FOR PROFESSIONAL INTERMEDIARY USE ONLY

Perenna

Rates Table | Residential

Valid from 20 November 2026

FOR PROFESSIONAL INTERMEDIARY USE ONLY

Perenna Core

Perenna | Core Range

5-10 Year Fixed Rate Products

A range of fixed rate
products with a flexible ERC.

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.

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.

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.

Loan Amount

Our minimum loan amount is £25,000 for our Core range. 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.

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-Oct26	Core 5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.19%	£0	Flexi ERCs
PC5P75NF-Oct26	Core 5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.39%	£0	Flexi ERCs
PC5P85NF-Oct26	Core 5 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	6.49%	£0	Flexi ERCs
PC5P90NF-Oct26	Core 5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.59%	£0	Flexi ERCs
PC5P95NF-Oct26	Core 5 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	6.74%	£0	Flexi ERCs
PC5P60F-Oct26	Core 5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.10%	£995	Flexi ERCs
PC5P75F-Oct26	Core 5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.30%	£995	Flexi ERCs
PC5P85F-Oct26	Core 5 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	6.40%	£995	Flexi ERCs
PC5P90F-Oct26	Core 5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	6.50%	£995	Flexi ERCs
PC5P95F-Oct26	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-Oct26	Core 10 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.69%	£0	Flexi ERCs
PC10P75NF-Oct26	Core 10 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.89%	£0	Flexi ERCs
PC10P85NF-Oct26	Core10 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	6.99%	£0	Flexi ERCs
PC10P90NF-Oct26	Core 10 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	7.09%	£0	Flexi ERCs
PC10P95NF-Oct26	Core 10 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	7.24%	£0	Flexi ERCs
PC10P60F-Oct26	Core 10 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.60%	£995	Flexi ERCs
PC10P75F-Oct26	Core10 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.80%	£995	Flexi ERCs
PC10P85F-Oct26	Core 10 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	6.90%	£995	Flexi ERCs
PC10P90F-Oct26	Core 10 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	7.00%	£995	Flexi ERCs
PC10P95F-Oct26	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-Oct26	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-Oct26	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-Oct26	Core 5 Year Fix Remortgage no fee 85% LTV	C&I	75%	85%	6.56%	£0	Flexi ERCs, Free val, Fees assisted legals
PC5R90NF-Oct26	Core 5 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	6.66%	£0	Flexi ERCs, Free val, Fees assisted legals
PC5R95NF-Oct26	Core 5 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	6.81%	£0	Flexi ERCs, Free val, Fees assisted legals
PC5R60F-Oct26	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-Oct26	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-Oct26	Core 5 Year Fix Remortgage £995 fee 85% LTV	C&I	75%	85%	6.47%	£995	Flexi ERCs, Free val, Fees assisted legals
PC5R90F-Oct26	Core 5 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	6.57%	£995	Flexi ERCs, Free val, Fees assisted legals
PC5R95F-Oct26	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-Oct26	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-Oct26	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-Oct26	Core 10 Year Fix Remortgage no fee 85% LTV	C&I	75%	85%	7.06%	£0	Flexi ERCs, Free val, Fees assisted legals
PC10R90NF-Oct26	Core 10 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	7.16%	£0	Flexi ERCs, Free val, Fees assisted legals
PC10R95NF-Oct26	Core 10 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	7.31%	£0	Flexi ERCs, Free val, Fees assisted legals
PC10R60F-Oct26	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-Oct26	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-Oct26	Core 10 Year Fix Remortgage £995 fee 85% LTV	C&I	75%	85%	6.97%	£995	Flexi ERCs, Free val, Fees assisted legals
PC10R90F-Oct26	Core 10 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	7.07%	£995	Flexi ERCs, Free val, Fees assisted legals
PC10R95F-Oct26	Core 10 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	7.22%	£995	Flexi ERCs, Free val, Fees assisted legals

FOR PROFESSIONAL INTERMEDIARY USE ONLY

Perenna
New Build

Perenna | New Build Range

A range of products exclusively
for new build purchases.

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.

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

Portability

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

Affordability

Max loan to income (LTI) of 6x up to 90% LTV. Above 90% LTV, max LTI is 4.49x income.

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.

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.

Property Types

New Build products are only available on new build property.

Nationality

Foreign nationals without indefinite leave to remain or permanent right to reside are restricted to 90% LTV max.

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%	6.90%
10	6.65%	6.95%	7.10%	7.25%	7.40%

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%	6.99%
10	6.74%	7.04%	7.19%	7.34%	7.49%

