Mortgage rates guide for intermediaries

Standard, Standard Plus and Specialist Loyalty Rates

Rates valid from:

02 November 2026

We reserve the right to change or withdraw any of the mortgage products described in this document at any time. The rates shown indicate what may be offered, but the actual rate received may change depend on the circumstances. Please read the additional information below for each product carefully.

handelsbanken.co.uk/intermediaries

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Explaining the terms we use
Initial interest rate This is the initial percentage rate we use to calculate the interest on the mortgage charged over an agreed period of time of the mortgage. **Follow on rate** This is the interest rate that will apply to the mortgage when the initial interest rate period ends. **Variable interest rate** When the initial interest rate ends, we'll calculate the interest on the mortgage using the Handelsbanken standard variable rate (HSVR). This rate changes over the term of the loan and is set by us. **HSVR** Stands for Handelsbanken standard variable rate. **Offset base rate tracker** The mortgage is linked with nominated Handelsbanken deposit and/or current account. Any money in those accounts offset the amount of interest we charge on the mortgage. Choosing to offset means this could reduce the amount of interest paid overall. Money offset on an interest-only mortgage, will reduce the monthly payments. **Overall cost for comparison** The Annual Percentage Rate of Charge (APRC) shows the annual cost of the mortgage and can be used to compare the cost of different mortgages. The figure is based on: • £100,000 borrowed over 25 years on a capital and interest repayment basis • The interest rate and arrangement fee, shown on each type of mortgage • The loan to value ratio, shown on each type of product • A fixed rate booking fee (if applicable) outlined in the 'Additional information' sections **Arrangement fee** The fee we charge for setting up the mortgage. **Fixed rate booking fee** The fee we charge to secure a Fixed Rate Mortgage deal. **Overpayment allowance** Single part fixed rate mortgages allow overpayments each year equivalent to 10% of the outstanding balance of the mortgage. The amount under the allowance is calculated annually on the date the fixed rate period started. Additional payments during the fixed rate period will incur an early repayment charge if this is outside the 10% allowance. This overpayment feature is not available on multi-part mortgages.

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Early repayment charge (ERC)
This is a charge if the mortgage is repaid in part or full within the early repayment period. The charges we apply are shown below.

There's no early repayment charge for tracker mortgages.

Single part mortgage
A single part mortgage usually means that the mortgage is repaid in one way only – for example on a capital and interest repayment basis or on an interest only repayment basis - or that a single interest rate applies to the whole mortgage. If a mortgage isn't described as a multi-part mortgage (or as a mortgage with more than one part) in the personalised mortgage illustration, then it's single part.

Our Sustainable Home Reward could pay your customer up to £1,000

If the Energy Performance Certificate (EPC) of your customer's property is A or B, their mortgage could be eligible for a Sustainable Home Reward of either £500 or £1,000.

It's available on single part mortgages that are either fixed rate or track the Bank of England base rate. Please see handelsbanken.co.uk/homereward for more information.

Useful to know
Our minimum mortgage size is £5,000.
There are three ways to repay the mortgage:
• Repayment – To pay the amount borrowed along with some interest each month to fully repay the mortgage by the end of the term.
• Interest only – During the term of the mortgage only payments to the interest, a suitable repayment plan needs to be in place to repay the mortgage at the end of the term.
• Mixed - The option to combine these repayment methods.

We will only offer a mortgage if it is secured by a mortgage deed for properties in England or Wales or by a standard security for properties in Scotland. Residential property must be located in England, Wales or Scotland.

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Handelsbanken is committed to conducting its business in a fair, honest and open manner and we ensure that we have appropriate product oversight and governance systems and controls in place to offer products that have been assessed as providing fair value to customers that are within the appropriate target market.

If you are looking to place an application with us, you will be given access to our Intermediary web page to see our fair value assessment, which is incorporated in our Broker Product Information Sheet

Procuration fees for residential mortgages

For existing customers rate switching we pay a procuration fee of 0.25% of the mortgage balance on the date of the switch.

For existing customers borrowing new additional money, we pay a procuration fee of 0.45% of the additional amount borrowed.

