

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>	5
<i>Standard Buy-To-Let Mortgages</i>	6
<i>Standard Holiday Let Mortgages</i>	7
<i>Residential Second Home Mortgages.....</i>	8



OUR RESIDENTIAL MORTGAGES

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		

Max LTV for Lending In Retirement is 70%

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

Rates effective from 9th February 2026

This document is for use by authorised intermediaries only

OUR RESIDENTIAL MORTGAGES

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 30/06/2028	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 30/06/2028	7.64%	£150,000 - £1,250,000	65%	65%	£995		
	4.74%	Until 30/06/2028	7.64%	£150,000 - £1,250,000	70%	70%	£995		
	4.86%	Until 30/06/2028	7.64%	£150,000 - £1,250,000	75%	75%	£995		
	5.08%	Until 30/06/2028	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

Rates effective from 9th February 2026

This document is for use by authorised intermediaries only

OUR RESIDENTIAL LARGE LOAN MORTGAGES

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 30/06/2028	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

Rates effective from 9th February 2026

This document is for use by authorised intermediaries only

OUR SELF-BUILD MORTGAGES

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 - £2M	75%	75%	£1,500		

LTD COMPANY BTL & HOLIDAY LET MORTGAGES

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	5.22%	Until 30/06/2028	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 30/06/2028	7.64%	£1,250,001 - £3M	75%	75%	£1,500		

OUR STANDARD BUY-TO-LET MORTGAGES

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 30/06/2028	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 30/06/2028	7.64%	£1,250,001 - £2M	75%	75%	£1,500		

OUR STANDARD HOLIDAY LET MORTGAGES

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 30/06/2028	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 30/06/2028	7.64%	£1,250,001 - £2M	75%	75%	£1,500		

OUR RESIDENTIAL SECOND HOME MORTGAGES

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

01582 463133 - Option 1

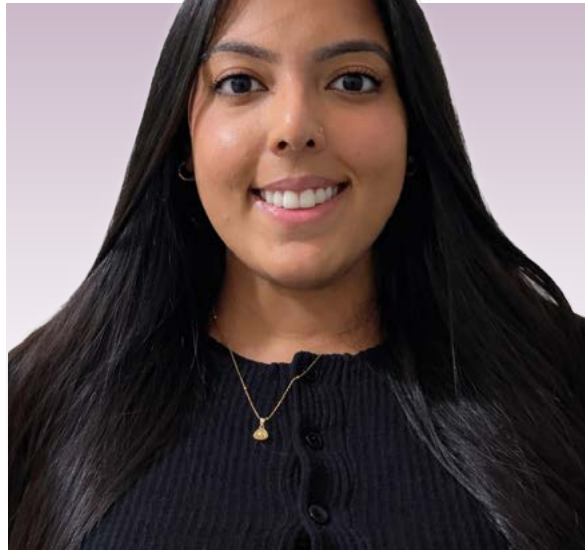
HARPENDEN
for intermediaries



James Tuck

BUSINESS DEVELOPMENT MANAGER

brokerteam@harpendenbs.co.uk



Sabrina Sohpal

BUSINESS DEVELOPMENT MANAGER

brokerteam@harpendenbs.co.uk

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