

# Rates Table

Valid from: 7<sup>th</sup> November 2024

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# 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, & 60% for RIO loans) OR deducted from the advance at completion.

## Loan Amount

Our minimum loan amount is £25,000. Our maximum loan amount is £1m. Our max loan includes any fees added to the loan amount. Interest Only is only available on a term of up to 25 years.

## 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.

## Retrofit Discount

Our remortgage products allow you to add a 'retrofit discount' feature. This rewards homeowners who make upgrades to their homes. To find out more visit [intermediary.perenna.com/retrofit-discount-feature](https://intermediary.perenna.com/retrofit-discount-feature)

## Early Repayment Charges

- Early Repayment Charges are applicable to all products for five years from the date of disbursement.
- The charge amount is based on a percentage of the value of the loan amount repaid.
- Early Repayment Charges apply to all overpayments made within the first five years.

Year 1	Year 2	Year 3	Year 4	Year 5
5%	4%	3%	2%	1%

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# Purchase Products

# Residential Purchase Products

## Products with a £1999 fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
10-30 years	5.97%	6.00%	6.12%	6.14%	6.44%	6.49%
30-40 years	6.09%	6.12%	6.24%	6.26%	6.57%	6.63%

## Products with no fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
10-30 years	6.11%	6.13%	6.25%	6.27%	6.57%	6.62%
30-40 years	6.21%	6.24%	6.36%	6.39%	6.69%	6.75%

# Residential Purchase Products



**Term: 10-30 years**

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PPF60F30-Nov24	Fixed 10-30 Year £1999 fee 60% LTV	C&I / IO	0%	60%	5.97%	£1999	
PPF60NF30-Nov24	Fixed 10-30 Year no fee 60% LTV	C&I / IO	0%	60%	6.11%	£0	
PPF75F30-Nov24	Fixed 10-30 Year £1999 fee 75% LTV	C&I / IO	60%	75%	6.00%	£1999	
PPF75NF30-Nov24	Fixed 10-30 Year no fee 75% LTV	C&I / IO	60%	75%	6.13%	£0	
PPF80F30-Nov24	Fixed 10-30 Year £1999 fee 80% LTV	C&I	75%	80%	6.12%	£1999	
PPF80NF30-Nov24	Fixed 10-30 Year no fee 80% LTV	C&I	75%	80%	6.25%	£0	
PPF85F30-Nov24	Fixed 10-30 Year £1999 fee 85% LTV	C&I	80%	85%	6.14%	£1999	
PPF85NF30-Nov24	Fixed 10-30 Year no fee 85% LTV	C&I	80%	85%	6.27%	£0	
PPF90F30-Nov24	Fixed 10-30 Year £1999 fee 90% LTV	C&I	85%	90%	6.44%	£1999	
PPF90NF30-Nov24	Fixed 10-30 Year no fee 90% LTV	C&I	85%	90%	6.57%	£0	
PPF95F30-Nov24	Fixed 10-30 Year £1999 fee 95% LTV	C&I	90%	95%	6.49%	£1999	
PPF95NF30-Nov24	Fixed 10-30 Year no fee 95% LTV	C&I	90%	95%	6.62%	£0	