Matrix Lending Criteria

The criteria for the three different matrices as follows -

Standard - Customers must hit every criteria point to be eligible for the Standard matrix

- Maximum of 2 individual applicants
- Income used to assess affordability - PAYE (including bonuses and commission) only
- Loan to income ratio - less than 4.5 x
- Maximum loan to value of 75%
- Borrowing up to £2 million
- Standard security (see below for classification of standard security)

The following products are available on the Standard matrix - Fixed Rates, Standard Base Rate Tracker & Offset. This is for both capital & interest and interest only mortgage.

Standard Plus - If the customers meets **one or more** of the criteria points below then the Standard Plus matrix **must** be used

- 3 or more individual applicants or an application involving a trust
- Income used to assess affordability - Any income source other than PAYE (including bonuses and commission) or multiple income sources
- Loan to income ratio - 4.5 x or greater
- Loan to value above 75%
- Borrowing over £2 million
- Non-standard security (see below for classification of standard security)
- Foreign income and/or asset used for affordability purposes (see below for further information)

The following products are available on the Standard Plus matrix - Fixed Rates, Standard Base Rate Tracker & Offset. This is for both capital & interest and interest only mortgages.

For Loans greater than 90% LTV please contact us for further information.

The customer can take out a Foreign Currency Mortgage as one of the following products only from the Standard Plus Rate Guide:

- Standard Base Rate Tracker Mortgage
- Offset Base Rate Mortgage

Foreign Currency Mortgages will be held in Sterling and are only available to UK residents. The mortgage must be secured against a UK property, but the income and/or asset used to repay the mortgage can be denominated in one or more of the following currencies:

- Danish Krone
- Euros
- Norwegian Krone
- Swedish Krona
- US Dollars

Specialist - If the customers requires any one of the following products then regardless of the criteria points above, the
Specialist matrix must be used

- Residential Development Loan (Self Build)
- Current Account Mortgage

Standard security is defined as an RMC secured by one property with all parties being on both the mortgage and registered as an owner of the property. The property is free from any unusual characteristics.

Non - Standard is any other form of ownership structure. The following are examples of non-standard security:

- Grade I and Grade II* (star) listed buildings
- Mixed use property
- Unusual covenants that require investigation
- Agricultural ties
- Additional security

The Branch will confirm if the security is classified as standard or non-standard

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Standard Mortgage Rate Guide

Handelsbanken Mortgage Rates

Our fixed rates

For mortgages up to 60% LTV						
Mortgage type	Initial interest rate	Overall cost for comparison (APRC)	Arrangement fee	Fixed rate booking fee	ERC % shown below	Follow on rate
2 Year Fixed	4.99%	6.7%	£799	Yes	Yes	6.74%
2 Year Fixed Fee Saver	5.11%	6.6%	£0	Yes	Yes	6.74%
3 Year Fixed	5.19%	6.6%	£799	Yes	Yes	6.74%
3 Year Fixed Fee Saver	5.27%	6.5%	£0	Yes	Yes	6.74%
4 Year Fixed	5.34%	6.5%	£799	Yes	Yes	6.74%
4 Year Fixed Fee Saver	5.40%	6.5%	£0	Yes	Yes	6.74%
5 Year Fixed	4.94%	6.2%	£799	Yes	Yes	6.74%
5 Year Fixed Fee Saver	4.99%	6.2%	£0	Yes	Yes	6.74%
10 Year Fixed	5.54%	6.2%	£799	Yes	Yes	6.74%
10 Year Fixed Fee Saver	5.56%	6.1%	£0	Yes	Yes	6.74%

For mortgages up to 75% LTV						
Mortgage type	Initial interest rate	Overall cost for comparison (APRC)	Arrangement fee	Fixed rate booking fee	ERC % shown below	Follow on rate
2 Year Fixed	5.09%	6.0%	£799	Yes	Yes	6.74%
2 Year Fixed Fee Saver	5.21%	6.6%	£0	Yes	Yes	6.74%
3 Year Fixed	5.29%	6.8%	£799	Yes	Yes	6.74%
3 Year Fixed Fee Saver	5.37%	6.6%	£0	Yes	Yes	6.74%
4 Year Fixed	5.44%	6.6%	£799	Yes	Yes	6.74%
4 Year Fixed Fee Saver	5.50%	6.5%	£0	Yes	Yes	6.74%
5 Year Fixed	5.04%	6.4%	£799	Yes	Yes	6.74%
5 Year Fixed Fee Saver	5.09%	6.2%	£0	Yes	Yes	6.74%
10 Year Fixed	5.64%	6.0%	£799	Yes	Yes	6.74%
10 Year Fixed Fee Saver	5.66%	6.2%	£0	Yes	Yes	6.74%

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Additional information for Fixed Rate Mortgages

Monthly repayments

The monthly repayments are taken on the last day of the month. Payment will be the next working day if the last day of the month is not a working day. If the loan is taken on or before the 14th of the month the first repayment will be the last day of the same month. If taken on or after the 15th then the first repayment will be the last day of the following month.

