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 years	4.90%	4.95%	5.00%	5.05%	5.20%	5.40%	--
10 years	5.25%	5.30%	5.35%	5.40%	5.55%	5.75%	6.13%
15 years	5.45%	5.50%	5.55%	5.60%	5.75%	5.95%	6.33%

APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV	100% LTV
5 years	5.78%	5.83%	5.91%	5.98%	6.14%	6.39%	--
10 years	5.60%	5.65%	5.70%	5.76%	5.92%	6.14%	6.53%
15 years	5.68%	5.74%	5.79%	5.84%	6.00%	6.21%	6.62%

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
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 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.