# Residential Purchase Products



**Term: 30-40 years**

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PPF60F40-Nov24	Fixed 30-40 Year £1999 fee 60% LTV	C&I	0%	60%	6.09%	£1999	
PPF60NF40-Nov24	Fixed 30-40 Year no fee 60% LTV	C&I	0%	60%	6.21%	£0	
PPF75F40-Nov24	Fixed 30-40 Year £1999 fee 75% LTV	C&I	60%	75%	6.12%	£1999	
PPF75NF40-Nov24	Fixed 30-40 Year no fee 75% LTV	C&I	60%	75%	6.24%	£0	
PPF80F40-Nov24	Fixed 30-40 Year £1999 fee 80% LTV	C&I	75%	80%	6.24%	£1999	
PPF80NF40-Nov24	Fixed 30-40 Year no fee 80% LTV	C&I	75%	80%	6.36%	£0	
PPF85F40-Nov24	Fixed 30-40 Year £1999 fee 85% LTV	C&I	80%	85%	6.26%	£1999	
PPF85NF40-Nov24	Fixed 30-40 Year no fee 85% LTV	C&I	80%	85%	6.39%	£0	
PPF90F40-Nov24	Fixed 30-40 Year £1999 fee 90% LTV	C&I	85%	90%	6.57%	£1999	
PPF90NF40-Nov24	Fixed 30-40 Year no fee 90% LTV	C&I	85%	90%	6.69%	£0	
PPF95F40-Nov24	Fixed 30-40 Year £1999 fee 95% LTV	C&I	90%	95%	6.63%	£1999	
PPF95NF40-Nov24	Fixed 30-40 Year no fee 95% LTV	C&I	90%	95%	6.75%	£0	

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# Remortgage Products

# Residential Remortgage Products



## Products with a £1999 fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
10-30 years	6.06%	6.13%	6.28%	6.35%	6.45%	6.62%
30-40 years	6.17%	6.24%	6.40%	6.47%	6.57%	6.75%

## Products with no fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
10-30 years	6.31%	6.38%	6.54%	6.60%	6.70%	6.87%
30-40 years	6.42%	6.49%	6.65%	6.71%	6.82%	7.00%

## Retrofit Discount

- Our remortgage products all you to add a 'retrofit discount' feature to the mortgage offer
- This feature rewards homeowners with a 0.2% reduction on their mortgage rate if they make qualifying upgrades to their home within two years of completion.
- You must opt in to the retrofit discount feature during the application process. The feature cannot be added to the mortgage at a later stage.
- To find out more visit [intermediary.perenna.com/retrofit-discount-feature](https://intermediary.perenna.com/retrofit-discount-feature)

# Residential Remortgage Products



**Term: 10-30 years**

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR60F30-Nov24	Fixed 10-30 Year £1999 fee 60% LTV	C&I / IO	0%	60%	6.06%	£1999	Free val, Fees assisted legals
PFR60NF30-Nov24	Fixed 10-30 Year no fee 60% LTV	C&I / IO	0%	60%	6.31%	£0	Free val, Fees assisted legals
PFR75F30-Nov24	Fixed 10-30 Year £1999 fee 75% LTV	C&I / IO	60%	75%	6.13%	£1999	Free val, Fees assisted legals
PFR75NF30-Nov24	Fixed 10-30 Year no fee 75% LTV	C&I / IO	60%	75%	6.38%	£0	Free val, Fees assisted legals
PFR80F30-Nov24	Fixed 10-30 Year £1999 fee 80% LTV	C&I	75%	80%	6.28%	£1999	Free val, Fees assisted legals
PFR80NF30-Nov24	Fixed 10-30 Year no fee 80% LTV	C&I	75%	80%	6.54%	£0	Free val, Fees assisted legals
PFR85F30-Nov24	Fixed 10-30 Year £1999 fee 85% LTV	C&I	80%	85%	6.35%	£1999	Free val, Fees assisted legals
PFR85NF30-Nov24	Fixed 10-30 Year no fee 85% LTV	C&I	80%	85%	6.60%	£0	Free val, Fees assisted legals
PFR90F30-Nov24	Fixed 10-30 Year £1999 fee 90% LTV	C&I	85%	90%	6.45%	£1999	Free val, Fees assisted legals
PFR90NF30-Nov24	Fixed 10-30 Year no fee 90% LTV	C&I	85%	90%	6.70%	£0	Free val, Fees assisted legals
PFR95F30-Nov24	Fixed 10-30 Year £1999 fee 95% LTV	C&I	90%	95%	6.62%	£1999	Free val, Fees assisted legals
PFR95NF30-Nov24	Fixed 10-30 Year no fee 95% LTV	C&I	90%	95%	6.87%	£0	Free val, Fees assisted legals

