



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	RF94	4.44%	2 Years	7.49%	£150,000 - £1,250,000	55%	55%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	RF95	4.64%	2 Years	7.49%	£150,000 - £1,250,000	70%	70%	£995		
	RF96	4.74%	2 Years	7.49%	£150,000 - £3,500,000	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 23rd June 2026

This document is for use by authorised intermediaries only **2**

Our Residential Mortgages

Product	Product Code	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	RF86	5.24%	Until 31/10/2028	7.49%	£150,000 - £1,250,000	55%	55%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	RF87	5.39%	Until 31/10/2028	7.49%	£150,000 - £1,250,000	70%	70%	£995		
	RF88	5.59%	Until 31/10/2028	7.49%	£150,000 - £3,500,000	75%	75%	£995		
	RF89	5.82%	Until 31/10/2028	7.49%	£150,000 - £1,250,000	85%	0%	£995		
	RF90	5.29%	Until 31/10/2031	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	
	RF91	5.44%	Until 31/10/2031	7.49%	£150,000 - £1,250,000	70%	70%	£995		
	RF92	5.64%	Until 31/10/2031	7.49%	£150,000 - £3,500,000	75%	75%	£995		
	RF93	5.72%	Until 31/10/2031	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

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 - £2,000,000	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 - £2,000,000	75%	75%	£1,500		

*Available only via Mayflower Mortgage & Finance

Contact Mayflower Mortgage & Finance at:

Call: 01392 304950

Email: enquiries@mayflowermortgage.co.uk

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
DISCOUNT VARIABLE	LT27	5.08%	2 Years	7.49%	£150,000 - £3,000,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Product	Product Code	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	LT25	5.69%	Until 31/10/2028	7.49%	£150,000 - £3,000,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	LT26	5.74%	Until 31/10/2031	7.49%	£150,000 - £3,000,000	75%	75%	£1,500	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	

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
DISCOUNT VARIABLE	BT57	5.08%	2 Years	7.49%	£150,000 - £2,000,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Product	Product Code	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	BT55	5.69%	Until 31/10/2028	7.49%	£150,000 - £2,000,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	BT56	5.74%	Until 31/10/2031	7.49%	£150,000 - £2,000,000	75%	75%	£995	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	

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 - £2,000,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Product	Product Code	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	HL86	5.74%	Until 31/10/2028	7.49%	£150,000 - £2,000,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	HL87	5.79%	Until 31/10/2031	7.49%	£150,000 - £2,000,000	75%	75%	£995	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	

Our Expat 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	E011	4.99%	2 Years	7.49%	£150,000 - £2,000,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Product	Product Code	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	E007	5.84%	Until 31/10/2028	7.49%	£150,000 - £2,000,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	E009	5.89%	Until 31/10/2031	7.49%	£150,000 - £2,000,000	75%	75%	£1,500	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	

Our Expat BTL Mortgages (All BTL Types)

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	E006	5.38%	2 Years	7.49%	£150,000 - £2,000,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Product	Product Code	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
FIXED	E008	5.94%	until 31/10/2028	7.49%	£150,000 - £2,000,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	E010	5.99%	until 31/10/2031	7.49%	£150,000 - £2,000,000	75%	75%	£1,500	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	

Get in touch with your Business Development Team



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Best Local Building Society