

Harpenden
Building Society

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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	4.69%	2 Years	7.74%	£150,000 - £1,250,000	55%	55%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	RF95	4.89%	2 Years	7.74%	£150,000 - £1,250,000	70%	70%	£995		
	RF96	4.99%	2 Years	7.74%	£150,000 - £3,500,000	75%	75%	£995		
	RG07	4.99%	2 Years	7.74%	£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 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	RG19	5.84%	Until 31/03/2029	7.74%	£150,000 - £1,250,000	70%	70%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	RG20	5.99%	Until 31/03/2029	7.74%	£150,000 - £3,500,000	75%	75%	£995		
	RG21	5.99%	Until 31/03/2029	7.74%	£150,000 - £1,250,000	85%	0%	£995		
	RG22	5.89%	Until 31/03/2032	7.74%	£150,000 - £1,250,000	70%	70%	£995	5% Year 1; 4% Year 2; 3% Year 3; 3% Year 4; 2% Year 5	
	RG23	6.09%	Until 31/03/2032	7.74%	£150,000 - £3,500,000	75%	75%	£995		
	RG24	6.09%	Until 31/03/2032	7.74%	£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	5.64%*	2 Years	7.74%	£150,000 - £1,250,000	65%	65%	£1,500	2% Year 1 & 2	Purchase, Remortgage and Release of Equity
	SB33	5.74%*	2 Years	7.74%	£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	5.84%	2 Years	7.74%	£150,000 - £1,250,000	65%	65%	£1,500	2% Year 1 & 2	Purchase, Remortgage and Release of Equity
	SB35	5.94%	2 Years	7.74%	£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	5.33%	2 Years	7.74%	£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	LT32	6.19%	Until 31/03/2029	7.74%	£150,000 - £3,000,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	LT33	6.24%	Until 31/03/2032	7.74%	£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**	5.33%	2 Years	7.74%	£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	**BT62**	6.19%	Until 31/03/2029	7.74%	£150,000 - £2,000,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	BT63	6.24%	Until 31/03/2032	7.74%	£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**	5.38%	2 Years	7.74%	£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	**HL92**	6.24%	Until 31/03/2029	7.74%	£150,000 - £2,000,000	75%	75%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	HL93	6.29%	Until 31/03/2032	7.74%	£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**	5.24%	2 Years	7.74%	£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	**E020**	6.29%	Until 31/03/2029	7.74%	£150,000 - £2,000,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	E021	6.44%	Until 31/03/2032	7.74%	£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**	5.63%	2 Years	7.74%	£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	**E022**	6.44%	Until 31/03/2029	7.74%	£150,000 - £2,000,000	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	E023	6.49%	Until 31/03/2032	7.74%	£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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what MORTGAGE AWARDS™ - 2026 WINNER -

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