

Term	RESIDENTIAL				RESIDENTIAL - LARGE LOAN			
	2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount	
Initial Variable Rate Repayment/Interest-Only	2.34%	2.84%	2.64%	3.04%	2.34%	2.84%	2.64%	3.04%
Followed by our Standard Variable Rate	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%
Available for	Purchase, Re-Mortgage, Release of Equity							
Repayment Type	Repayment, Interest-Only, Part & Part							
Min/Max mortgage	£75,000 - £1,000,000				£1,000,001 - £2,000,000			
Max Term Repayment	35 years							
Max Term Interest-Only/Part & Part	35 years							
Max LTV Repayment	80%							
Max LTV Interest-Only/Part & Part	75%							
Arrangement fee	£800				£3,000			
ERCs	2%	None	2%	None	2%	None	2%	None

Term	LENDING INTO RETIREMENT				LENDING IN RETIREMENT				JOINT BORROWER SOLE PROPRIETOR			
	2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount		2 Year Discount variable		3 Year Discount variable	
Initial Variable Rate Repayment/Interest-Only	2.54%	3.04%	2.74%	3.24%	2.54%	3.04%	2.74%	3.24%	3.20%	3.70%	3.20%	3.70%
Followed by our Standard Variable Rate	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%
Available for	Purchase, Re-Mortgage, Release of Equity								Purchase, Re-Mortgage, Release of Equity			
Repayment Type	Repayment, Interest-Only, Part & Part								Repayment, Interest-Only, Part & Part			
Min/Max mortgage	£75,000 - £1,000,000								£75,000 - £1,000,000			
Max Term Repayment	35 years											
Max Term Interest-Only/Part & Part	35 years											
Max LTV Repayment	80%				70%				80%			
Max LTV Interest-Only/Part & Part	75%				70%				75%			
Arrangement fee	£800								£999			
ERCs	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None

**BUSINESS DEVELOPMENT TEAM**



**Jean Errington**  
TELEPHONE BUSINESS DEVELOPMENT MANAGER  
Mobile: 07483 310314  
Tel: 01582 463133

brokerteam@harpendenbs.co.uk



**Vanessa Hunt**  
TELEPHONE BUSINESS DEVELOPMENT MANAGER  
Mobile: 07741 661036  
Tel: 01582 463133

brokerteam@harpendenbs.co.uk



**Emily Smith**  
HEAD OF INTERMEDIARY SALES & DISTRIBUTION  
Tel: 01582 463133

brokerteam@harpendenbs.co.uk

Ask for a personalised illustration from our Business Development Team.

\*Refer to Society Lending Criteria Guidelines or contact our team.



Scan the code for the latest on our Intermediaries Mortgage Products and Lending Criteria

This document is for use by authorised intermediaries only

	STANDARD SELF-BUILD		PREMIUM SELF-BUILD		DEVELOPMENT
Max Term	3 Years		3 Years		3 years
Variable Rate Interest-Only	3.89%	4.39%	3.89%	4.39%	6.54%
Available for	Purchase, Re-mortgage and Release of Equity on: New Builds, Conversions, Knock-Downs and Re-Builds and Refurbishments				
Repayment Type	Interest-Only				
Min/Max mortgage	£75,000 - £999,999	£1,000,000 - £2,000,000	£75,000 - £999,999	£1,000,000 - £2,000,000	£75,000 - £2,000,000
Max LTV Interest-Only	65%		75%*		65%
Arrangement fee	By arrangement (Minimum £1,000)				
Application/Booking fee	£300 (Refunded upon completion)				£100 (Refunded upon completion)
ERCs	None				

	BTL/CBTL				HOLIDAY LET/HOLIDAY HOME/SECOND HOME		
Term	2 Year Discount		3 Year Discount		2 Year Discount		2 Year Discount - Semi-exclusive**
Initial Variable Rate Repayment/ Interest-Only	3.04%	3.74%	3.04%	3.74%	2.89%	3.39%	2.59%
Followed by our Standard Variable Rate	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%
Available for	Purchase, Re-Mortgage, Release of Equity				Purchase, Re-Mortgage, Release of Equity		Purchase, Re-Mortgage, Release of Equity
Repayment Type	Repayment, Interest-Only, Part & Part				Repayment, Interest-Only, Part & Part		Repayment, Interest-Only, Part & Part
Min/Max mortgage	£75,000 - £2,000,000				£75,000 - £2,000,000		£75,000 - £2,000,000
Max Term Repayment	25 years				25 years		25 years
Max Term Interest-Only/Part & Part	25 years				25 years		25 years
Max LTV Repayment	75%				80%		80%
Max LTV Interest-Only/Part & Part	70%				75%		75%
Arrangement fee	By arrangement (Minimum £1,000)				£800		£800
Application/Booking fee	£100 (Refunded upon completion)				£100		£100
ERCs	2%	None	2%	None	2%	None	2%

**BUSINESS DEVELOPMENT TEAM**



**Jean Errington**  
TELEPHONE BUSINESS DEVELOPMENT MANAGER  
Mobile: 07483 310314  
Tel: 01582 463133

brokerteam@harpendenbs.co.uk



**Vanessa Hunt**  
TELEPHONE BUSINESS DEVELOPMENT MANAGER  
Mobile: 07741 661036  
Tel: 01582 463133

brokerteam@harpendenbs.co.uk



**Emily Smith**  
HEAD OF INTERMEDIARY SALES & DISTRIBUTION  
Tel: 01582 463133

brokerteam@harpendenbs.co.uk

Ask for a personalised illustration from our Business Development Team.  
\*Refer to Society Lending Criteria Guidelines or contact our team  
\*\*Refer to BDM regarding availability.



Scan the code for the latest on our Intermediaries Mortgage Products and Lending Criteria

This document is for use by authorised intermediaries only