Fixed rate booking fees

Fixed rate booking fees vary depending on the amount of the mortgage. We'll let you know the fixed rate booking fee when you apply for the mortgage. This is a non-refundable fee. The current fees are shown here.

	Fixed rate booking fee
For mortgages up to £500,000	£250.00
For mortgages from £500,001 to £1,000,000	£375.00
For mortgages of 1,000,001 and over	£500.00

Early repayment charge

	Year Repaid									
Term of Fixed Rate	**1st Year**	**2nd Year**	**3rd Year**	**4th Year**	**5th Year**	**6th Year**	**7th Year**	**8th Year**	**9th Year**	**10th Year**
2 Year Fixed Rate	2%	1%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Year Fixed Rate	3%	2%	1%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4 Year Fixed Rate	4%	3%	2%	1%	N/A	N/A	N/A	N/A	N/A	N/A
5 Year Fixed Rate	5%	4%	3%	2%	1%	N/A	N/A	N/A	N/A	N/A
10 Year Fixed Rate	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%

If the mortgage is repaid early, either in part or full, the following charge may be applied as a percentage of the mortgage balance as a fee. The current percentages are shown here

When the fixed rate has ended, the mortgage will convert to
the Handelsbanken standard variable rate, which is currently 6.74%. The Handelsbanken standard variable rate can also be used as the interest rate for the remainder of the mortgage.

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Our tracker rates

Please note:

- The Handelsbanken base rate is NOT linked to the Bank of England base rate
- The Handelsbanken base rate is currently 4.25%
- The Handelsbanken standard variable rate is currently 6.74%
- An Early Repayment Charge does not apply to our Tracker Rate Mortgages
- We can offer Bank of England Base Rate on selected tracker products
- The Bank of England Base Rate tracker is exclusive to single part mortgages

Standard Base Rate Tracker

For mortgages up to 60% LTV						
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
1 Year Tracker	4.45%	0.20%	6.8%	£999	No	6.74%
1 Year Tracker Fee Saver	4.76%	0.51%	6.7%	£0	No	6.74%
2 Year Tracker	4.31%	0.06%	6.5%	£999	No	6.74%
2 Year Tracker Fee Saver	4.46%	0.21%	6.5%	£0	No	6.74%
3 Year Tracker	4.36%	0.11%	6.3%	£999	No	6.74%
3 Year Tracker Fee Saver	4.46%	0.21%	6.3%	£0	No	6.74%
5 Year Tracker	4.41%	0.16%	6.0%	£999	No	6.74%
5 Year Tracker Fee Saver	4.47%	0.22%	5.9%	£0	No	6.74%

For mortgages up to 75% LTV						
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
1 Year Tracker	4.55%	0.30%	6.8%	£999	No	6.74%
1 Year Tracker Fee Saver	4.86%	0.61%	6.7%	£0	No	6.74%
2 Year Tracker	4.41%	0.16%	6.6%	£999	No	6.74%
2 Year Tracker Fee Saver	4.56%	0.31%	6.5%	£0	No	6.74%
3 Year Tracker	4.46%	0.21%	6.4%	£999	No	6.74%
3 Year Tracker Fee Saver	4.56%	0.31%	6.3%	£0	No	6.74%
5 Year Tracker	4.51%	0.26%	6.0%	£999	No	6.74%
5 Year Tracker Fee Saver	4.57%	0.32%	6.0%	£0	No	6.74%

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Standard Bank of England Base Rate Tracker

