

Rates Table

Valid from: 26 May 2026

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

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Perenna

5-15 Year Fixed Rate Products

A range of longer term fixed rate products with a flexible ERC.

5-15 Year Fixed Rate 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.

Long Term Fixed Rate 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	Year 11	Year 12	Year 13	Year 14	Year 15
5 year	6%	4%	4%	2%	2%										
7 year	8%	6%	6%	4%	4%	2%	2%								
10 Year	8%	8%	8%	8%	6%	6%	4%	4%	2%	2%					
15 Year	9%	9%	9%	9%	9%	8%	8%	8%	8%	6%	6%	4%	4%	2%	2%

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5-15 Year Purchase Products

Residential Purchase Products



Products with a £995 fee

Fixed Period	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5	5.95%	5.95%	5.95%	5.95%	5.95%	6.05%
7	6.20%	6.20%	6.20%	6.20%	6.20%	6.45%
10	6.35%	6.35%	6.35%	6.35%	6.35%	6.55%
15	6.55%	6.55%	6.55%	6.55%	6.55%	6.75%

Products with no fee

Fixed Period	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5	6.04%	6.04%	6.04%	6.04%	6.04%	6.14%
7	6.30%	6.30%	6.30%	6.30%	6.30%	6.55%
10	6.45%	6.45%	6.45%	6.45%	6.45%	6.65%
15	6.65%	6.65%	6.65%	6.65%	6.65%	6.85%

Residential Purchase Products



5-Year Fixed Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P5P60NF-May26	5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.04%	£0	Flexi ERCs
P5P75NF-May26	5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.04%	£0	Flexi ERCs
P5P80NF-May26	5 Year Fix Purchase no fee 80% LTV	C&I	75%	80%	6.04%	£0	Flexi ERCs
P5P85NF-May26	5 Year Fix Purchase no fee 85% LTV	C&I	80%	85%	6.04%	£0	Flexi ERCs
P5P90NF-May26	5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.04%	£0	Flexi ERCs
P5P95NF-May26	5 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	6.14%	£0	Flexi ERCs
P5P60F-May26	5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	5.95%	£995	Flexi ERCs
P5P75F-May26	5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	5.95%	£995	Flexi ERCs
P5P80F-May26	5 Year Fix Purchase £995 fee 80% LTV	C&I	75%	80%	5.95%	£995	Flexi ERCs
P5P85F-May26	5 Year Fix Purchase £995 fee 85% LTV	C&I	80%	85%	5.95%	£995	Flexi ERCs
P5P90F-May26	5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	5.95%	£995	Flexi ERCs
P5P95F-May26	5 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	6.05%	£995	Flexi ERCs

Residential Purchase Products



7-Year Fixed Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P7P60NF-May26	7 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.30%	£0	Flexi ERCs
P7P75NF-May26	7 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.30%	£0	Flexi ERCs
P7P80NF-May26	7 Year Fix Purchase no fee 80% LTV	C&I	75%	80%	6.30%	£0	Flexi ERCs
P7P85NF-May26	7 Year Fix Purchase no fee 85% LTV	C&I	80%	85%	6.30%	£0	Flexi ERCs
P7P90NF-May26	7 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.30%	£0	Flexi ERCs
P7P95NF-May26	7 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	6.55%	£0	Flexi ERCs
P7P60F-May26	7 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.20%	£995	Flexi ERCs
P7P75F-May26	7 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.20%	£995	Flexi ERCs
P7P80F-May26	7 Year Fix Purchase £995 fee 80% LTV	C&I	75%	80%	6.20%	£995	Flexi ERCs
P7P85F-May26	7 Year Fix Purchase £995 fee 85% LTV	C&I	80%	85%	6.20%	£995	Flexi ERCs
P7P90F-May26	7 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	6.20%	£995	Flexi ERCs
P7P95F-May26	7 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	6.45%	£995	Flexi ERCs

