Existing member

Product switch mortgage guide

Rates correct as at **1 November 2026**

Market Harborough BUILDING SOCIETY

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Our product deals can be changed or withdrawn at any time and without notice.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

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Exceptional Service 2026 feefo

Platinum Trusted Service Award 2026 feefo

SM228/11.26

Switch products

Application fee	£0	Procuration fee	0.30%

Residential							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/01/2029	5.20%	£0	7.24%	2/1	10%	RES11126
Fixed	31/01/2029	6.39%	£0	7.24%	3/3	10%	RES21126
Fixed	31/01/2032	6.47%	£0	7.24%	5/4/3/2/1	5%	RES31126
Expat residential							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/01/2029	5.57%	£0	7.24%	2/1	10%	EPR11126
Fixed	31/01/2029	6.76%	£0	7.24%	3/3	10%	EPR21126
Fixed	31/01/2032	6.84%	£0	7.24%	5/4/3/2/1	5%	EPR31126
BTL							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/01/2029	5.93%	£0	7.24%	2/1	10%	BTL11126
Fixed	31/01/2029	7.12%	£0	7.24%	3/3	10%	BTL21126
Fixed	31/01/2032	7.20%	£0	7.24%	5/4/3/2/1	5%	BTL31126
Expat BTL							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/01/2029	6.12%	£0	7.24%	2/1	10%	EPB11126
Fixed	31/01/2029	7.31%	£0	7.24%	3/3	10%	EPB21126
Fixed	31/01/2032	7.39%	£0	7.24%	5/4/3/2/1	5%	EPB31126
Holiday let							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/01/2029	5.95%	£0	7.24%	2/1	10%	HOL11126
Fixed	31/01/2029	7.14%	£0	7.24%	3/3	10%	HOL21126
Fixed	31/01/2032	7.22%	£0	7.24%	5/4/3/2/1	5%	HOL31126
Expat holiday let							
Up to 75% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/01/2029	6.18%	£0	7.24%	2/1	10%	EPH11126
Fixed	31/01/2029	7.37%	£0	7.24%	3/3	10%	EPH21126
Fixed	31/01/2032	7.45%	£0	7.24%	5/4/3/2/1	5%	EPH31126

Vanilla *							
Up to 85% LTV	Until	Rate	Product fee	Revert rate	ERC %	Overpayment	Product code
Discount	31/01/2029	5.10%	£0	7.24%	2/1	10%	VAN11126
Discount	31/01/2029	5.35%	£0	7.24%	1/0	10%	VAN21126
Fixed	31/01/2029	6.29%	£0	7.24%	3/3	10%	VAN31126
Fixed	31/01/2032	6.37%	£0	7.24%	5/4/3/2/1	5%	VAN41126

*** 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.**