

Existing member

Product switch mortgage guide

Rates correct as at **1 April 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Our product deals can be changed or withdrawn at any time and without notice.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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We're currently reviewing our fixed rate mortgage options for product switches, whilst the market remains uncertain. Discounted rates are available to select now, and borrowers also have the option to switch to a fixed rate within three months of their discounted deal starting, without incurring an early repayment charge.

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%	RES10426

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%	EPR10426

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%	BTL10426

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%	EPB10426

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%	HOL10426

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%	EPH10426

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%	VAN10426
Discount	30/04/2028	5.35%	£0	7.24%	1/0	10%	VAN20426

* 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.