

Rates Table

Valid from: 8 January 2026

The only
mortgage **LENDER**
you'll ever need
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	4.68%	4.73%	4.77%	4.84%	4.97%	5.10%
7	4.89%	5.19%	5.25%	5.35%	5.45%	5.68%
10	5.24%	5.31%	5.39%	5.48%	5.58%	5.81%
15	5.46%	5.50%	5.56%	5.69%	5.79%	5.99%

Products with no fee

Fixed Period	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5	4.78%	4.83%	4.87%	4.95%	5.07%	5.20%
7	4.95%	5.25%	5.31%	5.41%	5.51%	5.74%
10	5.29%	5.36%	5.44%	5.54%	5.63%	5.87%
15	5.50%	5.54%	5.60%	5.74%	5.83%	6.03%

Residential Purchase Products



5-Year Fixed Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P5P60NF-Jan26	5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	4.78%	£0	Flexi ERCs
P5P75NF-Jan26	5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	4.83%	£0	Flexi ERCs
P5P80NF-Jan26	5 Year Fix Purchase no fee 80% LTV	C&I	75%	80%	4.87%	£0	Flexi ERCs
P5P85NF-Jan26	5 Year Fix Purchase no fee 85% LTV	C&I	80%	85%	4.95%	£0	Flexi ERCs
P5P90NF-Jan26	5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	5.07%	£0	Flexi ERCs
P5P95NF-Jan26	5 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	5.20%	£0	Flexi ERCs
P5P60F-Jan26	5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	4.68%	£995	Flexi ERCs
P5P75F-Jan26	5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	4.73%	£995	Flexi ERCs
P5P80F-Jan26	5 Year Fix Purchase £995 fee 80% LTV	C&I	75%	80%	4.77%	£995	Flexi ERCs
P5P85F-Jan26	5 Year Fix Purchase £995 fee 85% LTV	C&I	80%	85%	4.84%	£995	Flexi ERCs
P5P90F-Jan26	5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	4.97%	£995	Flexi ERCs
P5P95F-Jan26	5 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	5.10%	£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-Jan26	7 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	4.95%	£0	Flexi ERCs
P7P75NF-Jan26	7 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	5.25%	£0	Flexi ERCs
P7P80NF-Jan26	7 Year Fix Purchase no fee 80% LTV	C&I	75%	80%	5.31%	£0	Flexi ERCs
P7P85NF-Jan26	7 Year Fix Purchase no fee 85% LTV	C&I	80%	85%	5.41%	£0	Flexi ERCs
P7P90NF-Jan26	7 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	5.51%	£0	Flexi ERCs
P7P95NF-Jan26	7 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	5.74%	£0	Flexi ERCs
P7P60F-Jan26	7 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	4.89%	£995	Flexi ERCs
P7P75F-Jan26	7 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	5.19%	£995	Flexi ERCs
P7P80F-Jan26	7 Year Fix Purchase £995 fee 80% LTV	C&I	75%	80%	5.25%	£995	Flexi ERCs
P7P85F-Jan26	7 Year Fix Purchase £995 fee 85% LTV	C&I	80%	85%	5.35%	£995	Flexi ERCs
P7P90F-Jan26	7 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	5.45%	£995	Flexi ERCs
P7P95F-Jan26	7 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	5.68%	£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-Jan26	10 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	5.29%	£0	Flexi ERCs
P10P75NF-Jan26	10 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	5.36%	£0	Flexi ERCs
P10P80NF-Jan26	10 Year Fix Purchase no fee 80% LTV	C&I	75%	80%	5.44%	£0	Flexi ERCs
P10P85NF-Jan26	10 Year Fix Purchase no fee 85% LTV	C&I	80%	85%	5.54%	£0	Flexi ERCs
P10P90NF-Jan26	10 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	5.63%	£0	Flexi ERCs
P10P95NF-Jan26	10 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	5.87%	£0	Flexi ERCs
P10P60F-Jan26	10 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	5.24%	£995	Flexi ERCs
P10P75F-Jan26	10 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	5.31%	£995	Flexi ERCs
P10P80F-Jan26	10 Year Fix Purchase £995 fee 80% LTV	C&I	75%	80%	5.39%	£995	Flexi ERCs
P10P85F-Jan26	10 Year Fix Purchase £995 fee 85% LTV	C&I	80%	85%	5.48%	£995	Flexi ERCs
P10P90F-Jan26	10 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	5.58%	£995	Flexi ERCs
P10P95F-Jan26	10 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	5.81%	£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-Jan26	15 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	5.50%	£0	Flexi ERCs
P15P75NF-Jan26	15 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	5.54%	£0	Flexi ERCs
P15P80NF-Jan26	15 Year Fix Purchase no fee 80% LTV	C&I	75%	80%	5.60%	£0	Flexi ERCs
P15P85NF-Jan26	15 Year Fix Purchase no fee 85% LTV	C&I	80%	85%	5.74%	£0	Flexi ERCs
P15P90NF-Jan26	15 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	5.83%	£0	Flexi ERCs
P15P95NF-Jan26	15 Year Fix Purchase no fee 95% LTV	C&I	90%	95%	6.03%	£0	Flexi ERCs
P15P60F-Jan26	15 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	5.46%	£995	Flexi ERCs
P15P75F-Jan26	15 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	5.50%	£995	Flexi ERCs
P15P80F-Jan26	15 Year Fix Purchase £995 fee 80% LTV	C&I	75%	80%	5.56%	£995	Flexi ERCs
P15P85F-Jan26	15 Year Fix Purchase £995 fee 85% LTV	C&I	80%	85%	5.69%	£995	Flexi ERCs
P15P90F-Jan26	15 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	5.79%	£995	Flexi ERCs
P15P95F-Jan26	15 Year Fix Purchase £995 fee 95% LTV	C&I	90%	95%	5.99%	£995	Flexi ERCs