# Residential Remortgage Products



**Term: 30-40 years**

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR60F40-Nov24	Fixed 30-40 Year £1999 fee 60% LTV	C&I	0%	60%	6.17%	£1999	Free val, Fees assisted legals
PFR60NF40-Nov24	Fixed 30-40 Year no fee 60% LTV	C&I	0%	60%	6.42%	£0	Free val, Fees assisted legals
PFR75F40-Nov24	Fixed 30-40 Year £1999 fee 75% LTV	C&I	60%	75%	6.24%	£1999	Free val, Fees assisted legals
PFR75NF40-Nov24	Fixed 30-40 Year no fee 75% LTV	C&I	60%	75%	6.49%	£0	Free val, Fees assisted legals
PFR80F40-Nov24	Fixed 30-40 Year £1999 fee 80% LTV	C&I	75%	80%	6.40%	£1999	Free val, Fees assisted legals
PFR80NF40-Nov24	Fixed 30-40 Year no fee 80% LTV	C&I	75%	80%	6.65%	£0	Free val, Fees assisted legals
PFR85F40-Nov24	Fixed 30-40 Year £1999 fee 85% LTV	C&I	80%	85%	6.47%	£1999	Free val, Fees assisted legals
PFR85NF40-Nov24	Fixed 30-40 Year no fee 85% LTV	C&I	80%	85%	6.71%	£0	Free val, Fees assisted legals
PFR90F40-Nov24	Fixed 30-40 Year £1999 fee 90% LTV	C&I	85%	90%	6.57%	£1999	Free val, Fees assisted legals
PFR90NF40-Nov24	Fixed 30-40 Year no fee 90% LTV	C&I	85%	90%	6.82%	£0	Free val, Fees assisted legals
PFR95F40-Nov24	Fixed 30-40 Year £1999 fee 95% LTV	C&I	90%	95%	6.75%	£1999	Free val, Fees assisted legals
PFR95NF40-Nov24	Fixed 30-40 Year no fee 95% LTV	C&I	90%	95%	7.00%	£0	Free val, Fees assisted legals

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# Retirement Interest Only (RIO) Products

# RIO Products

## Purchase

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PRP60F-Nov24	Fixed RIO £1999 fee 60% LTV	IO	0%	60%	6.09%	£1999	
PRP60NF-Nov24	Fixed RIO no fee 60% LTV	IO	0%	60%	6.21%	£0	

## Remortgage

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PRR60F-Nov24	Fixed RIO £1999 fee 60% LTV	IO	0%	60%	6.17%	£1999	Free val, Fees assisted legals
PRR60NF-Nov24	Fixed RIO no fee 60% LTV	IO	0%	60%	6.42%	£0	Free val, Fees assisted legals

## RIO Products

- Minimum age is 50 years old
- Joint applicants must have a viable plan in place for the payment of the loan in the event of the death of a borrower
- Remortgage legal work will be completed by Perenna's appointed conveyancer who will require a face to face visit with the applicants prior to completion.
- Purchase applications will require independent legal advice to be provided to the applicants.
- Fees can be added to the loan up to a maximum of 60% LTV.



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# New Build Purchase - Deposit Unlock

# Deposit Unlock



## Purchase

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PDU95F30-Nov24	Deposit Unlock Fixed 10-30 Year £1999 fee 95% LTV	C&I	90.01%	95%	6.46%	£1999	New Build, Deposit Unlock homes only
PDU95NF30-Nov24	Deposit Unlock Fixed 10-30 Year no fee 95% LTV	C&I	90.01%	95%	6.59%	£0	New Build, Deposit Unlock homes only
PDU95F40-Nov24	Deposit Unlock Fixed 30-40 Year £1999 fee 95% LTV	C&I	90.01%	95%	6.60%	£1999	New Build, Deposit Unlock homes only
PDU95NF40-Nov24	Deposit Unlock Fixed 30-40 Year no fee 95% LTV	C&I	90.01%	95%	6.72%	£0	New Build, Deposit Unlock homes only

