

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 | 5.85% | 5.85% | 5.90% | 6.00% | 6.10% |
| 10 years | 5.90% | 5.90% | 5.95% | 6.05% | 6.15% |
| 15 years | 6.05% | 6.05% | 6.10% | 6.20% | 6.35% |

APRC Rates table:

| | 60% LTV | 75% LTV | 80% LTV | 85% LTV | 90% LTV |
|----------|---------|---------|---------|---------|---------|
| 5 years | 6.28% | 6.30% | 6.37% | 6.47% | 6.60% |
| 10 years | 6.11% | 6.12% | 6.17% | 6.28% | 6.39% |
| 15 years | 6.21% | 6.21% | 6.27% | 6.37% | 6.53% |

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 |
|-------------------------------|---------|---------|---------|---------|---------|
| 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 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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