## Product switch mortgage guide



For Broker Use Only

For existing members within three months of their deal ending.

Rates correct as at 1 October 2025

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Our product deals can be changed or withdrawn at any time and without notice.



Switch products							
Application fee	£0	Procuration fee	0.30%				

<b>Residential</b>									
Up to 75% LTV	Until	Rate	Product fee	rate	ERC %	Overpayment	<b>Product code</b>		
Discount	31/12/2027	5.35%	£0	7.39%		10%	RES11025		
Fixed	31/12/2027	5.30%	£0	7.39%		10%	RES21025		
Fixed	31/12/2030	5.35%	£0		5/4/3/2/1	5%	RES31025		
Expat residential									
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code		
Discount	31/12/2027	5.72%	£0	7.39%	2/1	10%	EPR11025		
Fixed	31/12/2027	5.67%	£0	7.39%	3/3	10%	EPR21025		
Fixed	31/12/2030	5.72%	£0	7.39%	5/4/3/2/1	5%	EPR31025		
BTL									
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code		
Discount	31/12/2027	6.08%	£0	7.39%	2/1	10%	BTL11025		
Fixed	31/12/2027	6.03%	£0	7.39%	3/3	10%	BTL21025		
Fixed	31/12/2030	6.08%	£0		5/4/3/2/1	5%	BTL31025		
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Up to 75% LTV	Until	Rate	Product fee		ERC %	Overpayment	Product code		
Discount	31/12/2027	6.27%	£0	7.39%	2/1	10%	EPB11025		
Fixed	31/12/2027	6.22%	£0	7.39%		10%	EPB21025		
Fixed	31/12/2030	6.27%	£0		5/4/3/2/1	5%	EPB31025		
			Holida						
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code		
Discount	31/12/2027	6.60%	£0	7.39%	2/1	10%	HOL11025		
Fixed	31/12/2027	6.55%	£0	7.39%	3/3	10%	HOL21025		
Fixed	31/12/2030	6.60%	£0	7.39%	5/4/3/2/1	5%	HOL31025		
Expat holiday let									
Up to 75% LTV	Until	Rate	Product fee	rate	ERC %	Overpayment	<b>Product code</b>		
Discount	31/12/2027	6.83%	£0	7.39%		10%	EPH11025		
Fixed	31/12/2027	6.78%	£0	7.39%	3/3	10%	EPH21025		
Fixed	31/12/2030	6.83%	£0	7.39%	5/4/3/2/1	5%	EPH31025		
			Vanill						
Up to 85% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	<b>Product code</b>		
Discount	31/12/2027	5.25%	£0	7.39%	2/1	10%	VAN11025		
Discount	31/12/2027	5.50%	£0	7.39%	1/0	10%	VAN21025		
Fixed	31/12/2027	5.20%	£0	7.39%		10%	VAN31025		
Fixed	31/12/2030	5.25%	£0	7.39%		5%	VAN41025		

<sup>\*</sup> 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.