Remortgage rates

Below you can see our current remortgage 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
5 years	5.75%	5.75%	5.80%	5.90%	6.00%
10 years	5.90%	5.90%	5.95%	6.05%	6.15%
15 years	6.05%	6.05%	6.10%	6.20%	6.35%

APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV
5 years	6.12%	6.17%	6.25%	6.32%	6.48%
10 years	5.97%	6.03%	6.08%	6.14%	6.30%
15 years	6.10%	6.16%	6.21%	6.26%	6.42%

In addition to the interest rates, there may also be fees to consider when your client takes out a remortgage. 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: **£0**
- Valuation Fee: **£0** (for properties up to £1m) with fees-assisted conveyancing; please see our Tariff of fees and charges for more information
- Completion Fee: **£0**

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV
Standard Variable Rate	6.50%	6.55%	6.65%	6.75%	6.90%

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

Version: ORBPS0086 / 1.32
Date modified: June 18, 2026

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ORBPS0086 / 1.32

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