



Products

Effective date 12 August 2016

This is an overview of our Buy To Let product range. For more detailed product information please check the [Product Finder](#) and click on the 'Details' box next to each product.

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	101697	1.64%	£1,845	Min: £50,000 Max: £1m	None
5 year Fixed	101739	2.89%	£1,845	Min: £50,000 Max: £1m	None

65% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	101708	2.09%	£1,845	Min: £50,000 Max: £1m	None
2 year Fixed	101705	2.49%	£800	Min: £50,000 Max: £1m	None
2 year Fixed	101701	2.74%	None	Min: £50,000 Max: £1m	Cashback - £500
3 year Fixed	101731	2.54%	£1,845	Min: £50,000 Max: £1m	Cashback - £500
3 year Fixed	101729	2.64%	£800	Min: £50,000 Max: £1m	Cashback - £500
5 year Fixed	101747	2.99%	£1,845	Min: £50,000 Max: £1m	None
5 year Fixed	101743	3.29%	£800	Min: £50,000 Max: £1m	Cashback - £300 Free Standard Valuation
5 year Fixed	101742	3.29%	£800	Min: £50,000 Max: £1m	Cashback - £500

75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	101722	2.24%	£1,845	Min: £50,000 Max: £1m	None
2 year Fixed	101718	2.34%	£800	Min: £50,000 Max: £1m	None

2 year Fixed	101724	2.39%	£1,845	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
2 year Fixed	101720	2.39%	£1,845	Min: £50,000 Max: £1m	Cashback – £500
2 year Fixed	101714	2.59%	£800	Min: £50,000 Max: £1m	Cashback – £500
2 year Fixed	101712	3.09%	None	Min: £50,000 Max: £1m	Cashback – £500
3 year Fixed	101737	2.64%	£1,845	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
3 year Fixed	101735	2.64%	£1,845	Min: £50,000 Max: £1m	Cashback – £500
3 year Fixed	101734	2.69%	£800	Min: £50,000 Max: £1m	Cashback – £500
5 year Fixed	101750	3.39%	£800	Min: £50,000 Max: £1m	Cashback – £500
5 year Fixed	101748	3.64%	None	Min: £50,000 Max: £1m	Cashback – £500

65% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	101752	2 year Tracker BoE+2.44% 2.69% collar.	£300	Min: £50,000 Max: £1m	Free Standard Valuation

75% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	101753	2 year Tracker BoE+2.65% 2.90% collar.	£300	Min: £50,000 Max: £1m	Free Standard Valuation

Remortgage

60% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	101698	1.64%	£1,845	Min: £50,000 Max: £1m	None
2 year Fixed	101695	1.79%	£800	Min: £50,000 Max: £1m	None
2 year Fixed	101696	1.84%	£1,845	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
2 year Fixed	500347	1.84%	£1,845	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

2 year Fixed	500346	1.94%	£800	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	101693	1.99%	£800	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
3 year Fixed	500359	2.59%	£800	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	101727	2.59%	£800	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
5 year Fixed	101740	2.89%	£1,845	Min: £50,000 Max: £1m	None
5 year Fixed	500366	3.09%	£800	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	101738	3.09%	£800	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation

65% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	101709	2.09%	£1,845	Min: £50,000 Max: £1m	None
2 year Fixed	101707	2.24%	£1,845	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
2 year Fixed	500352	2.24%	£1,845	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	101706	2.29%	£800	Min: £50,000 Max: £1m	None
2 year Fixed	500350	2.54%	£800	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	101703	2.59%	£800	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
2 year Fixed	500349	2.69%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	101702	2.74%	None	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
3 year Fixed	500362	2.54%	£1,845	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	101732	2.54%	£1,845	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
3 year Fixed	500361	2.64%	£800	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	101730	2.64%	£800	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
3 year Fixed	500360	3.04%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	101728	3.04%	None	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
5 year Fixed	101746	2.99%	£1,845	Min: £50,000 Max: £1m	None

5 year Fixed	500369	3.04%	£1,845	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	101745	3.04%	£1,845	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
5 year Fixed	500368	3.29%	£800	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	101744	3.29%	£800	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
5 year Fixed	500367	3.39%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	101741	3.39%	None	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation

