

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	5.25%	5.30%	5.35%	5.45%	5.50%	5.68%
10 years	5.25%	5.25%	5.30%	5.35%	5.45%	5.68%
15 years	5.36%	5.36%	5.41%	5.46%	5.56%	5.80%

APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5 years	6.88%	6.92%	6.99%	7.09%	7.20%	7.46%
10 years	5.96%	5.96%	6.01%	6.07%	6.18%	6.44%
15 years	5.45%	5.47%	5.50%	5.52%	5.67%	5.95%

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