

Rates Table

Valid from: 13 October 2026

The only
mortgage **LENDER**
you'll ever need
Perenna

FOR PROFESSIONAL INTERMEDIARY USE ONLY

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mortgage **LENDER**
you'll ever need
Perenna

Perenna Core Range 5-10 Year Fixed Rate Products

A range of fixed rate products with a flexible ERC.

FOR PROFESSIONAL INTERMEDIARY USE ONLY

Core Range Product Information

Product Fees

Product Fees can be added to the loan (up to a maximum LTV of 95% for C&I loans & 75% for IO loans) OR deducted from the advance at completion.

Loan Amount

Our minimum loan amount is £25,000. Our maximum loan amount is £1.5m. Our max loan includes any fees added to the loan amount.

Remortgage Incentives

Remortgage products include a free basic valuation for mortgage purposes and fees assisted legal work. Please refer to our lending criteria for more information.

Perenna Reversion Rate

After the initial fixed period, the loan will revert on to the Perenna Reversion Rate. This is a variable rate set by Perenna which can be viewed on our website.

Overpayment Allowance

All Perenna products include an overpayment allowance of 10% per annum. This amount is based on the opening balance at the start of the mortgage, and the yearly anniversary thereafter. Overpayments above 10% within a year will incur any applicable ERCs.

Portability

Perenna products are all portable, subject to credit assessment and valuation at the time of application.

Property Types

Core products are not available on new build property.

Core Range Product Information

Early Repayment Charges

- Early Repayment Charges are applicable to all products for the duration of the initial fixed period.
- The charge amount is based on a percentage of the value of the loan amount repaid.
- Early Repayment Charges apply to all overpayments above 10% per annum made within the ERC period.
- ERCs are ONLY payable when the loan is refinanced to a new product with Perenna or another lender during the ERC period.
- ERCs are NOT payable when the loan is redeemed using own funds or if the property is sold.

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
5 year	6%	4%	4%	2%	2%					
10 Year	8%	8%	8%	8%	6%	6%	4%	4%	2%	2%

Residential Core Range Products



Core purchase with a £995 fee

Fixed Period	60% LTV	75% LTV	85% LTV	90% LTV	95% LTV
5	6.10%	6.30%	6.40%	6.50%	6.65%
10	6.60%	6.80%	6.90%	7.00%	7.15%

Core purchase with no fee

Fixed Period	60% LTV	75% LTV	85% LTV	90% LTV	95% LTV
5	6.19%	6.39%	6.49%	6.59%	6.74%
10	6.69%	6.89%	6.99%	7.09%	7.24%

Core remortgage with a £995 fee

Fixed Period	60% LTV	75% LTV	85% LTV	90% LTV	95% LTV
5	6.17%	6.37%	6.47%	6.57%	6.72%
10	6.67%	6.87%	6.97%	7.07%	7.22%

Core remortgage with no fee

Fixed Period	60% LTV	75% LTV	85% LTV	90% LTV	95% LTV
5	6.26%	6.46%	6.56%	6.66%	6.81%
10	6.76%	6.96%	7.06%	7.16%	7.31%

Residential Purchase Products



5-Year Fixed Purchase Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PC5P60NF-Sept26B	Core 5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.19%	£0	Flexi ERCs
PC5P75NF-Sept26B	Core 5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.39%	£0	Flexi ERCs
PC5P85NF-Sept26B	Core 5 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	6.49%	£0	Flexi ERCs
PC5P90NF-Sept26B	Core 5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.59%	£0	Flexi ERCs
PC5P95NF-Sept26B	Core 5 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	6.74%	£0	Flexi ERCs
PC5P60F-Sept26B	Core 5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.10%	£995	Flexi ERCs
PC5P75F-Sept26B	Core 5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.30%	£995	Flexi ERCs
PC5P85F-Sept26B	Core 5 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	6.40%	£995	Flexi ERCs
PC5P90F-Sept26B	Core 5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	6.50%	£995	Flexi ERCs
PC5P95F-Sept26B	Core 5 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	6.65%	£995	Flexi ERCs

