

# 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  | 5.30%   | 5.30%   | 5.35%   | 5.40%   | 5.55%   |
| 10 years | 5.49%   | 5.49%   | 5.55%   | 5.63%   | 5.75%   |
| 15 years | 5.70%   | 5.70%   | 5.75%   | 5.85%   | 5.99%   |

## APRC Rates table:

|          | 60% LTV | 75% LTV | 80% LTV | 85% LTV | 90% LTV |
|----------|---------|---------|---------|---------|---------|
| 5 years  | 6.20%   | 6.23%   | 6.32%   | 6.40%   | 6.56%   |
| 10 years | 6.00%   | 6.02%   | 6.10%   | 6.19%   | 6.32%   |
| 15 years | 6.00%   | 6.01%   | 6.07%   | 6.17%   | 6.32%   |

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 |
|-------------------------------|---------|---------|---------|---------|---------|
| <b>Standard Variable Rate</b> | 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   |
|-----------------|--|
| <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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