



**ACCORD
BUY TO LET
PRODUCTS**

Effective date: **15 December 2017**

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102180	1.99%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	102201	2.44%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>

65% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102183	1.89%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	102181	2.09%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	102193	2.49%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	102191	2.79%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	102207	2.47%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	102204	2.84%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>

75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102187	2.24%	£950	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	102186	2.84%	£195	Min: £50,000 Max: £1m	Cashback – £1,000 Free Standard Valuation
3 year Fixed	102198	2.39%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
3 year Fixed	102195	2.54%	£950	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	102212	2.79%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	102209	2.94%	£950	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	102208	3.19%	£195	Min: £50,000 Max: £1m	Cashback – £1,000 Free Standard Valuation

Remortgage

60% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	102179	1.99%	£950	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	500619	1.99%	£950	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	102178	2.18%	£450	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	500618	2.18%	£450	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	500624	2.44%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	102189	2.44%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	102202	2.39%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	500631	2.44%	£950	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102200	2.44%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	500630	2.64%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102199	2.64%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>

65% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	500621	1.89%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	102184	1.89%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	102182	2.09%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	500620	2.09%	£950	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	102192	2.49%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	500626	2.49%	£950	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	102190	2.79%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	500625	2.79%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	500634	2.47%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102206	2.47%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	500633	2.84%	£950	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102205	2.84%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	500632	2.99%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102203	2.99%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>

75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	500623	2.24%	£950	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	102188	2.24%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	500622	2.49%	£450	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	102185	2.49%	£450	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	102197	2.39%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	500629	2.39%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	500628	2.54%	£950	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	102196	2.54%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	500627	2.84%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	102194	2.84%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	500636	2.79%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	102211	2.79%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	500635	2.94%	£950	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	102210	2.94%	£950	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	102213	3.14%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	500637	3.14%	None	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 4.99% 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 4.99%). The period of the discounted BTL SVR will be equal to the

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

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. 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.

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)

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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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