

# 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;<br>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 4th August 2026

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# 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   | RG01         | 5.39%      | Until 30/11/2028 | 7.49%                  | £150,000 - £1,250,000 | 70%               | 70%                   | £995            | 3% Year 1;<br>2% Year 2                                           | Purchase, Remortgage and Release of Equity |
|         | RG02         | 5.59%      | Until 30/11/2028 | 7.49%                  | £150,000 - £3,500,000 | 75%               | 75%                   | £995            |                                                                   |                                            |
|         | RG03         | 5.82%      | Until 30/11/2028 | 7.49%                  | £150,000 - £1,250,000 | 85%               | 0%                    | £995            |                                                                   |                                            |
|         | RG04         | 5.44%      | Until 30/11/2031 | 7.49%                  | £150,000 - £1,250,000 | 70%               | 70%                   | £995            | 5% Year 1;<br>4% Year 2;<br>3% Year 3;<br>3% Year 4;<br>2% Year 5 |                                            |
|         | RG05         | 5.64%      | Until 30/11/2031 | 7.49%                  | £150,000 - £3,500,000 | 75%               | 75%                   | £995            |                                                                   |                                            |
|         | RG06         | 5.72%      | Until 30/11/2031 | 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 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](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                               |
|--------------------------|--------------|---------------------------|-----------------|------------------------|-----------------------|-------------------|-----------------------|-----------------|-------------------------|--------------------------------------------|
| <b>DISCOUNT VARIABLE</b> | LT27         | 5.08%                     | 2 Years         | 7.49%                  | £150,000 - £3,000,000 | 75%               | 75%                   | £1,500          | 3% Year 1;<br>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> | LT28         | 5.69%      | Until 30/11/2028 | 7.49%                  | £150,000 - £3,000,000 | 75%               | 75%                   | £1,500          | 3% Year 1;<br>2% Year 2                                           | Purchase, Remortgage and Release of Equity |
|              | LT29         | 5.74%      | Until 30/11/2031 | 7.49%                  | £150,000 - £3,000,000 | 75%               | 75%                   | £1,500          | 5% Year 1;<br>4% Year 2;<br>3% Year 3;<br>3% Year 4;<br>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                               |
|--------------------------|--------------|---------------------------|-----------------|------------------------|-----------------------|-------------------|-----------------------|-----------------|----------------------|--------------------------------------------|
| <b>DISCOUNT VARIABLE</b> | 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                               |
|--------------|--------------|------------|------------------|------------------------|-----------------------|-------------------|-----------------------|-----------------|-------------------------------------------------------|--------------------------------------------|
| <b>FIXED</b> | BT58         | 5.69%      | Until 30/11/2028 | 7.49%                  | £150,000 - £2,000,000 | 75%               | 75%                   | £995            | 3% Year 1; 2% Year 2                                  | Purchase, Remortgage and Release of Equity |
|              | BT59         | 5.74%      | Until 30/11/2031 | 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                               |
|--------------------------|--------------|---------------------------|-----------------|------------------------|-----------------------|-------------------|-----------------------|-----------------|-------------------------|--------------------------------------------|
| <b>DISCOUNT VARIABLE</b> | HL79         | 5.13%                     | 2 Years         | 7.49%                  | £150,000 - £2,000,000 | 75%               | 75%                   | £995            | 3% Year 1;<br>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> | HL88         | 5.74%      | Until 30/11/2028 | 7.49%                  | £150,000 - £2,000,000 | 75%               | 75%                   | £995            | 3% Year 1;<br>2% Year 2                                           | Purchase, Remortgage and Release of Equity |
|              | HL89         | 5.79%      | Until 30/11/2031 | 7.49%                  | £150,000 - £2,000,000 | 75%               | 75%                   | £995            | 5% Year 1;<br>4% Year 2;<br>3% Year 3;<br>3% Year 4;<br>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                               |
|--------------------------|--------------|---------------------------|-----------------|------------------------|-----------------------|-------------------|-----------------------|-----------------|-------------------------|--------------------------------------------|
| <b>DISCOUNT VARIABLE</b> | E011         | 4.99%                     | 2 Years         | 7.49%                  | £150,000 - £2,000,000 | 75%               | 75%                   | £1,500          | 3% Year 1;<br>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> | E012         | 5.84%      | Until 30/11/2028 | 7.49%                  | £150,000 - £2,000,000 | 75%               | 75%                   | £1,500          | 3% Year 1;<br>2% Year 2                                           | Purchase, Remortgage and Release of Equity |
|              | E014         | 5.89%      | Until 30/11/2031 | 7.49%                  | £150,000 - £2,000,000 | 75%               | 75%                   | £1,500          | 5% Year 1;<br>4% Year 2;<br>3% Year 3;<br>3% Year 4;<br>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 - £2,000,000 | 75%               | 75%                   | £1,500          | 3% Year 1;<br>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>E013</b>  | 5.94%      | until 30/11/2028 | 7.49%                  | £150,000 - £2,000,000 | 75%               | 75%                   | £1,500          | 3% Year 1;<br>2% Year 2                                           | Purchase, Remortgage and Release of Equity |
|              | <b>E015</b>  | 5.99%      | until 30/11/2031 | 7.49%                  | £150,000 - £2,000,000 | 75%               | 75%                   | £1,500          | 5% Year 1;<br>4% Year 2;<br>3% Year 3;<br>3% Year 4;<br>2% Year 5 |                                            |

# 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](mailto:brokerteam@harpendenbs.co.uk)

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