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 years	5.15%	5.20%	5.25%	5.35%	5.45%	5.70%	--
10 years	5.45%	5.50%	5.55%	5.65%	5.75%	6.00%	6.29%
15 years	5.60%	5.65%	5.70%	5.80%	5.90%	6.14%	6.53%

APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV	100% LTV
5 years	6.21%	6.25%	6.33%	6.43%	6.56%	6.85%	--
10 years	6.04%	6.08%	6.15%	6.25%	6.37%	6.64%	6.95%
15 years	5.98%	6.02%	6.08%	6.18%	6.29%	6.55%	6.94%

In addition to the interest rates, there are also fees to consider when your client takes out a 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: **Free** (for properties up to £1m) with fees-assisted conveyancing; 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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