**Deposit Unlock is only available on selected new build purchases from approved developers. When submitting an application, you must upload the Deposit Unlock confirmation letter provided by the developer at the time of reservation.**

**ZERO BILLS**

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# New Build Purchase - Zero Bills

# Zero Bills Products



## Products with a £1999 fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV
10-30 years	5.82%	5.85%	5.97%	5.99%	6.29%
30-40 years	5.94%	5.97%	6.09%	6.11%	6.42%

## Products with no fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV
10-30 years	5.96%	5.98%	6.10%	6.12%	6.42%
30-40 years	6.06%	6.09%	6.21%	6.24%	6.54%

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 and a reduced interest rate 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

**Term: 10-30 years**

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PZB60F30-Nov24	ZB Fixed 10-30 Year £1999 fee 60% LTV	C&I / IO	0%	60%	5.82%	£1999	Zero Bills Property only
PZB60NF30-Nov24	ZB Fixed 10-30 Year no fee 60% LTV	C&I / IO	0%	60%	5.96%	£0	Zero Bills Property only
PZB75F30-Nov24	ZB Fixed 10-30 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.85%	£1999	Zero Bills Property only
PZB75NF30-Nov24	ZB Fixed 10-30 Year no fee 75% LTV	C&I / IO	60%	75%	5.98%	£0	Zero Bills Property only
PZB80F30-Nov24	ZB Fixed 10-30 Year £1999 fee 80% LTV	C&I	75%	80%	5.97%	£1999	Zero Bills Property only
PZB80NF30-Nov24	ZB Fixed 10-30 Year no fee 80% LTV	C&I	75%	80%	6.10%	£0	Zero Bills Property only
PZB85F30-Nov24	ZB Fixed 10-30 Year £1999 fee 85% LTV	C&I	80%	85%	5.99%	£1999	Zero Bills Property only
PZB85NF30-Nov24	ZB Fixed 10-30 Year no fee 85% LTV	C&I	80%	85%	6.12%	£0	Zero Bills Property only
PZB90F30-Nov24	ZB Fixed 10-30 Year £1999 fee 90% LTV	C&I	85%	90%	6.29%	£1999	Zero Bills Property only
PZB90NF30-Nov24	ZB Fixed 10-30 Year no fee 90% LTV	C&I	85%	90%	6.42%	£0	Zero Bills Property only

# Zero Bills Products

**Term: 30-40 years**

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PZB60F40-Nov24	ZB Fixed 30-40 Year £1999 fee 60% LTV	C&I	0%	60%	5.94%	£1999	Zero Bills Property only
PZB60NF40-Nov24	ZB Fixed 30-40 Year no fee 60% LTV	C&I	0%	60%	6.06%	£0	Zero Bills Property only
PZB75F40-Nov24	ZB Fixed 30-40 Year £1999 fee 75% LTV	C&I	60%	75%	5.97%	£1999	Zero Bills Property only
PZB75NF40-Nov24	ZB Fixed 30-40 Year no fee 75% LTV	C&I	60%	75%	6.09%	£0	Zero Bills Property only
PZB80F40-Nov24	ZB Fixed 30-40 Year £1999 fee 80% LTV	C&I	75%	80%	6.09%	£1999	Zero Bills Property only
PZB80NF40-Nov24	ZB Fixed 30-40 Year no fee 80% LTV	C&I	75%	80%	6.21%	£0	Zero Bills Property only
PZB85F40-Nov24	ZB Fixed 30-40 Year £1999 fee 85% LTV	C&I	80%	85%	6.11%	£1999	Zero Bills Property only
PZB85NF40-Nov24	ZB Fixed 30-40 Year no fee 85% LTV	C&I	80%	85%	6.24%	£0	Zero Bills Property only
PZB90F40-Nov24	ZB Fixed 30-40 Year £1999 fee 90% LTV	C&I	85%	90%	6.42%	£1999	Zero Bills Property only
PZB90NF40-Nov24	ZB Fixed 30-40 Year no fee 90% LTV	C&I	85%	90%	6.54%	£0	Zero Bills Property only



