

# House purchase rates

Below you can see our current house purchase interest rates: we've made it simple to see the length of the fixed-rate period and different rates based on the loan-to-value (LTV) ratio, which compares your mortgage amount to your property's value.

## Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5 years	4.88%	4.88%	4.93%	5.03%	5.07%	5.23%
10 years	4.92%	4.92%	4.97%	5.07%	5.11%	5.42%
15 years	5.04%	5.04%	5.09%	5.13	5.24%	5.54%

## APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5 years	6.73%	6.75%	6.82%	6.92%	7.03%	7.27%
10 years	5.70%	5.69%	5.75%	5.8%	5.91%	6.22%
15 years	5.45%	5.47%	5.50%	5.52%	5.67%	5.95%

In addition to the interest rates, there are also fees to consider when you take out a mortgage. We want to make mortgages more simple so we've kept our fees to a minimum so you know exactly how much you'll have to pay:

- Application Fee: **£195** (non-refundable)
- Valuation Fee: **Free** (for properties up to £1m); please see our [Tariff of Fees and Charges](#) for more information
- Completion Fee: **£995** (this can be paid up-front or added to the total mortgage amount; if you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing)

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
<b>Standard Variable Rate</b>	7.50%	7.55%	7.65%	7.75%	7.90%	8.20%

### Early Repayment Charges (ERCs):

There are no ERCs when moving house, regular overpayments, lump sums or redeeming in full using own funds. If refinancing / remortgaging then these charges will apply:

Product	ERCs
<b>5 years</b>	5% 4% 3% 2% 1%
<b>10 years</b>	9% 9% 8% 7% 6% 5% 4% 3% 2% 1%
<b>15 years</b>	9% 9% 9% 9% 9% 9% 9% 8% 7% 6% 5% 4% 3% 2% 1%
<b>Years</b>	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

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**AS A LAST RESORT, YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH PAYMENTS.**