



**ACCORD
BUY TO LET
PRODUCTS**

Effective date: **25 August 2017**

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102064	1.43%	£1,995	Min: £50,000 Max: £1m	Cashback – £250
2 year Fixed	102061	1.63%	£950	Min: £50,000 Max: £1m	Cashback – £250
2 year Fixed	102082	1.64%	£1,995	Min: £50,000 Max: £1m	Cashback – £550 Free Standard Valuation
3 year Fixed	102024	1.94%	£950	Min: £50,000 Max: £1m	Cashback – £250
5 year Fixed	102045	2.14%	£1,995	Min: £50,000 Max: £1m	Cashback – £250

65% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102069	1.64%	£1,995	Min: £50,000 Max: £1m	Cashback – £250
2 year Fixed	102066	1.79%	£950	Min: £50,000 Max: £1m	Cashback – £250
2 year Fixed	102040	2.39%	£450	Min: £50,000 Max: £1m	Cashback – £750
3 year Fixed	102054	2.24%	£1,995	Min: £50,000 Max: £1m	Cashback – £250
3 year Fixed	102051	2.34%	£950	Min: £50,000 Max: £1m	Cashback – £250

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	102050	2.74%	£450	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
5 year Fixed	102079	2.74%	£950	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>

75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102076	1.79%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i>
2 year Fixed	102075	1.89%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
2 year Fixed	102072	2.02%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250</i>
2 year Fixed	102073	2.08%	£950	Min: £50,000 Max: £1m	<i>Cashback – £750</i>
2 year Fixed	102017	2.55%	£450	Min: £50,000 Max: £1m	<i>Cashback – £750</i>
2 year Fixed	102038	2.69%	£195	Min: £50,000 Max: £1m	<i>Cashback – £1,000 Free Standard Valuation</i>
3 year Fixed	102026	2.63%	£950	Min: £50,000 Max: £1m	<i>Cashback – £750</i>
3 year Fixed	102025	2.75%	£450	Min: £50,000 Max: £1m	<i>Cashback – £550</i>
5 year Fixed	102084	2.74%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
5 year Fixed	102047	2.89%	£950	Min: £50,000 Max: £1m	<i>Cashback – £750</i>
5 year Fixed	102039	3.29%	£195	Min: £50,000 Max: £1m	<i>Cashback – £1,000 Free Standard Valuation</i>

65% LTV House Purchase Tracker

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Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	102036	2.39% 2 year Tracker BoE+2.14% 2.39% collar.	£950	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>

75% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	102037	2.79% 2 year Tracker BoE+2.54% 2.79% collar.	£950	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>

Remortgage

60% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102063	1.43%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i>
2 year Fixed	102062	1.63%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250</i>
2 year Fixed	500556	1.64%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
2 year Fixed	102083	1.64%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
2 year Fixed	102006	1.83%	£950	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
2 year Fixed	500504	1.83%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102005	2.18%	£450	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
2 year Fixed	500503	2.18%	£450	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
3 year Fixed	500506	2.04%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102044	2.14%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i>
5 year Fixed	500554	2.19%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
5 year Fixed	500508	2.51%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102056	2.51%	£950	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
5 year Fixed	500548	2.84%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>

65% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102070	1.64%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i>
2 year Fixed	500560	1.69%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102067	1.79%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250</i>
2 year Fixed	500559	1.99%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
2 year Fixed	102068	1.99%	£950	Min: £50,000 Max: £1m	<i>Cashback – £750 Free Standard Valuation</i>
2 year Fixed	102065	2.39%	£450	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
2 year Fixed	500558	2.39%	£450	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
3 year Fixed	102055	2.24%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i>
3 year Fixed	500553	2.29%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
3 year Fixed	102052	2.34%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250</i>
3 year Fixed	102053	2.54%	£950	Min: £50,000 Max: £1m	<i>Cashback – £750 Free Standard Valuation</i>
3 year Fixed	500552	2.54%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
3 year Fixed	500551	2.74%	£450	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	102049	2.74%	£450	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
5 year Fixed	500565	2.53%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102081	2.53%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
5 year Fixed	500564	2.74%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102080	2.74%	£950	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
5 year Fixed	500547	3.04%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>

75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102077	1.79%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i>
2 year Fixed	500563	1.89%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
2 year Fixed	102078	1.89%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
2 year Fixed	102074	2.02%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250</i>

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	500562	2.08%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
2 year Fixed	102071	2.55%	£450	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
2 year Fixed	500561	2.55%	£450	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
3 year Fixed	102027	2.36%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £750</i>
3 year Fixed	500520	2.36%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
3 year Fixed	500514	2.63%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
3 year Fixed	500513	2.89%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
5 year Fixed	500555	2.74%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102057	2.74%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>
5 year Fixed	500550	2.89%	£950	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102048	2.89%	£950	Min: £50,000 Max: £1m	<i>Cashback – £550 Free Standard Valuation</i>

65% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	500518	2.39%2 year Tracker BoE+2.14% 2.39% collar.	£950	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>

75% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	500519	2.79%2 year Tracker BoE+2.54% 2.79% collar.	£950	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>

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:

Important Notes:

Please note that Accord Mortgages' Buy to Let Standard Variable Rate is currently 5.34% 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 5.34%). 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.

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.

The full mortgage application should not be started unless you receive an 'Accept' Lending Decision.

Product Withdrawal: we aim to give prior notice of withdrawal, but products may be withdrawn without notice. No further applications are accepted after withdrawal.

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

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)

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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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