

# 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	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 your client takes out a house purchase 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: **£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 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	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 when your client uses their own funds. If your client is 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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