# 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 client's mortgage amount to their property's value.

### Rates table:

| | 60% LTV | 75% LTV | 80% LTV | 85% LTV | 90% LTV | 95% LTV | 100% LTV |
|---|---|---|---|---|---|---|---|
| **5.00%** | 5.05% | 5.10% | 5.15% | 5.25% | 5.35% | 5.60% | -- |
| **10.00%** | 5.35% | 5.40% | 5.45% | 5.55% | 5.65% | 5.90% | 6.25% |
| **15.00%** | 5.55% | 5.60% | 5.65% | 5.75% | 5.85% | 6.10% | 6.50% |

### APRC Rates table:

| | 60% LTV | 75% LTV | 80% LTV | 85% LTV | 90% LTV | 95% LTV | 100% LTV |
|---|---|---|---|---|---|---|---|
| **5 years** | 6.17% | 6.21% | 6.29% | 6.39% | 6.52% | 6.81% | -- |
| **10 years** | 5.98% | 6.01% | 6.08% | 6.18% | 6.30% | 6.57% | 6.92% |
| **15 years** | 5.94% | 5.98% | 6.03% | 6.13% | 6.25% | 6.51% | 6.91% |

In addition to the interest rates, there are also fees to consider when your client takes out a house purchase mortgage. We want to make mortgages more simple so we've kept our fees to a minimum so your client knows exactly how much they'll have to pay:

- Application Fee: **£195** (non-refundable)
- Valuation Fee: **£0** (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 this is added to your client's mortgage, they'll pay interest on it at the same rate as the rest of their borrowing)

| | 60% LTV | 75% LTV | 80% LTV | 85% LTV | 90% LTV | 95% LTV | 100% LTV |
|---|---|---|---|---|---|---|---|
| **Standard Variable Rate** | 6.50% | 6.55% | 6.65% | 6.75% | 6.90% | 7.20% | 7.50% |

## Early Repayment Charges (ERCs):

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

| Product | ERCs |
|---|---|
| **5 years** | 5% 4% 3% 2% 1% |
| **10 years** | 9% 9% 8% 7% 6% 5% 4% 3% 2% 1% |
| **15 years** | 9% 9% 9% 9% 9% 9% 9% 8% 7% 6% 5% 4% 3% 2% 1% |
| **Years** | 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 |

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