For mortgages up to 60% LTV						
Mortgage type	**Initial interest rate**	**% increase on Bank of England base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
1 Year Tracker	4.45%	0.70%	6.8%	£999	No	6.74%
1 Year Tracker Fee Saver	4.76%	1.01%	6.7%	£0	No	6.74%
2 Year Tracker	4.00%	0.25%	6.5%	£999	No	6.74%
2 Year Tracker Fee Saver	4.15%	0.40%	6.4%	£0	No	6.74%
3 Year Tracker	4.25%	0.50%	6.3%	£999	No	6.74%
3 Year Tracker Fee Saver	4.35%	0.60%	6.2%	£0	No	6.74%
5 Year Tracker	4.35%	0.60%	6.0%	£999	No	6.74%
5 Year Tracker Fee Saver	4.41%	0.66%	5.9%	£0	No	6.74%

For mortgages up to 75% LTV						
Mortgage type	**Initial interest rate**	**% increase on Bank of England base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
1 Year Tracker	4.55%	0.80%	6.8%	£999	No	6.74%
1 Year Tracker Fee Saver	4.86%	1.11%	6.7%	£0	No	6.74%
2 Year Tracker	4.10%	0.35%	6.5%	£999	No	6.74%
2 Year Tracker Fee Saver	4.25%	0.50%	6.4%	£0	No	6.74%
3 Year Tracker	4.35%	0.60%	6.3%	£999	No	6.74%
3 Year Tracker Fee Saver	4.45%	0.70%	6.3%	£0	No	6.74%
5 Year Tracker	4.45%	0.70%	6.0%	£999	No	6.74%
5 Year Tracker Fee Saver	4.51%	0.76%	5.9%	£0	No	6.74%

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Offset Base Rate Tracker

For mortgages up to 60% LTV						
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
2 Year Tracker	4.81%	0.56%	6.7%	£1,499	No	6.74%
2 Year Tracker Fee Saver	5.45%	1.20%	6.7%	£0	No	6.74%
3 Year Tracker	4.86%	0.61%	6.5%	£1,499	No	6.74%
3 Year Tracker Fee Saver	5.28%	1.03%	6.5%	£0	No	6.74%
5 Year Tracker	4.91%	0.66%	6.3%	£1,499	No	6.74%
5 Year Tracker Fee Saver	5.16%	0.91%	6.2%	£0	No	6.74%

For mortgages up to 75% LTV						
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
2 Year Tracker	4.91%	0.66%	6.7%	£1,499	No	6.74%
2 Year Tracker Fee Saver	5.55%	1.30%	6.7%	£0	No	6.74%
3 Year Tracker	4.96%	0.71%	6.6%	£1,499	No	6.74%
3 Year Tracker Fee Saver	5.38%	1.13%	6.5%	£0	No	6.74%
5 Year Tracker	5.01%	0.76%	6.3%	£1,499	No	6.74%
5 Year Tracker Fee Saver	5.26%	1.01%	6.3%	£0	No	6.74%

When the tracker rate has ended, the mortgage will convert to the Handelsbanken standard variable rate, which is currently 6.74%. The Handelsbanken standard variable rate can also be used as the interest rate for the remainder of the mortgage. Please note, the Offset Tracker product is currently not available on a Bank of England Base Rate.

Handelsbanken Standard Variable Rate Tracker

For all mortgages					
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**
HSVR Term Product	6.74%	2.49%	7.0%	£0	No

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Other possible fees on our mortgages

Any additional fees will be detailed in the personal mortgage illustration.

Type of fee		Amount
CHAPS fee	Paid when you request a CHAPS transfer.	£20.00
Additional security fee	The fee for administering an extra security on the mortgage.	£199.00

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Standard Plus Mortgage Rate Guide

Handelsbanken Mortgage Rates

Our fixed rates

For mortgages up to 60% LTV						
Mortgage type	**Initial interest rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**Fixed rate booking fee**	**ERC % shown below**	**Follow on rate**
2 Year Fixed	5.49%	6.8%	£799	Yes	Yes	6.74%
2 Year Fixed Fee Saver	5.61%	6.7%	£0	Yes	Yes	6.74%
3 Year Fixed	5.69%	6.7%	£799	Yes	Yes	6.74%
3 Year Fixed Fee Saver	5.77%	6.7%	£0	Yes	Yes	6.74%
4 Year Fixed	5.84%	6.7%	£799	Yes	Yes	6.74%
4 Year Fixed Fee Saver	5.90%	6.7%	£0	Yes	Yes	6.74%
5 Year Fixed	5.44%	6.5%	£799	Yes	Yes	6.74%
5 Year Fixed Fee Saver	5.49%	6.4%	£0	Yes	Yes	6.74%
10 Year Fixed	6.04%	6.5%	£799	Yes	Yes	6.74%
10 Year Fixed Fee Saver	6.06%	6.5%	£0	Yes	Yes	6.74%

