

Existing member

# Product switch mortgage guide

Rates correct as at **1 May 2026**



For Broker Use Only

Please ensure you've read the steps on our **switch page** before confirming the chosen deal from those shown overleaf.

Product switches complete on the 1st of the month during which your client's deal ends, or can take place on the 1st of any subsequent month. Let us know the client's chosen option. In order to switch on the 1st of the following month, your client's chosen product option must be confirmed to us by 18th of the preceding month.

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**Our product deals can be changed or withdrawn at any time and without notice.**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	31/07/2028	5.20%	£0	7.24%	2/1	10%	RES10526
Fixed	31/07/2028	5.96%	£0	7.24%	3/3	10%	RES20526
Fixed	31/07/2031	5.97%	£0	7.24%	5/4/3/2/1	5%	RES30526

### Expat residential

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/07/2028	5.57%	£0	7.24%	2/1	10%	EPR10526
Fixed	31/07/2028	6.33%	£0	7.24%	3/3	10%	EPR20526
Fixed	31/07/2031	6.34%	£0	7.24%	5/4/3/2/1	5%	EPR30526

### BTL

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/07/2028	5.93%	£0	7.24%	2/1	10%	BTL10526
Fixed	31/07/2028	6.69%	£0	7.24%	3/3	10%	BTL20526
Fixed	31/07/2031	6.70%	£0	7.24%	5/4/3/2/1	5%	BTL30526

### Expat BTL

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/07/2028	6.12%	£0	7.24%	2/1	10%	EPB10526
Fixed	31/07/2028	6.88%	£0	7.24%	3/3	10%	EPB20526
Fixed	31/07/2031	6.89%	£0	7.24%	5/4/3/2/1	5%	EPB30526

### Holiday let

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/07/2028	5.95%	£0	7.24%	2/1	10%	HOL10526
Fixed	31/07/2028	6.71%	£0	7.24%	3/3	10%	HOL20526
Fixed	31/07/2031	6.72%	£0	7.24%	5/4/3/2/1	5%	HOL30526

### Expat holiday let

Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/07/2028	6.18%	£0	7.24%	2/1	10%	EPH10526
Fixed	31/07/2028	6.94%	£0	7.24%	3/3	10%	EPH20526
Fixed	31/07/2031	6.95%	£0	7.24%	5/4/3/2/1	5%	EPH30526

### Vanilla \*

Up to 85% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/07/2028	5.10%	£0	7.24%	2/1	10%	VAN10526
Discount	31/07/2028	5.35%	£0	7.24%	1/0	10%	VAN20526
Fixed	31/07/2028	5.86%	£0	7.24%	3/3	10%	VAN30526
Fixed	31/07/2031	5.87%	£0	7.24%	5/4/3/2/1	5%	VAN40526

\* 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).