

PRODUCT FINDER

Find out what we can offer your client

Effective date 27/11/2025

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
507995	2 Year Fixed	3.70%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507994	2 Year Fixed	3.90%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
508001	5 Year Fixed	3.94%	£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507993	2 Year Fixed	4.00%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507997	3 Year Fixed	4.01%	£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
508000	5 Year Fixed	4.09%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
507999	5 Year Fixed	4.14%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507996	3 Year Fixed	4.16%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
507998	5 Year Fixed	4.29%	£0	60%	Free standard valuation	£50k - £1m
507992	2 Year Fixed	4.35%	£0	60%	Free standard valuation	£50k - £1m

65% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508025	2 Year Fixed	3.75%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
508024	2 Year Fixed	3.95%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
508031	5 Year Fixed	4.04%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m CHAT

508023	2 Year Fixed	4.05%		£995	65%	£250 cashback Free standard valuation	£50k - £1m
508027	3 Year Fixed	4.06%		£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
508030	5 Year Fixed	4.19%		£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
508026	3 Year Fixed	4.21%		£995	65%	£250 cashback Free standard valuation	£50k - £1m
508029	5 Year Fixed	4.24%		£995	65%	£250 cashback Free standard valuation	£50k - £1m
508028	5 Year Fixed	4.39%		£0	65%	Free standard valuation	£50k - £1m
508022	2 Year Fixed	4.40%		£0	65%	Free standard valuation	£50k - £1m

75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508055	2 Year Fixed	3.83%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508054	2 Year Fixed	4.03%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
508053	2 Year Fixed	4.13%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508057	3 Year Fixed	4.14%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
508061	5 Year Fixed	4.14%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508056	3 Year Fixed	4.29%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508060	5 Year Fixed	4.29%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
508059	5 Year Fixed	4.34%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508052	2 Year Fixed	4.48%	£0	75%	Free standard valuation	£50k - £1m
508058	5 Year Fixed	4.49%	£0	75%	Free standard valuation	£50k - £1m

80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
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508073	2 Year Fixed	4.63%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508076	5 Year Fixed	4.68%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508075	5 Year Fixed	4.88%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508072	2 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508074	3 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

House & Flat Purchase, and Remortgage

60% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508079	2 Year Tracker	BoE base rate + 0.43%, 1.34% collar	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
508077	2 Year Tracker	BoE base rate + 0.58%, 1.49% collar	£995	60%	£250 cashback Free standard valuation	£50k - £1m

75% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508083	2 Year Tracker	BoE base rate + 0.59%, 1.49% collar	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
508081	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 Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508087	2 Year Tracker	BoE base rate + 2.39%, 1.89% collar	£1,995	80%	£250 cashback Free standard valuation	£50k - £500k
508085	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
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507979	2 Year Fixed	3.75%		£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507978	2 Year Fixed	3.75%		£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507977	2 Year Fixed	3.90%		£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507976	2 Year Fixed	3.90%		£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507991	5 Year Fixed	3.99%		£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
507990	5 Year Fixed	3.99%		£3,495	60%	£250 cashback Free standard valuation	£150k - £1m
507975	2 Year Fixed	4.05%		£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507974	2 Year Fixed	4.05%		£995	60%	£250 cashback Free standard valuation	£50k - £1m
507983	3 Year Fixed	4.06%		£1,995	60%	Free standard valuation Remortgage legal service	£150k - £1m
507982	3 Year Fixed	4.06%		£1,995	60%	£250 cashback Free standard valuation	£150k - £1m
507989	5 Year Fixed	4.09%		£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507988	5 Year Fixed	4.09%		£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
507987	5 Year Fixed	4.19%		£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507986	5 Year Fixed	4.19%		£995	60%	£250 cashback Free standard valuation	£50k - £1m
507981	3 Year Fixed	4.21%		£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
507980	3 Year Fixed	4.21%		£995	60%	£250 cashback Free standard valuation	£50k - £1m
507984	5 Year Fixed	4.34%		£0	60%	Free standard valuation	£50k - £1m
507985	5 Year Fixed	4.39%		£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
507972	2 Year Fixed	4.40%		£0	60%	Free standard valuation	£50k - £1m

507973	2 Year Fixed	4.45%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
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60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508080	2 Year Tracker	BoE base rate + 0.41%, 1.34% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
508078	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
508009	2 Year Fixed	3.77%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
508008	2 Year Fixed	3.77%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
508007	2 Year Fixed	3.92%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508006	2 Year Fixed	3.92%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
508005	2 Year Fixed	4.07%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508004	2 Year Fixed	4.07%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
508021	5 Year Fixed	4.09%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
508020	5 Year Fixed	4.09%	£3,495	65%	£250 cashback Free standard valuation	£150k - £1m
508013	3 Year Fixed	4.11%	£1,995	65%	Free standard valuation Remortgage legal service	£150k - £1m
508012	3 Year Fixed	4.11%	£1,995	65%	£250 cashback Free standard valuation	£150k - £1m
508019	5 Year Fixed	4.19%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508018	5 Year Fixed	4.19%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
508011	3 Year Fixed	4.26%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m

508010	3 Year Fixed	4.26%		£995	65%	£250 cashback Free standard valuation	£50k - £1m
508017	5 Year Fixed	4.29%		£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
508016	5 Year Fixed	4.29%		£995	65%	£250 cashback Free standard valuation	£50k - £1m
508002	2 Year Fixed	4.42%		£0	65%	Free standard valuation	£50k - £1m
508014	5 Year Fixed	4.44%		£0	65%	Free standard valuation	£50k - £1m
508003	2 Year Fixed	4.47%		£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
508015	5 Year Fixed	4.49%		£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508039	2 Year Fixed	3.78%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
508038	2 Year Fixed	3.78%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508037	2 Year Fixed	3.93%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508036	2 Year Fixed	3.93%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
508035	2 Year Fixed	4.08%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508034	2 Year Fixed	4.08%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508043	3 Year Fixed	4.19%	£1,995	75%	Free standard valuation Remortgage legal service	£150k - £1m
508042	3 Year Fixed	4.19%	£1,995	75%	£250 cashback Free standard valuation	£150k - £1m
508051	5 Year Fixed	4.19%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
508050	5 Year Fixed	4.19%	£3,495	75%	£250 cashback Free standard valuation	£150k - £1m
508049	5 Year Fixed	4.29%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

508048	5 Year Fixed	4.29%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
508041	3 Year Fixed	4.34%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508040	3 Year Fixed	4.34%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508047	5 Year Fixed	4.39%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508046	5 Year Fixed	4.39%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
508032	2 Year Fixed	4.43%	£0	75%	Free standard valuation	£50k - £1m
508033	2 Year Fixed	4.48%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
508044	5 Year Fixed	4.54%	£0	75%	Free standard valuation	£50k - £1m
508045	5 Year Fixed	4.59%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508084	2 Year Tracker	BoE base rate + 0.57%, 1.49% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
508082	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
508065	2 Year Fixed	4.68%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
508064	2 Year Fixed	4.68%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508071	5 Year Fixed	4.73%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
508070	5 Year Fixed	4.73%	£3,495	80%	£250 cashback Free standard valuation	£150k - £500k
508069	5 Year Fixed	4.93%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

508068	5 Year Fixed	4.93%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508063	2 Year Fixed	4.98%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
508062	2 Year Fixed	4.98%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
508067	3 Year Fixed	4.98%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
508066	3 Year Fixed	4.98%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
508088	2 Year Tracker	BoE base rate + 2.37%, 1.89% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
508086	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.](#)