

Rate Cards

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OUR RESIDENTIAL MORTGAGES

Rates effective from 12th May 2025

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
DISCOUNT VARIABLE	4.59%	2 Years	7.64%	£150,000 - £1,250,000	55%	55%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	4.99%	2 Years	7.64%	£150,000 - £1,250,000	65%	65%	£995		
	5.39%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£995		
	5.99%	2 Years	7.64%	£150,000 - £1,250,000	80%	N/A	£995		
	6.29%	2 Years	7.64%	£150,000 - £1,250,000	85%	N/A	£995		

Max LTV for Lending In Retirement is 70%

This document is for use by authorised intermediaries only

OUR RESIDENTIAL MORTGAGES

Rates effective from 12th May 2025

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	4.89%	Until 31/07/2027	7.64%	£150,000 - £1,250,000	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.09%	Until 31/07/2027	7.64%	£150,000 - £1,250,000	70%	70%	£995		
	5.29%	Until 31/07/2027	7.64%	£150,000 - £1,250,000	75%	75%	£995		
	5.69%	Until 31/07/2027	7.64%	£150,000 - £1,250,000	80%	N/A	£995		
	5.99%	Until 31/07/2027	7.64%	£150,000 - £1,250,000	85%	N/A	£995		

Max LTV for Lending In Retirement is 70%

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OUR RESIDENTIAL LARGE LOAN MORTGAGES

Rates effective from 12th May 2025

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
DISCOUNT VARIABLE	5.89%	2 Years	7.64%	£1,250,001 - £2.5M	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.19%	2 Years	7.64%	£2,500,001 - £3.5M	70%	70%	£3,000		

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	5.49%	Until 31/07/2027	7.64%	£1,250,001 - £2.5M	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Max LTV for Lending In Retirement is 70%

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OUR RESIDENTIAL SECOND HOME MORTGAGES

Rates effective from 12th May 2025

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
DISCOUNT VARIABLE	5.29%	2 Years	7.64%	£150,000 - £1,250,000	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.69%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£995		

OUR RESIDENTIAL CREDIT REPAIR MORTGAGES

Credit Repair Level	Current Variable Pay Rate	Product	Standard Variable Rate	Max LTV Repayment & Interest Only	Arrangement Fee	Min-Max Loan	ERCs	Defaults/CCJ's	Availability
LEVEL 1	6.79%	2 Year Discount Variable	7.64%	70%	£995	£150,000-£750,000	3% Year 1; 2% Year 2	£2,000 satisfied at least 12 months	Maximum 3 missed payments in the last 2 years - arrears on no more than 1 loan and must be up to date on application
LEVEL 2	7.04%	2 Year Discount Variable	7.64%	70%	£995	£150,000-£750,000		£5,000 satisfied on application	

- Residential purchase and remortgage only
- Explanations are required
- No gambling or tax debts

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OUR SELF-BUILD MORTGAGES

HARPENDEN
for intermediaries

Rates effective from 12th May 2025

Product	Current Variable Pay Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
DISCOUNT VARIABLE	6.04%	2 Years	7.64%	£150,000 - £1,250,000	65%	65%	£1,500	2% Year 1 & 2	Purchase, Remortgage and Release of Equity
	6.64%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£1,500		
	6.84%	2 Years	7.64%	£1,250,001 - £2M	65%	65%	0.50%		

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OUR BUY-TO-LET MORTGAGES

Rates effective from 12th May 2025

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
DISCOUNT VARIABLE	5.79%	2 Years	7.64%	£150,000 - £1,250,000	60%	60%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.09%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£995		

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	5.49%	Until 31/07/2027	7.64%	£150,000 - £1,250,000	60%	60%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.89%	Until 31/07/2027	7.64%	£150,000 - £1,250,000	75%	75%	£995		

OUR HOLIDAY LET MORTGAGES

Rates effective from 12th May 2025

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
DISCOUNT VARIABLE	5.49%	2 Years	7.64%	£150,000 - £1,250,000	60%	60%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.89%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£995		
	6.59%	2 Years	7.64%	£150,000 - £999,999	80%	0%	£995		
	6.39%	2 Years	7.64%	£1,250,001 - £2M	75%	75%	£1,500		

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	5.59%	Until 31/07/2027	7.64%	£150,000 - £1,250,000	60%	60%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.99%	Until 31/07/2027	7.64%	£150,000 - £1,250,000	75%	75%	£995		

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Best Local Building Society