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5-15 Year Remortgage Products

Residential Remortgage Products



Products with a £995 fee

Fixed Period	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5	4.74%	4.79%	4.83%	4.91%	5.03%	5.16%
7	5.15%	5.23%	5.29%	5.39%	5.49%	5.76%
10	5.34%	5.41%	5.46%	5.53%	5.67%	5.89%
15	5.60%	5.64%	5.66%	5.78%	5.92%	6.01%

Products with no fee

Fixed Period	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
5	4.88%	4.93%	4.97%	5.05%	5.17%	5.30%
7	5.24%	5.32%	5.38%	5.48%	5.58%	5.85%
10	5.41%	5.48%	5.53%	5.61%	5.74%	5.96%
15	5.66%	5.69%	5.72%	5.83%	5.97%	6.07%

Residential Remortgage Products



7-Year Fixed Rates

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
P5R60NF-Jan26	5 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	4.88%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R75NF-Jan26	5 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	4.93%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R80NF-Jan26	5 Year Fix Remortgage no fee 80% LTV	C&I	75%	80%	4.97%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R85NF-Jan26	5 Year Fix Remortgage no fee 85% LTV	C&I	80%	85%	5.05%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R90NF-Jan26	5 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	5.17%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R95NF-Jan26	5 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	5.30%	£0	Flexi ERCs, Free val, Fees assisted legals
P5R60F-Jan26	5 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	4.74%	£995	Flexi ERCs, Free val, Fees assisted legals
P5R75F-Jan26	5 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	4.79%	£995	Flexi ERCs, Free val, Fees assisted legals
P5R80F-Jan26	5 Year Fix Remortgage £995 fee 80% LTV	C&I	75%	80%	4.83%	£995	Flexi ERCs, Free val, Fees assisted legals
P5R85F-Jan26	5 Year Fix Remortgage £995 fee 85% LTV	C&I	80%	85%	4.91%	£995	Flexi ERCs, Free val, Fees assisted legals
P5R90F-Jan26	5 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	5.03%	£995	Flexi ERCs, Free val, Fees assisted legals
P5R95F-Jan26	5 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	5.16%	£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-Jan26	7 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	5.24%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R75NF-Jan26	7 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	5.32%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R80NF-Jan26	7 Year Fix Remortgage no fee 80% LTV	C&I	75%	80%	5.38%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R85NF-Jan26	7 Year Fix Remortgage no fee 85% LTV	C&I	80%	85%	5.48%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R90NF-Jan26	7 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	5.58%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R95NF-Jan26	7 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	5.85%	£0	Flexi ERCs, Free val, Fees assisted legals
P7R60F-Jan26	7 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	5.15%	£995	Flexi ERCs, Free val, Fees assisted legals
P7R75F-Jan26	7 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	5.23%	£995	Flexi ERCs, Free val, Fees assisted legals
P7R80F-Jan26	7 Year Fix Remortgage £995 fee 80% LTV	C&I	75%	80%	5.29%	£995	Flexi ERCs, Free val, Fees assisted legals
P7R85F-Jan26	7 Year Fix Remortgage £995 fee 85% LTV	C&I	80%	85%	5.39%	£995	Flexi ERCs, Free val, Fees assisted legals