Residential Purchase Products



10-Year Fixed Purchase Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PC10P60NF-Sept26B	Core 10 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.69%	£0	Flexi ERCs
PC10P75NF-Sept26B	Core 10 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.89%	£0	Flexi ERCs
PC10P85NF-Sept26B	Core10 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	6.99%	£0	Flexi ERCs
PC10P90NF-Sept26B	Core 10 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	7.09%	£0	Flexi ERCs
PC10P95NF-Sept26B	Core 10 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	7.24%	£0	Flexi ERCs
PC10P60F-Sept26B	Core 10 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.60%	£995	Flexi ERCs
PC10P75F-Sept26B	Core10 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.80%	£995	Flexi ERCs
PC10P85F-Sept26B	Core 10 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	6.90%	£995	Flexi ERCs
PC10P90F-Sept26B	Core 10 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	7.00%	£995	Flexi ERCs
PC10P95F-Sept26B	Core 10 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	7.15%	£995	Flexi ERCs

Residential Remortgage Products



5-Year Fixed Remortgage Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PC5R60NF-Sept26B	Core 5 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	6.26%	£0	Flexi ERCs, Free val, Fees assisted legals
PC5R75NF-Sept26B	Core 5 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	6.46%	£0	Flexi ERCs, Free val, Fees assisted legals
PC5R85NF-Sept26B	Core 5 Year Fix Remortgage no fee 85% LTV	C&I	75%	85%	6.56%	£0	Flexi ERCs, Free val, Fees assisted legals
PC5R90NF-Sept26B	Core 5 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	6.66%	£0	Flexi ERCs, Free val, Fees assisted legals
PC5R95NF-Sept26B	Core 5 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	6.81%	£0	Flexi ERCs, Free val, Fees assisted legals
PC5R60F-Sept26B	Core 5 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	6.17%	£995	Flexi ERCs, Free val, Fees assisted legals
PC5R75F-Sept26B	Core 5 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	6.37%	£995	Flexi ERCs, Free val, Fees assisted legals
PC5R85F-Sept26B	Core 5 Year Fix Remortgage £995 fee 85% LTV	C&I	75%	85%	6.47%	£995	Flexi ERCs, Free val, Fees assisted legals
PC5R90F-Sept26B	Core 5 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	6.57%	£995	Flexi ERCs, Free val, Fees assisted legals
PC5R95F-Sept26B	Core 5 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	6.72%	£995	Flexi ERCs, Free val, Fees assisted legals

Residential Remortgage Products



10-Year Fixed Remortgage Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PC10R60NF-Sept26B	Core 10 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	6.76%	£0	Flexi ERCs, Free val, Fees assisted legals
PC10R75NF-Sept26B	Core 10 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	6.96%	£0	Flexi ERCs, Free val, Fees assisted legals
PC10R85NF-Sept26B	Core 10 Year Fix Remortgage no fee 85% LTV	C&I	75%	85%	7.06%	£0	Flexi ERCs, Free val, Fees assisted legals
PC10R90NF-Sept26B	Core 10 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	7.16%	£0	Flexi ERCs, Free val, Fees assisted legals
PC10R95NF-Sept26B	Core 10 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	7.31%	£0	Flexi ERCs, Free val, Fees assisted legals
PC10R60F-Sept26B	Core 10 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	6.67%	£995	Flexi ERCs, Free val, Fees assisted legals
PC10R75F-Sept26B	Core 10 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	6.87%	£995	Flexi ERCs, Free val, Fees assisted legals
PC10R85F-Sept26B	Core 10 Year Fix Remortgage £995 fee 85% LTV	C&I	75%	85%	6.97%	£995	Flexi ERCs, Free val, Fees assisted legals
PC10R90F-Sept26B	Core 10 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	7.07%	£995	Flexi ERCs, Free val, Fees assisted legals
PC10R95F-Sept26B	Core 10 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	7.22%	£995	Flexi ERCs, Free val, Fees assisted legals

The only
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Perenna New Build Range

A range of products exclusively for new build purchases

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New Build Product Information

Product Fees

Product Fees can be added to the loan (up to a maximum LTV of 95% for C&I loans & 75% for IO loans) OR deducted from the advance at completion.

Loan Amount

Our minimum loan amount is £100,000. Our maximum loan amount is £1.5m. Our max loan includes any fees added to the loan amount.

Perenna Reversion Rate

After the initial fixed period, the loan will revert on to the Perenna Reversion Rate. This is a variable rate set by Perenna which can be viewed on our website.

Overpayment Allowance

All Perenna products include an overpayment allowance of 10% per annum. This amount is based on the opening balance at the start of the mortgage, and the yearly anniversary thereafter. Overpayments above 10% within a year will incur any applicable ERCs.

