

Product switch mortgage guide

For existing members within three months of their deal ending.

Rates correct as at **1 February 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Our product deals can be changed or withdrawn at any time and without notice.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

Application fee	£0	Procuration fee	0.30%
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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%	RES10225
Fixed	31/03/2027	5.74%	£0	7.99%	3/3	10%	RES20225
Fixed	31/03/2030	5.79%	£0	7.99%	3/3/3/3/1	5%	RES30225

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%	EPR10225
Fixed	31/03/2027	6.01%	£0	7.99%	3/3	10%	EPR20225
Fixed	31/03/2030	6.06%	£0	7.99%	3/3/3/3/1	5%	EPR30225

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%	BTL10225
Fixed	31/03/2027	6.17%	£0	7.99%	3/3	10%	BTL20225
Fixed	31/03/2030	6.22%	£0	7.99%	3/3/3/3/1	5%	BTL30225

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%	EPB10225
Fixed	31/03/2027	6.36%	£0	7.99%	3/3	10%	EPB20225
Fixed	31/03/2030	6.41%	£0	7.99%	3/3/3/3/1	5%	EPB30225

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%	HOL10225
Fixed	31/03/2027	6.69%	£0	7.99%	3/3	10%	HOL20225
Fixed	31/03/2030	6.74%	£0	7.99%	3/3/3/3/1	5%	HOL30225

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%	EPH10225
Fixed	31/03/2027	6.92%	£0	7.99%	3/3	10%	EPH20225
Fixed	31/03/2030	6.97%	£0	7.99%	3/3/3/3/1	5%	EPH30225

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%	VAN10225
Discount	31/03/2028	6.29%	£0	7.99%	1/0/0	10%	VAN20225
Fixed	31/03/2027	5.64%	£0	7.99%	3/3	10%	VAN30225
Fixed	31/03/2030	5.69%	£0	7.99%	3/3/3/3/1	5%	VAN40225

* 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.