

Remortgage rates

Below you can see our current remortgage interest rates: we've made it simple to see the length of the fixed-rate period and different rates based on the loan-to-value (LTV) ratio, which compares your mortgage amount to your property's value.

Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV
5 years	5.10%	5.15%	5.20%	5.30%
10 years	5.35%	5.40%	5.45%	5.55%
15 years	5.50%	5.55%	5.60%	5.70%

APRC Rates table:

	60% LTV	75% LTV	80% LTV	85% LTV
5 years	6.51%	6.54%	6.62%	6.72%
10 years	6.16%	6.20%	6.26%	6.36%
15 years	5.99%	6.03%	6.08%	6.18%

In addition to the interest rates, there are also fees to consider when you take out a mortgage. We want to make mortgages more simple so we've kept our fees to a minimum so you know exactly how much you'll have to pay:

- Application Fee: **£195** (non-refundable)
- Valuation Fee: **Free** (for properties up to £1m); please see our [Tariff of fees and charges](#) for more information
- Completion Fee: **£995** (this can be paid up-front or added to the total mortgage amount; if you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing)

	60% LTV	75% LTV	80% LTV	85% LTV
Standard Variable Rate	7.00%	7.05%	7.15%	7.25%

Early Repayment Charges (ERCs):

There are no ERCs when moving house, regular overpayments, lump sums or redeeming in full using own funds. If refinancing / remortgaging then these charges will apply:

Product	ERCs
5 years	5% 4% 3% 2% 1%
10 years	9% 9% 8% 7% 6% 5% 4% 3% 2% 1%
15 years	9% 9% 9% 9% 9% 9% 9% 8% 7% 6% 5% 4% 3% 2% 1%
Years	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

Version: ORCPS0091 / 1.18
Date modified: April 10, 2025

April Mortgages

PO Box 80198

London

NW1W 6FR

aprilmortgages.co.uk

ORCPS0091 / 1.18



april

AS A LAST RESORT, YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH PAYMENTS.