Portability

Perenna products are all portable, subject to credit assessment and valuation at the time of application.

Property Types

New Build products are only available on new build property.

New Build Product Information

Early Repayment Charges

- Early Repayment Charges are applicable to all products for the duration of the initial fixed period.
- The charge amount is based on a percentage of the value of the loan amount repaid.
- Early Repayment Charges apply to all overpayments above 10% per annum made within the ERC period.
- ERCs are ONLY payable when the loan is refinanced to a new product with Perenna or another lender during the ERC period.
- ERCs are NOT payable when the loan is redeemed using own funds or if the property is sold.

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
5 year	6%	4%	4%	2%	2%					
10 Year	8%	8%	8%	8%	6%	6%	4%	4%	2%	2%

Residential New Build Range Products



New Build with a £995 fee

Fixed Period	60% LTV	75% LTV	85% LTV	90% LTV	95% LTV
5	6.15%	6.45%	6.60%	6.75%	
10	6.65%	6.95%	7.10%	7.25%	

New Build with no fee

Fixed Period	60% LTV	75% LTV	85% LTV	90% LTV	95% LTV
5	6.24%	6.54%	6.69%	6.84%	
10	6.74%	7.04%	7.19%	7.34%	

Residential Purchase Products



5-Year Fixed Purchase Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PNB5P60NF-Sept26B	New Build 5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.24%	£0	Flexi ERCs
PNB5P75NF-Sept26B	New Build 5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.54%	£0	Flexi ERCs
PNB5P85NF-Sept26B	New Build 5 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	6.69%	£0	Flexi ERCs
PNB5P90NF-Sept26B	New Build 5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.84%	£0	Flexi ERCs
PNB5P60F-Sept26B	New Build 5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.15%	£995	Flexi ERCs
PNB5P75F-Sept26B	New Build 5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.45%	£995	Flexi ERCs
PNB5P85F-Sept26B	New Build 5 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	6.60%	£995	Flexi ERCs
PNB5P90F-Sept26B	New Build 5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	6.75%	£995	Flexi ERCs

Residential Purchase Products



10-Year Fixed Purchase Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PNB10P60NF-Sept26B	New Build 10 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.74%	£0	Flexi ERCs
PNB10P75NF-Sept26B	New Build 10 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	7.04%	£0	Flexi ERCs
PNB10P85NF-Sept26B	New Build 10 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	7.19%	£0	Flexi ERCs
PNB10P90NF-Sept26B	New Build 10 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	7.34%	£0	Flexi ERCs
PNB10P60F-Sept26B	New Build 10 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.65%	£995	Flexi ERCs
PNB10P75F-Sept26B	New Build 10 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.95%	£995	Flexi ERCs
PNB10P85F-Sept26B	New Build 10 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	7.10%	£995	Flexi ERCs
PNB10P90F-Sept26B	New Build 10 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	7.25%	£995	Flexi ERCs



New Build Purchase - Zero Bills

FOR PROFESSIONAL INTERMEDIARY USE ONLY

Zero Bills Products



Products with a £995 fee

	60% LTV	75% LTV	85% LTV	90% LTV
5 Year Fix	6.15%	6.45%	6.60%	6.75%

Products with no fee

	60% LTV	75% LTV	85% LTV	90% LTV
5 Year Fix	6.24%	6.54%	6.69%	6.84%

Zero Bills Products are only available when purchasing a Zero Bills certified property from an approved developer for first time occupation.

These products offer improved affordability over our standard purchase range.

For more information about the Zero Bills product and our partnership with Octopus, visit: <https://intermediary.Perenna.com/zero-bills>

Zero Bills Products



5 Year Fixed Rate

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P5ZB60NF-Sept26B	ZB 5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.24%	£0	Zero Bills Property only
P5ZB75NF-Sept26B	ZB 5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.54%	£0	Zero Bills Property only
P5ZB85NF-Sept26B	ZB 5 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	6.69%	£0	Zero Bills Property only
P5ZB90NF-Sept26B	ZB 5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.84%	£0	Zero Bills Property only
P5ZB60F-Sept26B	ZB 5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.15%	£995	Zero Bills Property only
P5ZB75F-Sept26B	ZB 5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.45%	£995	Zero Bills Property only
P5ZB85F-Sept26B	ZB 5 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	6.60%	£995	Zero Bills Property only
P5ZB90F-Sept26B	ZB 5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	6.75%	£995	Zero Bills Property only