P7R90F-Jan26	7 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	5.49%	£995	Flexi ERCs, Free val, Fees assisted legals
P7R95F-Jan26	7 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	5.76%	£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-Jan26	10 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	5.41%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R75NF-Jan26	10 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	5.48%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R80NF-Jan26	10 Year Fix Remortgage no fee 80% LTV	C&I	75%	80%	5.53%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R85NF-Jan26	10 Year Fix Remortgage no fee 85% LTV	C&I	80%	85%	5.61%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R90NF-Jan26	10 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	5.74%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R95NF-Jan26	10 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	5.96%	£0	Flexi ERCs, Free val, Fees assisted legals
P10R60F-Jan26	10 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	5.34%	£995	Flexi ERCs, Free val, Fees assisted legals
P10R75F-Jan26	10 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	5.41%	£995	Flexi ERCs, Free val, Fees assisted legals
P10R80F-Jan26	10 Year Fix Remortgage £995 fee 80% LTV	C&I	75%	80%	5.46%	£995	Flexi ERCs, Free val, Fees assisted legals
P10R85F-Jan26	10 Year Fix Remortgage £995 fee 85% LTV	C&I	80%	85%	5.53%	£995	Flexi ERCs, Free val, Fees assisted legals
P10R90F-Jan26	10 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	5.67%	£995	Flexi ERCs, Free val, Fees assisted legals
P10R95F-Jan26	10 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	5.89%	£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-Jan26	15 Year Fix Remortgage no fee 60% LTV	C&I/IO	0%	60%	5.66%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R75NF-Jan26	15 Year Fix Remortgage no fee 75% LTV	C&I/IO	60%	75%	5.69%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R80NF-Jan26	15 Year Fix Remortgage no fee 80% LTV	C&I	75%	80%	5.72%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R85NF-Jan26	15 Year Fix Remortgage no fee 85% LTV	C&I	80%	85%	5.83%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R90NF-Jan26	15 Year Fix Remortgage no fee 90% LTV	C&I	85%	90%	5.97%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R95NF-Jan26	15 Year Fix Remortgage no fee 95% LTV	C&I	90%	95%	6.07%	£0	Flexi ERCs, Free val, Fees assisted legals
P15R60F-Jan26	15 Year Fix Remortgage £995 fee 60% LTV	C&I/IO	0%	60%	5.60%	£995	Flexi ERCs, Free val, Fees assisted legals
P15R75F-Jan26	15 Year Fix Remortgage £995 fee 75% LTV	C&I/IO	60%	75%	5.64%	£995	Flexi ERCs, Free val, Fees assisted legals
P15R80F-Jan26	15 Year Fix Remortgage £995 fee 80% LTV	C&I	75%	80%	5.66%	£995	Flexi ERCs, Free val, Fees assisted legals
P15R85F-Jan26	15 Year Fix Remortgage £995 fee 85% LTV	C&I	80%	85%	5.78%	£995	Flexi ERCs, Free val, Fees assisted legals
P15R90F-Jan26	15 Year Fix Remortgage £995 fee 90% LTV	C&I	85%	90%	5.92%	£995	Flexi ERCs, Free val, Fees assisted legals
P15R95F-Jan26	15 Year Fix Remortgage £995 fee 95% LTV	C&I	90%	95%	6.01%	£995	Flexi ERCs, Free val, Fees assisted legals



Fixed for Life Products

A range of products where the interest rate is fixed for the whole term of the loan.

