

# 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	4.90%	4.95%	5.00%	5.05%	5.15%	5.25%
10 years	4.90%	4.95%	5.00%	5.10%	5.15%	5.40%
15 years	5.00%	5.05%	5.10%	5.15%	5.25%	5.50%

## APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5 years	6.74%	6.77%	6.85%	6.93%	7.06%	7.28%
10 years	6.04%	6.08%	6.14%	6.24%	6.32%	6.59%
15 years	5.66%	5.70%	5.75%	5.81%	5.92%	6.18%

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 £750k in Greater London and up to £500k in the rest of England and Wales); 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
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	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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**april**

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