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-Oct26	New Build 5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.24%	£0	Flexi ERCs
PNB5P75NF-Oct26	New Build 5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.54%	£0	Flexi ERCs
PNB5P85NF-Oct26	New Build 5 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	6.69%	£0	Flexi ERCs
PNB5P90NF-Oct26	New Build 5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.84%	£0	Flexi ERCs
PNB5P95NF-Oct26	New Build 5 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	6.99%	£0	Flexi ERCs
PNB5P60F-Oct26	New Build 5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.15%	£995	Flexi ERCs
PNB5P75F-Oct26	New Build 5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.45%	£995	Flexi ERCs
PNB5P85F-Oct26	New Build 5 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	6.60%	£995	Flexi ERCs
PNB5P90F-Oct26	New Build 5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	6.75%	£995	Flexi ERCs
PNB5P95F-Oct26	New Build 5 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	6.90%	£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-Oct26	New Build 10 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.74%	£0	Flexi ERCs
PNB10P75NF-Oct26	New Build 10 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	7.04%	£0	Flexi ERCs
PNB10P85NF-Oct26	New Build 10 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	7.19%	£0	Flexi ERCs
PNB10P90NF-Oct26	New Build 10 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	7.34%	£0	Flexi ERCs
PNB10P95NF-Oct26	New Build 10 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	7.49%	£0	Flexi ERCs
PNB10P60F-Oct26	New Build 10 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.65%	£995	Flexi ERCs
PNB10P75F-Oct26	New Build 10 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.95%	£995	Flexi ERCs
PNB10P85F-Oct26	New Build 10 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	7.10%	£995	Flexi ERCs
PNB10P90F-Oct26	New Build 10 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	7.25%	£995	Flexi ERCs
PNB10P95F-Oct26	New Build 10 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	7.40%	£995	Flexi ERCs

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Perenna
New Build

New Build Purchase | Zero Bills

ZERO BILLS

Zero Bills Products

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

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

5 Year Fixed Rate

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P5ZB60NF-Oct26	ZB 5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.24%	£0	Zero Bills Property only
P5ZB75NF-Oct26	ZB 5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.54%	£0	Zero Bills Property only
P5ZB85NF-Oct26	ZB 5 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	6.69%	£0	Zero Bills Property only
P5ZB90NF-Oct26	ZB 5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.84%	£0	Zero Bills Property only
P5ZB60F-Oct26	ZB 5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.15%	£995	Zero Bills Property only
P5ZB75F-Oct26	ZB 5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.45%	£995	Zero Bills Property only
P5ZB85F-Oct26	ZB 5 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	6.60%	£995	Zero Bills Property only
P5ZB90F-Oct26	ZB 5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	6.75%	£995	Zero Bills Property only

FOR PROFESSIONAL INTERMEDIARY USE ONLY

Perenna Select

Perenna | Select Range

5-year fixed rates.

A premium range of products for borrowers who don't need to stretch their affordability.

Select 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.

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.

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.

Affordability

Max loan to income (LTI) of 4.49x on this range.

Loan Amount

Our minimum loan amount is £100,000 on our Select range. 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.

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.

Select 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
5 year	6%	4%	4%	2%	2%

Residential Select Range Products

Select purchase with a £995 fee

Fixed Period	60% LTV	75% LTV	85% LTV	90% LTV
5	5.80%	6.05%	6.15%	6.25%

Select purchase with no fee

Fixed Period	60% LTV	75% LTV	85% LTV	90% LTV
5	5.89%	6.14%	6.24%	6.34%

Select remortgage with a £995 fee

Fixed Period	60% LTV	75% LTV	85% LTV	90% LTV
5	5.87%	6.12%	6.22%	6.32%

Select remortgage with no fee

Fixed Period	60% LTV	75% LTV	85% LTV	90% LTV
5	5.96%	6.21%	6.31%	6.41%

Residential Purchase Products

5-Year Fixed Purchase Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PS5P60NF-Oct26	Select 5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	5.89%	£0	Flexi ERCs
PS5P75NF-Oct26	Select 5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.14%	£0	Flexi ERCs
PS5P85NF-Oct26	Select 5 Year Fix Purchase no fee 85% LTV	C&I	75%	85%	6.24%	£0	Flexi ERCs
PS5P90NF-Oct26	Select 5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.34%	£0	Flexi ERCs
PS5P60F-Oct26	Select 5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	5.80%	£995	Flexi ERCs
PS5P75F-Oct26	Select 5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.05%	£995	Flexi ERCs
PS5P85F-Oct26	Select 5 Year Fix Purchase £995 fee 85% LTV	C&I	75%	85%	6.15%	£995	Flexi ERCs
PS5P90F-Oct26	Select 5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	6.25%	£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
PS5R60NF-Oct26	Select 5 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	5.96%	£0	Flexi ERCs, Free val, Fees assisted legals
PS5R75NF-Oct26	Select 5 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	6.21%	£0	Flexi ERCs, Free val, Fees assisted legals
PS5R85NF-Oct26	Select 5 Year Fix Remortgage no fee 85% LTV	C&I	75%	85%	6.31%	£0	Flexi ERCs, Free val, Fees assisted legals
PS5R90NF-Oct26	Select 5 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	6.41%	£0	Flexi ERCs, Free val, Fees assisted legals
PS5R60F-Oct26	Select 5 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	5.87%	£995	Flexi ERCs, Free val, Fees assisted legals
PS5R75F-Oct26	Select 5 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	6.12%	£995	Flexi ERCs, Free val, Fees assisted legals
PS5R85F-Oct26	Select 5 Year Fix Remortgage £995 fee 85% LTV	C&I	75%	85%	6.22%	£995	Flexi ERCs, Free val, Fees assisted legals
PS5R90F-Oct26	Select 5 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	6.32%	£995	Flexi ERCs, Free val, Fees assisted legals