



**Harpenden**  
Building Society

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[harpendenbs.co.uk](http://harpendenbs.co.uk)

# Our Residential Mortgages

Product	Product Code	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	RF60	4.64%	2 Years	7.49%	£150,000 - £1,250,000	55%	55%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	RF61	4.84%	2 Years	7.49%	£150,000 - £1,250,000	70%	70%	£995		
	RF62	5.04%	2 Years	7.49%	£150,000 - £1,250,000	75%	75%	£995		

Product	Product Code	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	RF53	5.24%	Until 31/08/2028	7.49%	£150,000 - £1,250,000	55%	55%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	RF54	5.39%	Until 31/08/2028	7.49%	£150,000 - £1,250,000	70%	70%	£995		
	RF55	5.59%	Until 31/08/2028	7.49%	£150,000 - £1,250,000	75%	75%	£995		
	RF56	5.82%	Until 31/08/2028	7.49%	£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 27th April 2026

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# Our Residential Large Loan Mortgages

Product	Product Code	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>	RF63	5.09%	2 Years	7.49%	£1,250,001 - £3.5M	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Product	Product Code	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
<b>FIXED</b>	RF58	5.63%	Until 31/08/2028	7.49%	£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

Product	Product Code	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	SB32	5.39%*	2 Years	7.49%	£150,000 - £1,250,000	65%	65%	£1,500	2% Year 1 & 2	Purchase, Remortgage and Release of Equity
	SB33	5.59%*	2 Years	7.49%	£150,000 - £2M	75%	75%	£1,500		

Product	Product Code	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	SB34	5.49%	2 Years	7.49%	£150,000 - £1,250,000	65%	65%	£1,500	2% Year 1 & 2	Purchase, Remortgage and Release of Equity
	SB35	5.69%	2 Years	7.49%	£150,000 - £2M	75%	75%	£1,500		

\*Available only via Mayflower Mortgage & Finance

Contact Mayflower Mortgage & Finance at:

Call: 01392 304950

Email: [enquiries@mayflowermortgage.co.uk](mailto:enquiries@mayflowermortgage.co.uk)

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# LTD Company BTL & Holiday Let Mortgages

Product	Product Code	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	LT17	5.93%	Until 31/08/2028	7.49%	£150,000 - £1,250,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	LT18	5.98%	Until 31/08/2028	7.49%	£1,250,001 - £3M	75%	75%	£1,500		

# Our Standard Buy-to-Let Mortgages

Product	Product Code	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	BT47	5.83%	Until 31/08/2028	7.49%	£150,000 - £1,250,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	BT48	5.88%	Until 31/08/2028	7.49%	£1,250,001 - £2M	75%	75%	£1,500		

# Our Standard Holiday Let Mortgages

Product	Product Code	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>	HL79	5.13%	2 Years	7.49%	£150,000 - £1,250,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Product	Product Code	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
<b>FIXED</b>	HL77	6.09%	Until 31/08/2028	7.49%	£150,000 - £1,250,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	HL78	6.16%	Until 31/08/2028	7.49%	£1,250,001 - £2M	75%	75%	£1,500		

# Get in touch with your Business Development Team



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## Contact the team

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Best Local Building Society