For mortgages up to 75% LTV						
Mortgage type	**Initial interest rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**Fixed rate booking fee**	**ERC % shown below**	**Follow on rate**
2 Year Fixed	5.59%	6.8%	£799	Yes	Yes	6.74%
2 Year Fixed Fee Saver	5.71%	6.8%	£0	Yes	Yes	6.74%
3 Year Fixed	5.79%	6.8%	£799	Yes	Yes	6.74%
3 Year Fixed Fee Saver	5.87%	6.7%	£0	Yes	Yes	6.74%
4 Year Fixed	5.94%	6.8%	£799	Yes	Yes	6.74%
4 Year Fixed Fee Saver	6.00%	6.7%	£0	Yes	Yes	6.74%
5 Year Fixed	5.54%	6.5%	£799	Yes	Yes	6.74%
5 Year Fixed Fee Saver	5.59%	6.4%	£0	Yes	Yes	6.74%
10 Year Fixed	6.14%	6.6%	£799	Yes	Yes	6.74%
10 Year Fixed Fee Saver	6.16%	6.5%	£0	Yes	Yes	6.74%

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For mortgages above 75% LTV						
Mortgage type	Initial interest rate	Overall cost for comparison (APRC)	Arrangement fee	Fixed rate booking fee	ERC % shown below	Follow on rate
2 Year Fixed	5.74%	6.9%	£799	Yes	Yes	6.74%
2 Year Fixed Fee Saver	5.86%	6.8%	£0	Yes	Yes	6.74%
3 Year Fixed	5.94%	6.8%	£799	Yes	Yes	6.74%
3 Year Fixed Fee Saver	6.02%	6.8%	£0	Yes	Yes	6.74%
4 Year Fixed	6.09%	6.8%	£799	Yes	Yes	6.74%
4 Year Fixed Fee Saver	6.15%	6.7%	£0	Yes	Yes	6.74%
5 Year Fixed	5.69%	6.6%	£799	Yes	Yes	6.74%
5 Year Fixed Fee Saver	5.74%	6.5%	£0	Yes	Yes	6.74%
10 Year Fixed	6.29%	6.7%	£799	Yes	Yes	6.74%
10 Year Fixed Fee Saver	6.31%	6.7%	£0	Yes	Yes	6.74%

Additional information for Fixed Rate Mortgages

Monthly repayments

Your monthly repayments are taken on the last day of the month. Payment will be the next working day if the last day of the month is not a working day. If the loan is taken on or before the 14th of the month the first repayment will be the last day of the same month. If taken on or after the 15th then the first repayment will be the last day of the following month.

Fixed rate booking fees

Fixed rate booking fees vary depending on the amount of the mortgage. We'll let you knowthe fixed rate booking fee when you apply for the mortgage. This is a non-refundable fee. The current fees are shown here.

	Fixed rate booking fee
For mortgages up to £500,000	£250.00
For mortgages from £500,001 to £1,000,000	£375.00
For mortgages of 1,000,001 and over	£500.00

Early repayment charge

	Year Repaid									
Term of Fixed Rate	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year
2 Year Fixed Rate	2%	1%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Year Fixed Rate	3%	2%	1%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4 Year Fixed Rate	4%	3%	2%	1%	N/A	N/A	N/A	N/A	N/A	N/A
5 Year Fixed Rate	5%	4%	3%	2%	1%	N/A	N/A	N/A	N/A	N/A
10 Year Fixed Rate	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%

The early repayment charge doesn't apply when the mortgage comes to the end of the fixed rate and converts to a standard variable rate.

When the fixed rate has ended, the mortgage will convert to the Handelsbanken standard variable rate, which is currently 6.74%. The Handelsbanken standard variable rate can also be used as the interest rate for the remainder of the mortgage.

