

Existing member

Product switch mortgage guide

Rates correct as at **1 June 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Our product deals can be changed or withdrawn at any time and without notice.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%	RES10626
Fixed	31/07/2028	5.96%	£0	7.24%	3/3	10%	RES20626
Fixed	31/07/2031	5.97%	£0	7.24%	5/4/3/2/1	5%	RES30626

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%	EPR10626
Fixed	31/07/2028	6.33%	£0	7.24%	3/3	10%	EPR20626
Fixed	31/07/2031	6.34%	£0	7.24%	5/4/3/2/1	5%	EPR30626

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%	BTL10626
Fixed	31/07/2028	6.69%	£0	7.24%	3/3	10%	BTL20626
Fixed	31/07/2031	6.70%	£0	7.24%	5/4/3/2/1	5%	BTL30626

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%	EPB10626
Fixed	31/07/2028	6.88%	£0	7.24%	3/3	10%	EPB20626
Fixed	31/07/2031	6.89%	£0	7.24%	5/4/3/2/1	5%	EPB30626

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%	HOL10626
Fixed	31/07/2028	6.71%	£0	7.24%	3/3	10%	HOL20626
Fixed	31/07/2031	6.72%	£0	7.24%	5/4/3/2/1	5%	HOL30626

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%	EPH10626
Fixed	31/07/2028	6.94%	£0	7.24%	3/3	10%	EPH20626
Fixed	31/07/2031	6.95%	£0	7.24%	5/4/3/2/1	5%	EPH30626

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%	VAN10626
Discount	31/07/2028	5.35%	£0	7.24%	1/0	10%	VAN20626
Fixed	31/07/2028	5.86%	£0	7.24%	3/3	10%	VAN30626
Fixed	31/07/2031	5.87%	£0	7.24%	5/4/3/2/1	5%	VAN40626

* 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.