19%	£495	80%	Free standard valuation	£50k - £1m
913657	5 Year Fixed	4.20%	£1,495	80%	Free standard valuation	£50k - £1m
913656	5 Year Fixed	4.24%	£495	80%	Free standard valuation	£50k - £1m
913653	3 Year Fixed	4.31%	£495	80%	£300 cashback Free standard valuation	£50k - £1m
913645	2 Year Fixed	4.49%	£0	80%	£300 cashback Free standard valuation	£50k - £1m

85% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913666	2 Year Fixed	4.15%	£1,495	85%	Free standard valuation	£50k - £1m
913669	2 Year Fixed (Boost LTI)	4.20%	£1,495	85%	Free standard valuation	£50k - £1m
913693	5 Year Fixed	4.25%	£1,495	85%	Free standard valuation	£50k - £1m
913667	2 Year Fixed	4.25%	£1,495	85%	Free standard valuation	£50k - £2.6m
913665	2 Year Fixed	4.25%	£495	85%	Free standard valuation	£50k - £1m
913663	2 Year Fixed (First Time Buyers Only)	4.25%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913692	5 Year Fixed	4.29%	£495	85%	Free standard valuation	£50k - £1m
913690	5 Year Fixed (First Time Buyers Only)	4.29%	£495	85%	£500 cashback Free standard valuation	£50k - £1m

913696	5 Year Fixed (Boost LTI)	4.30%	£1,495	85%	Free standard valuation	£50k - £1m
913670	2 Year Fixed (Boost LTI)	4.30%	£1,495	85%	Free standard valuation	£50k - £2.6m
913686	3 Year Fixed	4.34%	£495	85%	£300 cashback Free standard valuation	£50k - £1m
913694	5 Year Fixed	4.35%	£1,495	85%	Free standard valuation	£50k - £2.6m
913697	5 Year Fixed (Boost LTI)	4.40%	£1,495	85%	Free standard valuation	£50k - £2.6m
913689	5 Year Fixed	4.41%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
913668	2 Year Fixed offset	4.55%	£1,495	85%	Free standard valuation	£50k - £2.6m
913664	2 Year Fixed offset	4.55%	£495	85%	Free standard valuation	£50k - £1m
913662	2 Year Fixed	4.55%	£0	85%	£300 cashback Free standard valuation	£50k - £1m
913691	5 Year Fixed offset	4.59%	£495	85%	Free standard valuation	£50k - £1m
913695	5 Year Fixed offset	4.65%	£1,495	85%	Free standard valuation	£50k - £2.6m

85% LTV House & Flat Purchase Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913785	2 Year Tracker	BoE base rate + 0.64%, 1.64% 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
913717	2 Year Fixed	4.36%	£495	90%	Free standard valuation	£50k - £1m
913715	2 Year Fixed (First Time Buyers Only)	4.36%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913735	5 Year Fixed (First Time Buyers Only)	4.40%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913718	2 Year Fixed (Boost LTI)	4.41%	£995	90%	£300 cashback Free standard valuation	£50k - £1m
913736	5 Year Fixed	4.43%	£495	90%	Free standard valuation	£50k - £1m

913728	3 Year Fixed	4.46%		£495	90%	£300 cashback Free standard valuation	£50k - £1m
913719	2 Year Fixed (Cascade Score)	4.51%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
913737	5 Year Fixed (Boost LTI)	4.51%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
913732	5 Year Fixed	4.55%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
913738	5 Year Fixed (Cascade Score)	4.56%		£995	90%	£300 cashback Free standard valuation	£50k - £1m
913729	3 Year Fixed (Cascade Score)	4.56%		£995	90%	Free standard valuation	£50k - £1m
913716	2 Year Fixed offset	4.66%		£495	90%	Free standard valuation	£50k - £1m
913713	2 Year Fixed	4.66%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
913734	5 Year Fixed (Cascade Score)	4.70%		£0	90%	£300 cashback Free standard valuation	£50k - £1m
913733	5 Year Fixed	4.75%		£0	90%	£2,000 cashback Free standard valuation	£100k - £1m
913714	2 Year Fixed (Cascade Score)	4.86%		£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
913770	5 Year Fixed (First Time Buyers Only)	4.86%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913771	5 Year Fixed	4.88%	£495	95%	Free standard valuation	£50k - £750k
913772	5 Year Fixed (FTB Boost LTI)	4.92%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
913767	5 Year Fixed	5.00%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913751	2 Year Fixed (First Time Buyers Only)	5.02%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913776	5 Year Fixed (Cascade Score)	5.03%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913752	2 Year Fixed	5.05%	£495	95%	Free standard valuation	£50k - £750k