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# New Build Purchase - Own New Rate Reducer

# Own New Rate Reducer products

## Products with a £1999 fee

	75% LTV	80% LTV	85% LTV	90% LTV
25-30 years	5.50%	5.62%	5.64%	5.94%
30-40 years	5.62%	5.74%	5.76%	6.07%

## Products with no fee

	75% LTV	80% LTV	85% LTV	90% LTV
25-30 years	5.63%	5.75%	5.77%	6.07%
30-40 years	5.74%	5.86%	5.89%	6.19%

Own New rate reducer products are only available when purchasing a new build property from an approved developer for first time occupation using the Own New scheme.

These products offer a reduced interest rate over our standard purchase range.

When submitting the application, you must upload the Own New Illustration and Letter of Acknowledgement provided by the site sales office to confirm eligibility for the product.

Own New is only available at 60.01% LTV or above, and terms of 25 years or longer.

You must be an Own New accredited broker to advise on and sell these products.

# Own New rate reducer products

Term: 25-30 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PON75F30-Nov24	Own New Fixed 25-30 Year £1999 fee 75% LTV	C&I	60.01%	75%	5.50%	£1999	Own New Scheme Only
PON75NF30-Nov24	Own New Fixed 25-30 Year no fee 75% LTV	C&I	60.01%	75%	5.63%	£0	Own New Scheme Only
PON80F30-Nov24	Own New Fixed 25-30 Year £1999 fee 80% LTV	C&I	75%	80%	5.62%	£1999	Own New Scheme Only
PON80NF30-Nov24	Own New Fixed 25-30 Year no fee 80% LTV	C&I	75%	80%	5.75%	£0	Own New Scheme Only
PON85F30-Nov24	Own New Fixed 25-30 Year £1999 fee 85% LTV	C&I	80%	85%	5.64%	£1999	Own New Scheme Only
PON85NF30-Nov24	Own New Fixed 25-30 Year no fee 85% LTV	C&I	80%	85%	5.77%	£0	Own New Scheme Only
PON90F30-Nov24	Own New Fixed 25-30 Year £1999 fee 90% LTV	C&I	85%	90%	5.94%	£1999	Own New Scheme Only
PON90NF30-Nov24	Own New Fixed 25-30 Year no fee 90% LTV	C&I	85%	90%	6.07%	£0	Own New Scheme Only

# Own New rate reducer products

**Term: 30-40 years**

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PON75F40-Nov24	Own New Fixed 30-40 Year £1999 fee 75% LTV	C&I	60.01%	75%	5.62%	£1999	Own New Scheme Only
PON75NF40-Nov24	Own New Fixed 30-40 Year no fee 75% LTV	C&I	60.01%	75%	5.74%	£0	Own New Scheme Only
PON80F40-Nov24	Own New Fixed 30-40 Year £1999 fee 80% LTV	C&I	75%	80%	5.74%	£1999	Own New Scheme Only
PON80NF40-Nov24	Own New Fixed 30-40 Year no fee 80% LTV	C&I	75%	80%	5.86%	£0	Own New Scheme Only
PON85F40-Nov24	Own New Fixed 30-40 Year £1999 fee 85% LTV	C&I	80%	85%	5.76%	£1999	Own New Scheme Only
PON85NF40-Nov24	Own New Fixed 30-40 Year no fee 85% LTV	C&I	80%	85%	5.89%	£0	Own New Scheme Only
PON90F40-Nov24	Own New Fixed 30-40 Year £1999 fee 90% LTV	C&I	85%	90%	6.07%	£1999	Own New Scheme Only
PON90NF40-Nov24	Own New Fixed 30-40 Year no fee 90% LTV	C&I	85%	90%	6.19%	£0	Own New Scheme Only