75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	101723	2.24%	£1,845	Min: £50,000 Max: £1m	None
2 year Fixed	101719	2.34%	£800	Min: £50,000 Max: £1m	None
2 year Fixed	500357	2.39%	£1,845	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	101721	2.39%	£1,845	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
2 year Fixed	500355	2.54%	£800	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	101715	2.59%	£800	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
2 year Fixed	500354	2.84%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	101713	2.89%	None	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
3 year Fixed	101736	2.64%	£1,845	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
3 year Fixed	500365	2.64%	£1,845	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	500364	2.69%	£800	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	500363	3.39%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	101733	3.39%	None	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
5 year Fixed	500371	3.39%	£800	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	101751	3.39%	£800	Min: £50,000 Max: £1m	Cashback – £300 Free Standard Valuation
5 year Fixed	500370	3.54%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	101749	3.54%	None	Min: £50,000	Cashback – £300

Max: £1m

Free Standard Valuation

65% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	500372	2 year Tracker BoE+2.44% 2.69% collar.	£300	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

75% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	500373	2 year Tracker BoE+2.65% 2.90% collar.	£300	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

Product Availability: Our products are available through a limited number of partners. Please check with your club or network to see if you have access to these products.

Important Notes

- Please note that Accord Mortgages' Buy to Let Standard Variable Rate is currently 5.79% and is set independently of Accord Mortgages' residential Standard Variable Rate. This is because Accord Mortgages' Buy to Let lending business is run differently from its residential lending business. As such, Accord Mortgages' Buy to Let Standard Variable Rate may be different from Accord Mortgages' residential Standard Variable Rate at any time and can vary upwards or downwards from time to time.
- From 1 February 2016, when any of our 2 & 3 year fixed and tracker rate products end, the customer will revert to a rate which is 1.75% below our BTL SVR (currently 5.79%). The period of the discounted BTL SVR will be equal to the remainder of the 5 year period starting from the date the customer took out their initial product. Redemption of the mortgage during the discounted BTL SVR period will not incur an ERC.
- Mortgage Application Processing Fee: is payable as part of the full mortgage application process and is non-refundable.
- The full mortgage application should not be started unless you receive an 'Accept' Lending Decision. Please await the outcome of referrals as the Mortgage Application Processing Fee is not refunded in the event of a decline.
- Product Withdrawal: we aim to give prior notice of withdrawal, but products may be withdrawn without notice. No further applications are accepted after withdrawal.
- Processing of your application will not commence until the Mortgage Application Processing Fee is paid.
- Product Fee: Accord offers a range of products with differing fees, to suit different client requirements. Product Fees are payable on completion and can be added to the loan, however, interest will be payable on the fee during the life of the loan. A Mortgage Fee of £90 is payable on redemption of the loan.
- Valuation Fee: is payable on application unless stated otherwise. Where the valuation fee has been
- Free Standard Valuation: on selected products Accord will pay for the valuation. (This excludes second or subsequent valuations and does not include HomeBuyers Reports, structural surveys or specialists reports).
- Refunded Valuation: on selected products Accord will refund the valuation fee on completion. (This excludes second or subsequent valuations and does not include HomeBuyers Reports, structural surveys or specialists reports).
- Cashback products (when available): on selected products Accord will pay the cashback on completion via your client's solicitor.
- Early Repayment Charges (ERCs) and overpayments: unless otherwise stated, all products allow 10% overpayments per year without ERC. ERCs apply on redemption or transfer (part or full) to another product, or our SVR, during the ERC period.
- Accord does not offer Further Advances for BTL mortgages.
- A Product Switching fee, which is £90, is payable when changing products prior to completion and is payable at the point of switching. It covers part of the costs incurred when the product applied for is reserved and is payable each time the product is changed before completion. (Where a product carries an incentive such as a free valuation or free legals then an alternative product with the same incentives must be selected)

paid, we will instruct the valuation as soon as we begin to process your application - unless you advise us otherwise.

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Applications subject to standard lending criteria and all loans subject to status. Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. We are entered in the Financial Services Register and our registration number is 305936.

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