

Rate Cards

<i>Residential Mortgages</i>	2
<i>Residential Large Loan Mortgages</i>	4
<i>Self-Build Mortgages</i>	5
<i>Ltd Company BTL Mortgages</i>	6
<i>Standard Buy-To-Let Mortgages</i>	7
<i>Standard Holiday Let Mortgages</i>	8
<i>Residential Second Home Mortgages</i>	9



OUR RESIDENTIAL MORTGAGES

HARPENDEN
for intermediaries

Rates effective from 5th January 2026

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 of Equity and Release
	5.19%	2 Years	7.64%	£150,000 - £1,250,000	75%	75%	£995		

Max LTV for Lending In Retirement is 70%

Max LTV for Lending Into Retirement is 80% Repayment / 75% Interest-Only & Part & Part

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OUR RESIDENTIAL MORTGAGES

HARPENDEN
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Rates effective from 5th January 2026

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	4.59%	Until 31/05/2028	7.64%	£150,000 - £1,250,000	55%	55%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	4.73%	Until 31/05/2028	7.64%	£150,000 - £1,250,000	65%	65%	£995		
	4.74%	Until 31/05/2028	7.64%	£150,000 - £1,250,000	70%	70%	£995		
	4.86%	Until 31/05/2028	7.64%	£150,000 - £1,250,000	75%	75%	£995		
	5.08%	Until 31/05/2028	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 80% Repayment / 75% Interest-Only & Part & Part

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OUR RESIDENTIAL LARGE LOAN MORTGAGES

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Rates effective from 5th January 2026

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	4.99%	Until 31/05/2028	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 80% Repayment / 75% Interest-Only & Part & Part

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OUR SELF-BUILD MORTGAGES

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Rates effective from 5th January 2026

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 - £2,000,000	75%	75%	£1,500		

LIMITED COMPANY BTL & HOLIDAY LET MORTGAGES

HARPENDEN
for intermediaries

Rates effective from 5th January 2026

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 31/05/2028	7.64%	£150,000 - £1,250,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.33%	Until 31/05/2028	7.64%	£1,250,001 - £3,000,000	75%	75%	£1,500		

OUR STANDARD BUY-TO-LET MORTGAGES

HARPENDEN
for intermediaries

Rates effective from 5th January 2026

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	5.08%	Until 31/05/2028	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 31/05/2028	7.64%	£1,250,001 - £2,000,000	75%	75%	£1,500		

OUR STANDARD HOLIDAY LET MORTGAGES

HARPENDEN
for intermediaries

Rates effective from 5th January 2026

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

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 31/05/2028	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 31/05/2028	7.64%	£1,250,001 - £2,000,000	75%	75%	£1,500		

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OUR RESIDENTIAL SECOND HOME MORTGAGES

Rates effective from 5th January 2026

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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HARPENDEN
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Best Local Building Society