Residential Purchase Products



10-Year Fixed Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P10P60NF-May26	10 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.45%	£0	Flexi ERCs
P10P75NF-May26	10 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.45%	£0	Flexi ERCs
P10P80NF-May26	10 Year Fix Purchase no fee 80% LTV	C&I	75%	80%	6.45%	£0	Flexi ERCs
P10P85NF-May26	10 Year Fix Purchase no fee 85% LTV	C&I	80%	85%	6.45%	£0	Flexi ERCs
P10P90NF-May26	10 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.45%	£0	Flexi ERCs
P10P95NF-May26	10 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	6.65%	£0	Flexi ERCs
P10P60F-May26	10 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.35%	£995	Flexi ERCs
P10P75F-May26	10 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.35%	£995	Flexi ERCs
P10P80F-May26	10 Year Fix Purchase £995 fee 80% LTV	C&I	75%	80%	6.35%	£995	Flexi ERCs
P10P85F-May26	10 Year Fix Purchase £995 fee 85% LTV	C&I	80%	85%	6.35%	£995	Flexi ERCs
P10P90F-May26	10 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	6.35%	£995	Flexi ERCs
P10P95F-May26	10 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	6.55%	£995	Flexi ERCs

Residential Purchase Products



15-Year Fixed Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P15P60NF-May26	15 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.65%	£0	Flexi ERCs
P15P75NF-May26	15 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.65%	£0	Flexi ERCs
P15P80NF-May26	15 Year Fix Purchase no fee 80% LTV	C&I	75%	80%	6.65%	£0	Flexi ERCs
P15P85NF-May26	15 Year Fix Purchase no fee 85% LTV	C&I	80%	85%	6.65%	£0	Flexi ERCs
P15P90NF-May26	15 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.65%	£0	Flexi ERCs
P15P95NF-May26	15 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	6.85%	£0	Flexi ERCs
P15P60F-May26	15 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	6.55%	£995	Flexi ERCs
P15P75F-May26	15 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	6.55%	£995	Flexi ERCs
P15P80F-May26	15 Year Fix Purchase £995 fee 80% LTV	C&I	75%	80%	6.55%	£995	Flexi ERCs
P15P85F-May26	15 Year Fix Purchase £995 fee 85% LTV	C&I	80%	85%	6.55%	£995	Flexi ERCs
P15P90F-May26	15 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	6.55%	£995	Flexi ERCs
P15P95F-May26	15 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	6.75%	£995	Flexi ERCs

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Products with a £995 fee

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5	5.95%	5.95%	5.95%	5.95%	5.95%	6.05%
7	6.20%	6.20%	6.20%	6.20%	6.20%	6.45%
10	6.35%	6.35%	6.35%	6.35%	6.35%	6.55%
15	6.55%	6.55%	6.55%	6.55%	6.55%	6.75%

Products with no fee

Fixed Period	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5	6.04%	6.04%	6.04%	6.04%	6.04%	6.14%
7	6.30%	6.30%	6.30%	6.30%	6.30%	6.55%
10	6.45%	6.45%	6.45%	6.45%	6.45%	6.65%
15	6.65%	6.65%	6.65%	6.65%	6.65%	6.85%

Residential Remortgage Products



5-Year Fixed Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P5R60NF-May26	5 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	6.04%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R75NF-May26	5 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	6.04%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R80NF-May26	5 Year Fix Remortgage no fee 80% LTV	C&I	75%	80%	6.04%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R85NF-May26	5 Year Fix Remortgage no fee 85% LTV	C&I	80%	85%	6.04%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R90NF-May26	5 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	6.04%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R95NF-May26	5 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	6.14%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R60F-May26	5 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	5.95%	£995	Flexi ERCs, Free val, Fees assisted legals
P5R75F-May26	5 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	5.95%	£995	Flexi ERCs, Free val, Fees assisted legals
P5R80F-May26	5 Year Fix Remortgage £995 fee 80% LTV	C&I	75%	80%	5.95%	£995	Flexi ERCs, Free val, Fees assisted legals
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P5R95F-May26	5 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	6.05%	£995	Flexi ERCs, Free val, Fees assisted legals

Residential Remortgage Products



7-Year Fixed Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P7R60NF-May26	7 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	6.30%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R75NF-May26	7 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	6.30%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R80NF-May26	7 Year Fix Remortgage no fee 80% LTV	C&I	75%	80%	6.30%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R85NF-May26	7 Year Fix Remortgage no fee 85% LTV	C&I	80%	85%	6.30%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R90NF-May26	7 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	6.30%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R95NF-May26	7 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	6.55%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R60F-May26	7 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	6.20%	£995	Flexi ERCs, Free val, Fees assisted legals
P7R75F-May26	7 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	6.20%	£995	Flexi ERCs, Free val, Fees assisted legals
P7R80F-May26	7 Year Fix Remortgage £995 fee 80% LTV	C&I	75%	80%	6.20%	£995	Flexi ERCs, Free val, Fees assisted legals
P7R85F-May26	7 Year Fix Remortgage £995 fee 85% LTV	C&I	80%	85%	6.20%	£995	Flexi ERCs, Free val, Fees assisted legals
P7R90F-May26	7 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	6.20%	£995	Flexi ERCs, Free val, Fees assisted legals
P7R95F-May26	7 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	6.45%	£995	Flexi ERCs, Free val, Fees assisted legals