Fixed for Life 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, & 75% for RIO 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. 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.

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.
- Products include an overpayment allowance of 10% per annum.
- Early Repayment Charges apply to all overpayments above 10% per annum made within the first five years, and are payable if the loan redeemed in part or full either from a sale, refinance, or redemption from own funds.

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

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Fixed for Life Purchase Products

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Products with a £1999 fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
Fixed for Life	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
Fixed for Life	6.21%	6.24%	6.36%	6.39%	6.69%	6.75%

Residential Purchase Products



Term: 10-40 years, Fixed for Life

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFP60NF40-Jan26	Fixed For Term Purchase no fee 60% LTV	C&I/IO	0%	60%	6.21%	£0	
PFP75NF40-Jan26	Fixed For Term Purchase no fee 75% LTV	C&I/IO	60%	75%	6.24%	£0	
PFP80NF40-Jan26	Fixed For Term Purchase no fee 80% LTV	C&I	75%	80%	6.36%	£0	
PFP85NF40-Jan26	Fixed For Term Purchase no fee 85% LTV	C&I	80%	85%	6.39%	£0	
PFP90NF40-Jan26	Fixed For Term Purchase no fee 90% LTV	C&I	85%	90%	6.69%	£0	
PFP95NF40-Jan26	Fixed For Term Purchase no fee 95% LTV	C&I	90%	95%	6.75%	£0	
PFP60F40-Jan26	Fixed For Term Purchase £1999 fee 60% LTV	C&I/IO	0%	60%	6.09%	£1,999	
PFP75F40-Jan26	Fixed For Term Purchase £1999 fee 75% LTV	C&I/IO	60%	75%	6.12%	£1,999	
PFP80F40-Jan26	Fixed For Term Purchase £1999 fee 80% LTV	C&I	75%	80%	6.24%	£1,999	
PFP85F40-Jan26	Fixed For Term Purchase £1999 fee 85% LTV	C&I	80%	85%	6.26%	£1,999	
PFP90F40-Jan26	Fixed For Term Purchase £1999 fee 90% LTV	C&I	85%	90%	6.57%	£1,999	
PFP95F40-Jan26	Fixed For Term Purchase £1999 fee 95% LTV	C&I	90%	95%	6.63%	£1,999	

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Fixed for Life Remortgage Products

Residential Remortgage Products



Products with a £1999 fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
Fixed for Life	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
Fixed for Life	6.42%	6.49%	6.65%	6.71%	6.82%	7.00%

Residential Remortgage Products



Term: 10-40 years, Fixed for Life

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR60NF40-Jan26	Fixed For Term Remortgage no fee 60% LTV	C&I/IO	0%	60%	6.42%	£0	Free val, Fees assisted legals
PFR75NF40-Jan26	Fixed For Term Remortgage no fee 75% LTV	C&I/IO	60%	75%	6.49%	£0	Free val, Fees assisted legals
PFR80NF40-Jan26	Fixed For Term Remortgage no fee 80% LTV	C&I	75%	80%	6.65%	£0	Free val, Fees assisted legals
PFR85NF40-Jan26	Fixed For Term Remortgage no fee 85% LTV	C&I	80%	85%	6.71%	£0	Free val, Fees assisted legals
PFR90NF40-Jan26	Fixed For Term Remortgage no fee 90% LTV	C&I	85%	90%	6.82%	£0	Free val, Fees assisted legals
PFR95NF40-Jan26	Fixed For Term Remortgage no fee 95% LTV	C&I	90%	95%	7.00%	£0	Free val, Fees assisted legals
PFR60F40-Jan26	Fixed For Term Remortgage £1999 fee 60% LTV	C&I/IO	0%	60%	6.17%	£1,999	Free val, Fees assisted legals
PFR75F40-Jan26	Fixed For Term Remortgage £1999 fee 75% LTV	C&I/IO	60%	75%	6.24%	£1,999	Free val, Fees assisted legals
PFR80F40-Jan26	Fixed For Term Remortgage £1999 fee 80% LTV	C&I	75%	80%	6.40%	£1,999	Free val, Fees assisted legals
PFR85F40-Jan26	Fixed For Term Remortgage £1999 fee 85% LTV	C&I	80%	85%	6.47%	£1,999	Free val, Fees assisted legals
PFR90F40-Jan26	Fixed For Term Remortgage £1999 fee 90% LTV	C&I	85%	90%	6.57%	£1,999	Free val, Fees assisted legals
PFR95F40-Jan26	Fixed For Term Remortgage £1999 fee 95% LTV	C&I	90%	95%	6.75%	£1,999	Free val, Fees assisted legals



