

Our Residential Mortgages

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Discount Variable	5.39%	2 Years	8.04%	£150k-£999,999	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.19%	2 Years	8.04%	£150k-£999,999	75%	75%	£995		
	6.39%	2 Years	8.04%	£150k-£999,999	80%	N/A	£995		

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Fixed	5.49%	2 Years	8.04%	£150k-£999,999	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.99%	2 Years	8.04%	£150k-£999,999	75%	75%	£995		

Max LTV for Lending In Retirement is 70%

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- For our Holiday Lets, Second property & Buy-To-Let products, see Page 4
- For our Credit Repair rates and guide, see Pages 5 & 6
- Got an enquiry? See Page 7 for how to contact us

Our Residential Large Loan Mortgages

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Discount Variable	6.59%	2 Years	8.04%	£1M-£1,249,999	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.59%	2 Years	8.04%	£1,250,000-£1,999,999	70%	70%	£1,500		
	6.89%	2 Years	8.04%	£2M-£2.5M	65%	65%	£3,000		

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Fixed	6.09%	2 Years	8.04%	£1M-£1,249,999	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.09%	2 Years	8.04%	£1,250,000-£1,999,999	70%	70%	£1,500		
	6.39%	2 Years	8.04%	£2M-£2.5M	65%	65%	£3,000		

Max LTV for Lending In Retirement is 70%

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Our Self-Build Mortgages

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERC'S	Availability
Discount Variable	6.29%	2 Years	8.04%	£150k - £999,999	65%	65%	£1,500	2% Year 1 & 2	Purchase, Re-mortgage and Release of Equity
	6.89%	2 Years	8.04%	£150k - £999,999	75%	75%	£1,500		
	7.09%	2 Years	8.04%	£1M - £2M	65%	65%	0.50%		

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Our Specialist Mortgages

Discount Variable Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERC's	Availability
Holiday Let/Second Home	6.19%	2 Years	8.04%	£150k-£999,999	60%	60%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.59%	2 Years	8.04%	£150k-£999,999	75%	75%	£995		
	6.99%	2 Years	8.04%	£150k-£999,999	80%	N/A	£995		
	6.79%	2 Years	8.04%	£1M-£2M	75%	75%	£1,500		
Buy-To-Let	6.49%	2 Years	8.04%	£150k-£999,999	75%	70%	£995		

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EXCLUSIVE Residential Credit Repair Rates

Residential Discount Variable

	Level 1	Level 2	Level 3	Level 4
Current Variable Pay Rate	7.19%	7.44%	7.69%	7.94%
Discount Period	2 Years	2 Years	2 Years	2 Years
Arrangement Fee	£995	£995	£995	£995
Maximum LTV (inc. fees)	70%	70%	70%	70%

Residential Fixed

	Level 1	Level 2	Level 3	Level 4
Fixed Rate	7.39%	7.64%	7.89%	8.14%
Fixed Period	2 Years	2 Years	2 Years	2 Years
Arrangement Fee	£995	£995	£995	£995
Maximum LTV (inc. fees)	70%	70%	70%	70%

- Residential purchase and remortgage only
- ERC's 3% in year 1, 2% in year 2
- Explanations are required
- Maximum loan £750,000
- No gambling or tax debts
- Reverts to our Standard Variable Rate (SVR), currently 8.04%

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Residential Credit Repair Guide

	Level 1	Level 2	Level 3	Level 4
Defaults/CCJ's	£2,000 satisfied at least 12 months	£5,000 satisfied on application	£10,000 satisfied on application	£10,001+ satisfied on application
Missed payments - secured	Maximum 2 missed payments in last 2 years - Maximum 1 loan and must be up to date on application	Maximum 3 missed payments in last 2 years - none in last 12 months and must be up to date on application	Maximum 4 missed payments within last 2 years - none in last 6 months and must be up to date on application	
Arrears - unsecured	No payments missed in last 12 months and must be up to date on application		No payments missed in last 6 months and must be up to date on application	
IVA/DMP	None in force during last 3 years		None in force during last 12 months	
Repossessions	None within last 6 years			None in last 3 years
Bankruptcy	Must be 3 years discharged		Must be 1 year discharged	
Payday Loans	Must be 12 months discharged		Must be 6 months discharged	

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Contact our Business Development Team

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