

# Rate Cards

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



# OUR RESIDENTIAL 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
<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 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

This document is for use by authorised intermediaries only

# OUR RESIDENTIAL MORTGAGES

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
<b>FIXED</b>	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

This document is for use by authorised intermediaries only

# OUR RESIDENTIAL LARGE LOAN 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
<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>	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

This document is for use by authorised intermediaries only

# OUR SELF-BUILD 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	5.79%	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		

This document is for use by authorised intermediaries only

# OUR STANDARD BUY-TO-LET MORTGAGES

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

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
<b>DISCOUNT VARIABLE</b>	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
<b>FIXED</b>	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		

This document is for use by authorised intermediaries only



# 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		

# Get in touch with our Business Development Team

**HARPENDEN**  
*for intermediaries*

01582 463133 - Option 1    [brokerteam@harpendenbs.co.uk](mailto:brokerteam@harpendenbs.co.uk)



**Jean Errington**

Telephone Business  
Development Manager



**Chelsea Pordage**

Business Development Manager

This document is for use by authorised intermediaries only

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number: 157260



Best Local Building Society