

# Product switch mortgage guide

For existing members within three months of their deal ending.

Rates correct as at **1 November 2024**



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**Our product deals can be changed or withdrawn at any time and without notice.**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	Procurement fee	0.30%
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## Residential

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/12/2027	6.54%	£0	8.19%	3/3/3	10%	RES11124
Fixed	31/12/2026	5.89%	£0	8.19%	3/3	10%	RES21124
Fixed	31/12/2029	5.89%	£0	8.19%	3/3/3/3/1	5%	RES31124

## Expat residential

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/12/2027	6.76%	£0	8.19%	3/3/3	10%	EPR11124
Fixed	31/12/2026	6.11%	£0	8.19%	3/3	10%	EPR21124
Fixed	31/12/2029	6.11%	£0	8.19%	3/3/3/3/1	5%	EPR31124

## BTL

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/12/2027	6.77%	£0	8.19%	3/3/3	10%	BTL11124
Fixed	31/12/2026	6.12%	£0	8.19%	3/3	10%	BTL21124
Fixed	31/12/2029	6.12%	£0	8.19%	3/3/3/3/1	5%	BTL31124

## Expat BTL

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/12/2027	6.96%	£0	8.19%	3/3/3	10%	EPB11124
Fixed	31/12/2026	6.31%	£0	8.19%	3/3	10%	EPB21124
Fixed	31/12/2029	6.31%	£0	8.19%	3/3/3/3/1	5%	EPB31124

## Holiday let

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/12/2027	7.29%	£0	8.19%	3/3/3	10%	HOL11124
Fixed	31/12/2026	6.64%	£0	8.19%	3/3	10%	HOL21124
Fixed	31/12/2029	6.64%	£0	8.19%	3/3/3/3/1	5%	HOL31124

## Expat holiday let

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/12/2027	7.52%	£0	8.19%	3/3/3	10%	EPH11124
Fixed	31/12/2026	6.87%	£0	8.19%	3/3	10%	EPH21124
Fixed	31/12/2029	6.87%	£0	8.19%	3/3/3/3/1	5%	EPH31124

## Vanilla \*

Up to 85% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/12/2027	6.44%	£0	8.19%	3/3/3	10%	VAN11124
Discount	31/12/2027	6.69%	£0	8.19%	1/0/0	10%	VAN21124
Fixed	31/12/2026	5.79%	£0	8.19%	3/3	10%	VAN31124
Fixed	31/12/2029	5.79%	£0	8.19%	3/3/3/3/1	5%	VAN41124

\* 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).