

# Rate Cards

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# OUR RESIDENTIAL MORTGAGES

Rates effective from 22<sup>nd</sup> September 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
<b>DISCOUNT VARIABLE</b>	4.99%	2 Years	7.64%	£150,000 - £1,250,000	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.19%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£995		
	5.49%	2 Years	7.64%	£150,000 - £1,250,000	85%	0%	£995		

Max LTV for Lending In Retirement is 70%  
Max LTV for Lending Into Retirement is 75%

This document is for use by authorised intermediaries only

# OUR RESIDENTIAL MORTGAGES

Rates effective from 22<sup>nd</sup> September 2025

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
<b>FIXED</b>	4.89%	Until 30/11/2027	7.64%	£150,000 - £1,250,000	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	4.99%	Until 30/11/2027	7.64%	£150,000 - £1,250,000	70%	70%	£995		
	5.19%	Until 30/11/2027	7.64%	£150,000 - £1,250,000	75%	75%	£995		
	5.49%	Until 30/11/2027	7.64%	£150,000 - £1,250,000	85%	0%	£995		

Max LTV for Lending In Retirement is 70%  
Max LTV for Lending Into Retirement is 75%

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# OUR RESIDENTIAL LARGE LOAN MORTGAGES

Rates effective from 22<sup>nd</sup> September 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
<b>DISCOUNT VARIABLE</b>	5.49%	2 Years	7.64%	£1,250,001 - £3.5M	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
<b>FIXED</b>	5.49%	Until 30/11/2027	7.64%	£1,250,001 - £3.5M	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Max LTV for Lending In Retirement is 70%  
Max LTV for Lending Into Retirement is 75%

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# OUR SELF-BUILD MORTGAGES

Rates effective from 22<sup>nd</sup> September 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	5.79%	2 Years	7.64%	£150,000 - £1,250,000	65%	65%	£1,500	2% Year 1 & 2	Purchase, Remortgage and Release of Equity
	5.99%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£1,500		
	6.09%	2 Years	7.64%	£1,250,001 - £2M	75%	75%	£1,500		

# LIMITED COMPANY BTL & HOLIDAY LET MORTGAGES

**HARPENDEN**  
*for intermediaries*

Rates effective from 22<sup>nd</sup> September 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	5.49%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.89%	2 Years	7.64%	£1,250,001 - £3,000,000	75%	75%	£1,500		

Product	Current Variable Pay Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	5.59%	Until 30/11/2027	7.64%	£150,000 - £1,250,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.89%	Until 30/11/2027	7.64%	£1,250,001 - £3,000,000	75%	75%	£1,500		

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# OUR STANDARD BUY-TO-LET MORTGAGES

Rates effective from 22<sup>nd</sup> September 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	5.39%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.69%	2 Years	7.64%	£1,250,001 - £2,000,000	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	5.49%	Until 30/11/2027	7.64%	£150,000 - £1,250,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.69%	Until 30/11/2027	7.64%	£1,250,001 - £2,000,000	75%	75%	£1,500		

# OUR STANDARD HOLIDAY LET MORTGAGES

Rates effective from 22<sup>nd</sup> September 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	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.89%	2 Years	7.64%	£1,250,001 - £2,000,000	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 30/11/2027	7.64%	£150,000 - £1,250,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.79%	Until 30/11/2027	7.64%	£1,250,001 - £2,000,000	75%	75%	£1,500		



# OUR RESIDENTIAL SECOND HOME MORTGAGES

Rates effective from 22<sup>nd</sup> September 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	5.09%	2 Years	7.64%	£150,000 - £1,250,000	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.29%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£995		

# Get in touch with our Business Development Team

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**HARPENDEN**  
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Best Local Building Society