Residential Remortgage Products



10-Year Fixed Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P10R60NF-May26	10 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	6.45%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R75NF-May26	10 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	6.45%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R80NF-May26	10 Year Fix Remortgage no fee 80% LTV	C&I	75%	80%	6.45%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R85NF-May26	10 Year Fix Remortgage no fee 85% LTV	C&I	80%	85%	6.45%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R90NF-May26	10 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	6.45%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R95NF-May26	10 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	6.65%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R60F-May26	10 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	6.35%	£995	Flexi ERCs, Free val, Fees assisted legals
P10R75F-May26	10 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	6.35%	£995	Flexi ERCs, Free val, Fees assisted legals
P10R80F-May26	10 Year Fix Remortgage £995 fee 80% LTV	C&I	75%	80%	6.35%	£995	Flexi ERCs, Free val, Fees assisted legals
P10R85F-May26	10 Year Fix Remortgage £995 fee 85% LTV	C&I	80%	85%	6.35%	£995	Flexi ERCs, Free val, Fees assisted legals
P10R90F-May26	10 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	6.35%	£995	Flexi ERCs, Free val, Fees assisted legals
P10R95F-May26	10 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	6.55%	£995	Flexi ERCs, Free val, Fees assisted legals

Residential Remortgage Products



15-Year Fixed Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P15R60NF-May26	15 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	6.65%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R75NF-May26	15 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	6.65%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R80NF-May26	15 Year Fix Remortgage no fee 80% LTV	C&I	75%	80%	6.65%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R85NF-May26	15 Year Fix Remortgage no fee 85% LTV	C&I	80%	85%	6.65%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R90NF-May26	15 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	6.65%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R95NF-May26	15 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	6.85%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R60F-May26	15 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	6.55%	£995	Flexi ERCs, Free val, Fees assisted legals
P15R75F-May26	15 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	6.55%	£995	Flexi ERCs, Free val, Fees assisted legals
P15R80F-May26	15 Year Fix Remortgage £995 fee 80% LTV	C&I	75%	80%	6.55%	£995	Flexi ERCs, Free val, Fees assisted legals
P15R85F-May26	15 Year Fix Remortgage £995 fee 85% LTV	C&I	80%	85%	6.55%	£995	Flexi ERCs, Free val, Fees assisted legals
P15R90F-May26	15 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	6.55%	£995	Flexi ERCs, Free val, Fees assisted legals
P15R95F-May26	15 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	6.75%	£995	Flexi ERCs, Free val, Fees assisted legals

ZERO BILLS

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

New Build Purchase - Zero Bills

Zero Bills Products



Products with a £995 fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV
5 Year Fix	5.95%	5.95%	5.95%	5.95%	5.95%

Products with no fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV
5 Year Fix	6.04%	6.04%	6.04%	6.04%	6.04%

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-May26	ZB 5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	6.04%	£0	Zero Bills Property only
P5ZB75NF-May26	ZB 5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	6.04%	£0	Zero Bills Property only
P5ZB80NF-May26	ZB 5 Year Fix Purchase no fee 80% LTV	C&I	75%	80%	6.04%	£0	Zero Bills Property only
P5ZB85NF-May26	ZB 5 Year Fix Purchase no fee 85% LTV	C&I	80%	85%	6.04%	£0	Zero Bills Property only
P5ZB90NF-May26	ZB 5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	6.04%	£0	Zero Bills Property only
P5ZB60F-May26	ZB 5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	5.95%	£995	Zero Bills Property only
P5ZB75F-May26	ZB 5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	5.95%	£995	Zero Bills Property only
P5ZB80F-May26	ZB 5 Year Fix Purchase £995 fee 80% LTV	C&I	75%	80%	5.95%	£995	Zero Bills Property only
P5ZB85F-May26	ZB 5 Year Fix Purchase £995 fee 85% LTV	C&I	80%	85%	5.95%	£995	Zero Bills Property only
P5ZB90F-May26	ZB 5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	5.95%	£995	Zero Bills Property only