

# 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	5.13%	5.13%	5.17%	5.17%	5.30%	5.43%
7 years	5.15%	5.15%	5.19%	5.19%	5.32%	5.47%
10 years	5.15%	5.19%	5.22%	5.24%	5.39%	5.65%
12 years	5.25%	5.29%	5.32%	5.34%	5.49%	5.75%
15 years	5.25%	5.29%	5.32%	5.34%	5.49%	5.75%

## APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5 years	6.83%	6.85%	6.92%	6.98%	7.12%	7.35%
7 years	6.55%	6.56%	6.63%	6.68%	6.81%	7.04%
10 years	6.21%	6.24%	6.29%	6.33%	6.48%	6.76%
12 years	6.09%	6.12%	6.16%	6.20%	6.36%	6.63%
15 years	5.87%	5.90%	5.94%	5.97%	6.12%	6.39%

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)
- 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>7 years</b>	7% 6% 5% 4% 3% 2% 1%
<b>10 years</b>	9% 9% 8% 7% 6% 5% 4% 3% 2% 1%
<b>12 years</b>	9% 9% 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.**