

# Product switch mortgage guide

For existing members within three months of their deal ending.

Rates correct as at **1 January 2025**



For Broker Use Only

Follow the steps on our **switch page** to confirm the chosen deal from those shown overleaf.

Switches take place on the 1st of the month after the original mortgage deal ends, as long as we receive confirmation of your clients' chosen product by the 18th of the month prior to the switch taking place. The chosen product is secured once we have received client authority for you to act and confirmation of the chosen product.

**Our product deals can be changed or withdrawn at any time and without notice.**



**For product switches  
get in touch on:**

 **01858 412412**

 **directmortgages@mhbs.co.uk**

 **mhbs.co.uk/intermediaries**

## Switch products

<b>Application fee</b>	<b>£0</b>	<b>Procuration fee</b>	<b>0.30%</b>
------------------------	-----------	------------------------	--------------

Residential							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/03/2028	6.14%	£0	7.99%	3/3/3	10%	RES10125
Fixed	31/03/2027	5.74%	£0	7.99%	3/3	10%	RES20125
Fixed	31/03/2030	5.79%	£0	7.99%	3/3/3/3/1	5%	RES30125

Expat residential							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/03/2028	6.41%	£0	7.99%	3/3/3	10%	EPR10125
Fixed	31/03/2027	6.01%	£0	7.99%	3/3	10%	EPR20125
Fixed	31/03/2030	6.06%	£0	7.99%	3/3/3/3/1	5%	EPR30125

BTL							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/03/2028	6.57%	£0	7.99%	3/3/3	10%	BTL10125
Fixed	31/03/2027	6.17%	£0	7.99%	3/3	10%	BTL20125
Fixed	31/03/2030	6.22%	£0	7.99%	3/3/3/3/1	5%	BTL30125

Expat BTL							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/03/2028	6.76%	£0	7.99%	3/3/3	10%	EPB10125
Fixed	31/03/2027	6.36%	£0	7.99%	3/3	10%	EPB20125
Fixed	31/03/2030	6.41%	£0	7.99%	3/3/3/3/1	5%	EPB30125

Holiday let							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/03/2028	7.19%	£0	7.99%	3/3/3	10%	HOL10125
Fixed	31/03/2027	6.69%	£0	7.99%	3/3	10%	HOL20125
Fixed	31/03/2030	6.74%	£0	7.99%	3/3/3/3/1	5%	HOL30125

Expat holiday let							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/03/2028	7.41%	£0	7.99%	3/3/3	10%	EPH10125
Fixed	31/03/2027	6.92%	£0	7.99%	3/3	10%	EPH20125
Fixed	31/03/2030	6.97%	£0	7.99%	3/3/3/3/1	5%	EPH30125

Vanilla *							
Up to 85% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/03/2028	6.04%	£0	7.99%	3/3/3	10%	VAN10125
Discount	31/03/2028	6.29%	£0	7.99%	1/0/0	10%	VAN20125
Fixed	31/03/2027	5.64%	£0	7.99%	3/3	10%	VAN30125
Fixed	31/03/2030	5.69%	£0	7.99%	3/3/3/3/1	5%	VAN40125

\* Available to historic vanilla rate customers only. If you are unsure if your customer qualifies for this range, please contact us on 01858 412412 or [directmortgages@mhbs.co.uk](mailto:directmortgages@mhbs.co.uk).