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 mortgage amount to your property's value.

Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV
5 years	5.20%	5.20%	5.25%	5.35%	5.45%
10 years	5.45%	5.45%	5.50%	5.60%	5.70%
15 years	5.65%	5.65%	5.70%	5.80%	5.95%

APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV
5 years	5.87%	5.89%	5.97%	6.07%	6.20%
10 years	5.69%	5.69%	5.75%	5.86%	5.97%
15 years	5.80%	5.80%	5.85%	5.96%	6.11%

In addition to the interest rates, there may also be fees to consider when you take out a remortgage. 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: **£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 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.