



Harpenden
Building Society

Our Mortgage Rate Cards

Residential Mortgages.....	2
Residential Large Loan Mortgages.....	3
Self-Build Mortgages.....	4
Ltd Company BTL Mortgage.....	5
Standard Buy-To-Let Mortgages.....	5
Standard Holiday Let Mortgages.....	6

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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	RE32	4.84%	2 Years	7.49%	£150,000 - £1,250,000	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	RE90	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	RF45	5.44%	Until 31/07/2028	7.49%	£150,000 - £1,250,000	55%	55%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	RF46	5.58%	Until 31/07/2028	7.49%	£150,000 - £1,250,000	65%	65%	£995		
	RF47	5.59%	Until 31/07/2028	7.49%	£150,000 - £1,250,000	70%	70%	£995		
	RF48	5.71%	Until 31/07/2028	7.49%	£150,000 - £1,250,000	75%	75%	£995		
	RF49	5.93%	Until 31/07/2028	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 March 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
DISCOUNT VARIABLE	RE92	5.34%	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
FIXED	RF51	5.84%	Until 31/07/2028	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	SB30	5.54%*	2 Years	7.49%	£150,000 - £1,250,000	65%	65%	£1,500	2% Year 1 & 2	Purchase, Remortgage and Release of Equity
	SB31	5.74%*	2 Years	7.49%	£1,250,000 - £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	SB23	5.64%	2 Years	7.49%	£150,000 - £1,250,000	65%	65%	£1,500	2% Year 1 & 2	Purchase, Remortgage and Release of Equity
	SB29	5.84%	2 Years	7.49%	£1,250,000 - £2M	75%	75%	£1,500		

*Available only via Mayflower Mortgage & Finance

Contact Mayflower Mortgage & Finance at:

Call: 01392 304950

Email: enquiries@mayflowermortgage.co.uk

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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	LT15	6.07%	Until 31/07/2028	7.49%	£150,000 - £1,250,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	LT16	6.18%	Until 31/07/2028	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	BT45	5.93%	Until 31/07/2028	7.49%	£150,000 - £1,250,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	BT46	6.14%	Until 31/07/2028	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
DISCOUNT VARIABLE	HL61	5.34%	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
FIXED	HL75	6.09%	Until 31/07/2028	7.49%	£150,000 - £1,250,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	HL76	6.16%	Until 31/07/2028	7.49%	£1,250,001 - £2M	75%	75%	£1,500		

Get in touch with your Business Development Team



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Best Local Building Society