



Harpenden
Building Society

Our Mortgage Rate Cards

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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	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		

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 7th May 2026

This document is for use by authorised intermediaries only

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
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		
	RF65	5.21%	Until 29/08/2031	7.49%	£150,000 - £1,250,000	55%	55%	£995	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	
	RF66	5.36%	Until 29/08/2031	7.49%	£150,000 - £1,250,000	70%	70%	£995		
	RF67	5.56%	Until 29/08/2031	7.49%	£150,000 - £1,250,000	75%	75%	£995		
	RF68	5.67%	Until 29/08/2031	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

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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	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
FIXED	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
	RF70	5.60%	Until 29/08/2031	7.49%	£1,250,001 - £3.5M	75%	75%	£1,500	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	

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%	£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	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

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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		
	LT19	5.90%	Until 29/08/2031	7.49%	£150,000 - £1,250,000	75%	75%	£1,500	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	
	LT20	5.95%	Until 29/08/2031	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		
	BT49	5.80%	Until 29/08/2031	7.49%	£150,000 - £1,250,000	75%	75%	£995	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	
	BT50	5.85%	Until 29/08/2031	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	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
FIXED	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		
	HL80	6.06%	Until 29/08/2031	7.49%	£150,000 - £1,250,000	75%	75%	£995	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	
	HL81	6.13%	Until 29/08/2031	7.49%	£1,250,001 - £2M	75%	75%	£1,500		

Get in touch with your Business Development Team



James Tuck

Business Development
Manager



Sabrina Sohpal

Business Development
Manager



Contact the team

Tel: 01582 463133 - Option 1

Email: brokerteam@harpendenbs.co.uk

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Best Local Building Society