Retirement Interest Only (RIO) Products

RIO Products



Purchase - Fixed for Life

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PRP60NF-Jan26	Fixed For Term Purchase RIO no fee 60% LTV	IO	0%	60%	6.21%	£0	
PRP75NF-Jan26	Fixed For Term Purchase RIO no fee 75% LTV	IO	60%	75%	6.24%	£0	
PRP60F-Jan26	Fixed For Term Purchase RIO £1999 fee 60% LTV	IO	0%	60%	6.09%	£1,999	
PRP75F-Jan26	Fixed For Term Purchase RIO £1999 fee 75% LTV	IO	60%	75%	6.12%	£1,999	

Remortgage - Fixed for Life

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PRR60NF-Jan26	Fixed For Term Remortgage RIO no fee 60% LTV	IO	0%	60%	6.42%	£0	Free val, Fees assisted legals
PRR75NF-Jan26	Fixed For Term Remortgage RIO no fee 75% LTV	IO	60%	75%	6.49%	£0	Free val, Fees assisted legals
PRR60F-Jan26	Fixed For Term Remortgage RIO £1999 fee 60% LTV	IO	0%	60%	6.17%	£1,999	Free val, Fees assisted legals
PRR75F-Jan26	Fixed For Term Remortgage RIO £1999 fee 75% LTV	IO	60%	75%	6.24%	£1,999	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 may 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 75% LTV.



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

New Build Purchase - Deposit Unlock

Deposit Unlock



Purchase - Fixed for Life

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PDU95F40-Jan26	Deposit Unlock Fixed For Term Purchase £1999 fee 95% LTV	C&I	90.01%	95%	6.60%	£1999	New Build, Deposit Unlock homes only
PDU95NF40-Jan26	Deposit Unlock Fixed For Term Purchase 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.



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	4.68%	4.73%	4.77%	4.84%	4.97%

Products with no fee

	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV
5 Year Fix	4.78%	4.83%	4.87%	4.95%	5.07%

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-Jan26	ZB 5 Year Fix Purchase no fee 60% LTV	C&I/IO	0%	60%	4.78%	£0	Zero Bills Property only
P5ZB75NF-Jan26	ZB 5 Year Fix Purchase no fee 75% LTV	C&I/IO	60%	75%	4.83%	£0	Zero Bills Property only
P5ZB80NF-Jan26	ZB 5 Year Fix Purchase no fee 80% LTV	C&I	75%	80%	4.87%	£0	Zero Bills Property only
P5ZB85NF-Jan26	ZB 5 Year Fix Purchase no fee 85% LTV	C&I	80%	85%	4.95%	£0	Zero Bills Property only
P5ZB90NF-Jan26	ZB 5 Year Fix Purchase no fee 90% LTV	C&I	85%	90%	5.07%	£0	Zero Bills Property only
P5ZB60F-Jan26	ZB 5 Year Fix Purchase £995 fee 60% LTV	C&I/IO	0%	60%	4.68%	£995	Zero Bills Property only
P5ZB75F-Jan26	ZB 5 Year Fix Purchase £995 fee 75% LTV	C&I/IO	60%	75%	4.73%	£995	Zero Bills Property only
P5ZB80F-Jan26	ZB 5 Year Fix Purchase £995 fee 80% LTV	C&I	75%	80%	4.77%	£995	Zero Bills Property only
P5ZB85F-Jan26	ZB 5 Year Fix Purchase £995 fee 85% LTV	C&I	80%	85%	4.84%	£995	Zero Bills Property only
P5ZB90F-Jan26	ZB 5 Year Fix Purchase £995 fee 90% LTV	C&I	85%	90%	4.97%	£995	Zero Bills Property only