

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 client's mortgage amount to their property's value.

Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5 years	4.90%	4.95%	5.00%	5.05%	5.15%	5.25%
10 years	4.90%	4.95%	5.00%	5.10%	5.15%	5.40%
15 years	5.00%	5.05%	5.10%	5.15%	5.25%	5.50%

APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5 years	6.74%	6.77%	6.85%	6.93%	7.06%	7.28%
10 years	6.04%	6.08%	6.14%	6.24%	6.32%	6.59%
15 years	5.66%	5.70%	5.75%	5.81%	5.92%	6.18%

In addition to the interest rates, there are also fees to consider when your client takes out a mortgage. 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: **£195** (non-refundable)
- Valuation Fee: **Free** (for properties up to £750k in Greater London and up to £500k in the rest of England and Wales) with fees-assisted conveyancing; 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 this is added to your client's mortgage, they'll pay interest on it at the same rate as the rest of their 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 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

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