

# 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	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 you take out a house purchase 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: **£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 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	100% LTV
<b>Standard Variable Rate</b>	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 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.**