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OUR RESIDENTIAL MORTGAGES

Rates effective from 6th October 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	4.99%	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%

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OUR RESIDENTIAL MORTGAGES

Rates effective from 6th October 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 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
	4.90%	Until 30/11/2027	7.64%	£150,000 - £1,250,000	70%	70%	£995		
	5.03%	Until 30/11/2027	7.64%	£150,000 - £1,250,000	75%	75%	£995		
	5.29%	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 6th October 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%	£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
FIXED	5.14%	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 6th October 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	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 6th October 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%	£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	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	5.32%	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 6th October 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	5.22%	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
	5.29%	Until 30/11/2027	7.64%	£1,250,001 - £2,000,000	75%	75%	£1,500		

OUR STANDARD HOLIDAY LET MORTGAGES

Rates effective from 6th October 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	5.24%	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
	5.31%	Until 30/11/2027	7.64%	£1,250,001 - £2,000,000	75%	75%	£1,500		

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OUR RESIDENTIAL SECOND HOME MORTGAGES

Rates effective from 6th October 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		

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Best Local Building Society