

Product switch mortgage guide

For existing members within three months of their deal ending.

Rates correct as at **1 March 2026**



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Our product deals can be changed or withdrawn at any time and without notice.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	30/04/2028	5.20%	£0	7.24%	2/1	10%	RES10326
Fixed	30/04/2028	5.13%	£0	7.24%	3/3	10%	RES20326
Fixed	30/04/2031	5.28%	£0	7.24%	5/4/3/2/1	5%	RES30326

Expat residential

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	30/04/2028	5.57%	£0	7.24%	2/1	10%	EPR10326
Fixed	30/04/2028	5.50%	£0	7.24%	3/3	10%	EPR20326
Fixed	30/04/2031	5.65%	£0	7.24%	5/4/3/2/1	5%	EPR30326

BTL

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	30/04/2028	5.93%	£0	7.24%	2/1	10%	BTL10326
Fixed	30/04/2028	5.86%	£0	7.24%	3/3	10%	BTL20326
Fixed	30/04/2031	6.01%	£0	7.24%	5/4/3/2/1	5%	BTL30326

Expat BTL

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	30/04/2028	6.12%	£0	7.24%	2/1	10%	EPB10326
Fixed	30/04/2028	6.05%	£0	7.24%	3/3	10%	EPB20326
Fixed	30/04/2031	6.20%	£0	7.24%	5/4/3/2/1	5%	EPB30326

Holiday let

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	30/04/2028	6.45%	£0	7.24%	2/1	10%	HOL10326
Fixed	30/04/2028	6.38%	£0	7.24%	3/3	10%	HOL20326
Fixed	30/04/2031	6.53%	£0	7.24%	5/4/3/2/1	5%	HOL30326

Expat holiday let

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	30/04/2028	6.68%	£0	7.24%	2/1	10%	EPH10326
Fixed	30/04/2028	6.61%	£0	7.24%	3/3	10%	EPH20326
Fixed	30/04/2031	6.76%	£0	7.24%	5/4/3/2/1	5%	EPH30326

Vanilla *

Up to 85% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	30/04/2028	5.10%	£0	7.24%	2/1	10%	VAN10326
Discount	30/04/2028	5.35%	£0	7.24%	1/0	10%	VAN20326
Fixed	30/04/2028	5.03%	£0	7.24%	3/3	10%	VAN30326
Fixed	30/04/2031	5.18%	£0	7.24%	5/4/3/2/1	5%	VAN40326

* 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.