913753	2 Year Fixed (FTB Boost LTI)	5.14%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
913763	3 Year Fixed	5.15%	£495	95%	£300 cashback Free standard valuation	£50k - £750k
913769	5 Year Fixed (Cascade Score)	5.20%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913768	5 Year Fixed	5.20%	£0	95%	£2,000 cashback Free standard valuation	£100k - £750k
913757	2 Year Fixed (Cascade Score)	5.30%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913764	3 Year Fixed (Cascade Score)	5.30%	£995	95%	Free standard valuation	£50k - £750k
913749	2 Year Fixed	5.35%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913750	2 Year Fixed (Cascade Score)	5.65%	£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
913782	5 Year Fixed (FTB £5k+ Deposit)	5.32%	£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
913775	Houses 5 Year Fixed	4.91%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913773	Houses 5 Year Fixed (FTB Boost LTI)	4.95%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913774	Houses 5 Year Fixed	5.05%	£0	95%	£300 cashback Free standard valuation	£50k - £750k
913756	Houses 2 Year Fixed	5.10%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913754	Houses 2 Year Fixed (FTB Boost LTI)	5.14%	£995	95%	£300 cashback Free standard valuation	£50k - £750k
913755	Houses 2 Year Fixed	5.45%	£0	95%	£300 cashback Free standard valuation	£50k - £750k CHAT

House & Flat Purchase, and Remortgage

75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913644	10 Year Fixed	5.40%	£995	75%	Free standard valuation	£50k - £5m

Portability

75% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913642	5 Year Fixed (Portability only)	4.31%	£0	75%	None	£3k - £5m
913617	2 Year Fixed (Portability only)	4.47%	£0	75%	None	£3k - £5m
913643	5 Year Fixed offset (Portability only)	4.61%	£0	75%	None	£3k - £5m
913618	2 Year Fixed offset (Portability only)	4.77%	£0	75%	None	£3k - £5m

85% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913711	5 Year Fixed (Portability only)	4.41%	£0	85%	None	£3k - £2.6m
913684	2 Year Fixed (Portability only)	4.55%	£0	85%	None	£3k - £2.6m
913712	5 Year Fixed offset (Portability only)	4.71%	£0	85%	None	£3k - £2.6m
913685	2 Year Fixed offset (Portability only)	4.85%	£0	85%	None	£3k - £2.6m

90% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913747	5 Year Fixed (Portability only)	4.55%	£0	90%	None	£3k - £1m
913726	2 Year Fixed (Portability only)	4.66%	£0	90%	None	£3k - £1m

913748	5 Year Fixed offset (Portability only)	4.85%	£0	90%	None	£3k - £1m
913727	2 Year Fixed offset (Portability only)	4.96%	£0	90%	None	£3k - £1m

95% LTV Portability Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913781	5 Year Fixed (Portability only)	5.00%	£0	95%	None	£3k - £750k
913762	2 Year Fixed (Portability only)	5.35%	£0	95%	None	£3k - £750k

Remortgage

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913611	2 Year Fixed	4.07%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913615	2 Year Fixed	4.10%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913613	2 Year Fixed (Boost LTI)	4.12%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913608	2 Year Fixed	4.16%	£495	75%	Free standard valuation	£30k - £5m
913606	2 Year Fixed	4.19%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913636	5 Year Fixed	4.25%	£1,495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913640	5 Year Fixed	4.26%	£1,495	75%	£500 cashback Free standard valuation	£50k - £5m
913620	3 Year Fixed	4.26%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m
913609	2 Year Fixed	4.26%	£495	75%	£500 cashback Free standard valuation	£50k - £5m
913633	5 Year Fixed	4.28%	£495	75%	Free standard valuation	£30k - £5m
913631	5 Year Fixed	4.29%	£495	75%	Free standard valuation Remortgage legal service	£50k - £5m

913651	2 Year Fixed	4.09%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913652	2 Year Fixed	4.12%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
913649	2 Year Fixed	4.21%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913660	5 Year Fixed	4.27%	£1,495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913654	3 Year Fixed	4.28%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913661	5 Year Fixed	4.28%	£1,495	80%	£500 cashback Free standard valuation	£50k - £1m
913650	2 Year Fixed	4.28%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
913655	3 Year Fixed	4.31%	£495	80%	£500 cashback Free standard valuation	£50k - £1m
913658	5 Year Fixed	4.31%	£495	80%	Free standard valuation Remortgage legal service	£50k - £1m
913648	2 Year Fixed	4.33%	£0	80%	Free standard valuation Remortgage legal service	£50k - £1m
913659	5 Year Fixed	4.34%	£495	80%	£500 cashback Free standard valuation	£50k - £1m

85% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913676	2 Year Fixed	4.20%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913681	2 Year Fixed	4.23%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
913679	2 Year Fixed (Boost LTI)	4.25%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913703	5 Year Fixed	4.29%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913708	5 Year Fixed	4.30%	£1,495	85%	£500 cashback Free standard valuation	£50k - £1m
913677	2 Year Fixed	4.30%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m

913672	2 Year Fixed	4.32%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913699	5 Year Fixed	4.33%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913682	2 Year Fixed	4.33%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913706	5 Year Fixed (Boost LTI)	4.34%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913687	3 Year Fixed	4.35%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913680	2 Year Fixed (Boost LTI)	4.35%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2m
913701	5 Year Fixed	4.36%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
913688	3 Year Fixed	4.38%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
913704	5 Year Fixed	4.39%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913674	2 Year Fixed	4.39%		£495	85%	£500 cashback Free standard valuation	£50k - £1m
913709	5 Year Fixed	4.40%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913698	5 Year Fixed	4.40%		£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
913707	5 Year Fixed (Boost LTI)	4.44%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913671	2 Year Fixed	4.44%		£0	85%	Free standard valuation Remortgage legal service	£50k - £1m
913678	2 Year Fixed offset	4.60%		£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913673	2 Year Fixed offset	4.62%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913700	5 Year Fixed offset	4.63%		£495	85%	Free standard valuation Remortgage legal service	£50k - £1m
913683	2 Year Fixed offset	4.63%		£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m
913702	5 Year Fixed offset	4.66%		£495	85%	£500 cashback Free standard valuation	£50k - £1m

913705	5 Year Fixed offset	4.69%	£1,495	85%	Free standard valuation Remortgage legal service	£50k - £2.6m
913675	2 Year Fixed offset	4.69%	£495	85%	£500 cashback Free standard valuation	£50k - £1m
913710	5 Year Fixed offset	4.70%	£1,495	85%	£500 cashback Free standard valuation	£50k - £2.6m

85% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913786	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	85%	ERC free Free standard valuation	£50k - £1m

90% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913721	2 Year Fixed	4.36%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
913722	2 Year Fixed (Boost LTI)	4.38%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
913741	5 Year Fixed	4.41%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
913724	2 Year Fixed	4.43%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913744	5 Year Fixed	4.44%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913730	3 Year Fixed	4.45%	£495	90%	Free standard valuation Remortgage legal service	£50k - £1m
913742	5 Year Fixed (Boost LTI)	4.48%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
913739	5 Year Fixed	4.48%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
913731	3 Year Fixed	4.48%	£495	90%	£500 cashback Free standard valuation	£50k - £1m
913723	2 Year Fixed (Cascade Score)	4.48%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m
913745	5 Year Fixed (Boost LTI)	4.49%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
913743	5 Year Fixed (Cascade Score)	4.53%	£995	90%	Free standard valuation Remortgage legal service	£50k - £1m

913720	2 Year Fixed	4.53%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m
913746	5 Year Fixed (Cascade Score)	4.54%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
913725	2 Year Fixed (Cascade Score)	4.55%	£995	90%	£500 cashback Free standard valuation	£50k - £1m
913740	5 Year Fixed (Cascade Score)	4.63%	£0	90%	Free standard valuation Remortgage legal service	£50k - £1m

95% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
913777	5 Year Fixed	5.13%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
913779	5 Year Fixed	5.16%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913778	5 Year Fixed (Cascade Score)	5.29%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
913758	2 Year Fixed	5.30%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
913780	5 Year Fixed (Cascade Score)	5.32%	£995	95%	£500 cashback Free standard valuation	£50k - £750k
913760	2 Year Fixed	5.35%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913765	3 Year Fixed	5.37%	£495	95%	Free standard valuation Remortgage legal service	£50k - £750k
913766	3 Year Fixed	5.40%	£495	95%	£500 cashback Free standard valuation	£50k - £750k
913759	2 Year Fixed (Cascade Score)	5.50%	£995	95%	Free standard valuation Remortgage legal service	£50k - £750k
913761	2 Year Fixed (Cascade Score)	5.55%	£995	95%	£500 cashback Free standard valuation	£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.](#)