

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
5 years	5.30%	5.35%	5.40%	5.50%
10 years	5.30%	5.35%	5.40%	5.50%
15 years	5.40%	5.45%	5.50%	5.60%

APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV
5 years	6.59%	6.63%	6.70%	6.80%
10 years	6.13%	6.16%	6.23%	6.33%
15 years	5.91%	5.94%	6.00%	6.10%

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 £1m) 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
Standard Variable Rate	7.00%	7.05%	7.15%	7.25%

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 / 1.13
Date modified: December 23, 2024

April Mortgages
PO Box 80198
London
NW1W 6FR

aprilmortgages.co.uk

ORBPS0086 / 1.13



THIS DOCUMENT IS FOR USE BY FCA AUTHORISED INTERMEDIARIES ONLY.