



**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

# 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	RF72	5.24%	Until 29/09/2028	7.49%	£150,000 - £1,250,000	55%	55%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	RF73	5.39%	Until 29/09/2028	7.49%	£150,000 - £1,250,000	70%	70%	£995		
	RF74	5.59%	Until 29/09/2028	7.49%	£150,000 - £1,250,000	75%	75%	£995		
	RF75	5.82%	Until 29/09/2028	7.49%	£150,000 - £1,250,000	85%	0%	£995	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	
	RF79	5.21%	Until 30/09/2031	7.49%	£150,000 - £1,250,000	55%	55%	£995		
	RF80	5.36%	Until 30/09/2031	7.49%	£150,000 - £1,250,000	70%	70%	£995		
	RF81	5.56%	Until 30/09/2031	7.49%	£150,000 - £1,250,000	75%	75%	£995		
	RF82	5.67%	Until 30/09/2031	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 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>	<b>RF63</b>	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	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
<b>FIXED</b>	<b>RF77</b>	5.63%	Until 29/09/2028	7.49%	£1,250,001 - £3.5M	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	<b>RF84</b>	5.60%	Until 30/09/2031	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

# 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](mailto:enquiries@mayflowermortgage.co.uk)

# LTD Company BTL & Holiday Let 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	LT21	5.93%	Until 29/09/2028	7.49%	£150,000 - £1,250,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	LT22	5.98%	Until 29/09/2028	7.49%	£1,250,001 - £3M	75%	75%	£1,500		
	LT23	5.90%	Until 30/09/2031	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	
	LT24	5.95%	Until 30/09/2031	7.49%	£1,250,001 - £3M	75%	75%	£1,500		

# Our Standard Buy-to-Let 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	BT51	5.83%	Until 29/09/2028	7.49%	£150,000 - £1,250,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	BT52	5.88%	Until 29/09/2028	7.49%	£1,250,001 - £2M	75%	75%	£1,500		
	BT53	5.80%	Until 30/09/2031	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	
	BT54	5.85%	Until 30/09/2031	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
<b>DISCOUNT VARIABLE</b>	<b>HL79</b>	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	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
<b>FIXED</b>	<b>HL82</b>	6.09%	Until 29/09/2028	7.49%	£150,000 - £1,250,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	<b>HL83</b>	6.16%	Until 29/09/2028	7.49%	£1,250,001 - £2M	75%	75%	£1,500		
	<b>HL84</b>	6.06%	Until 30/09/2031	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	
	<b>HL85</b>	6.13%	Until 30/09/2031	7.49%	£1,250,001 - £2M	75%	75%	£1,500		

# 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
<b>DISCOUNT VARIABLE</b>	<b>E003</b>	5.09%	2 Years	7.49%	£150,000 - £2M	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
<b>FIXED</b>	<b>E001</b>	5.84%	until 29/09/2028	7.49%	£150,000 - £2M	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	<b>E002</b>	5.84%	until 30/09/2031	7.49%	£150,000 - £2M	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
<b>DISCOUNT VARIABLE</b>	<b>E006</b>	5.38%	2 Years	7.49%	£150,000 - £2M	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
<b>FIXED</b>	<b>E004</b>	5.94%	until 29/09/2028	7.49%	£150,000 - £2M	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	<b>E005</b>	5.94%	until 30/09/2031	7.49%	£150,000 - £2M	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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## Contact the team

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