

# 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  | 5.40%   | 5.45%   | 5.50%   | 5.60%   | 5.70%   | 5.95%   |
| 10 years | 5.44%   | 5.49%   | 5.54%   | 5.64%   | 5.74%   | 5.99%   |
| 15 years | 5.55%   | 5.60%   | 5.65%   | 5.75%   | 5.85%   | 6.10%   |

## APRC Rates table:

|          | 60% LTV | 75% LTV | 80% LTV | 85% LTV | 90% LTV | 95% LTV |
|----------|---------|---------|---------|---------|---------|---------|
| 5 years  | 6.63%   | 6.67%   | 6.74%   | 6.84%   | 6.98%   | 7.26%   |
| 10 years | 6.22%   | 6.26%   | 6.32%   | 6.42%   | 6.54%   | 6.81%   |
| 15 years | 6.03%   | 6.07%   | 6.13%   | 6.23%   | 6.34%   | 6.60%   |

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> | 7.00%   | 7.05%   | 7.15%   | 7.25%   | 7.40%   | 7.70%   |

### 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.**