Our Tracker Rates

Please note:

- The Handelsbanken base rate is NOT linked to the Bank of England base rate
- The Handelsbanken base rate is currently 4.25%
- The Handelsbanken standard variable rate is currently 6.74%
- An Early Repayment Charge does not apply to our Tracker Rate Mortgages
- We can offer Bank of England Base Rate on selected tracker products
- The Bank of England Base Rate tracker is exclusive to single part mortgages

Standard Base Rate Tracker

For mortgages up to 60% LTV						
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
1 Year Tracker	4.95%	0.70%	6.9%	£999	No	6.74%
1 Year Tracker Fee Saver	5.26%	1.01%	6.8%	£0	No	6.74%
2 Year Tracker	4.81%	0.56%	6.6%	£999	No	6.74%
2 Year Tracker Fee Saver	4.96%	0.71%	6.6%	£0	No	6.74%
3 Year Tracker	4.86%	0.61%	6.5%	£999	No	6.74%
3 Year Tracker Fee Saver	4.96%	0.71%	6.4%	£0	No	6.74%
5 Year Tracker	4.91%	0.66%	6.2%	£999	No	6.74%
5 Year Tracker Fee Saver	4.97%	0.72%	6.1%	£0	No	6.74%

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For mortgages up to 75% LTV						
Mortgage type	Initial interest rate	% increase on Handelsbanken base rate	Overall cost for comparison (APRC)	Arrangement fee	ERC	Follow on rate
1 Year Tracker	5.05%	0.80%	6.9%	£999	No	6.74%
1 Year Tracker Fee Saver	5.36%	1.11%	6.8%	£0	No	6.74%
2 Year Tracker	4.91%	0.66%	6.7%	£999	No	6.74%
2 Year Tracker Fee Saver	5.20%	0.95%	6.6%	£0	No	6.74%
3 Year Tracker	4.96%	0.71%	6.5%	£999	No	6.74%
3 Year Tracker Fee Saver	5.06%	0.81%	6.4%	£0	No	6.74%
5 Year Tracker	5.01%	0.76%	6.3%	£999	No	6.74%
5 Year Tracker Fee Saver	5.07%	0.82%	6.2%	£0	No	6.74%

For mortgages above 75% LTV						
Mortgage type	Initial interest rate	% increase on Handelsbanken base rate	Overall cost for comparison (APRC)	Arrangement fee	ERC	Follow on rate
1 Year Tracker	5.20%	0.95%	6.9%	£999	No	6.74%
1 Year Tracker Fee Saver	5.51%	1.26%	6.8%	£0	No	6.74%
2 Year Tracker	5.06%	0.81%	6.7%	£999	No	6.74%
2 Year Tracker Fee Saver	5.21%	0.96%	6.6%	£0	No	6.74%
3 Year Tracker	5.11%	0.86%	6.6%	£999	No	6.74%
3 Year Tracker Fee Saver	5.21%	0.96%	6.5%	£0	No	6.74%
5 Year Tracker	5.16%	0.91%	6.3%	£999	No	6.74%
5 Year Tracker Fee Saver	5.22%	0.97%	6.2%	£0	No	6.74%

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Standard Bank of England Base Rate Tracker

For mortgages up to 60% LTV						
Mortgage type	**Initial interest rate**	**% increase on Bank of England base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
1 Year Tracker	4.95%	1.20%	6.9%	£999	No	6.74%
1 Year Tracker Fee Saver	5.26%	1.51%	6.8%	£0	No	6.74%
2 Year Tracker	4.50%	0.75%	6.6%	£999	No	6.74%
2 Year Tracker Fee Saver	4.65%	0.90%	6.5%	£0	No	6.74%
3 Year Tracker	4.75%	1.00%	6.5%	£999	No	6.74%
3 Year Tracker Fee Saver	4.85%	1.10%	6.4%	£0	No	6.74%
5 Year Tracker	4.85%	1.10%	6.2%	£999	No	6.74%
5 Year Tracker Fee Saver	4.91%	1.16%	6.1%	£0	No	6.74%

For mortgages up to 75% LTV						
Mortgage type	**Initial interest rate**	**% increase on Bank of England base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
1 Year Tracker	5.05%	1.30%	6.9%	£999	No	6.74%
1 Year Tracker Fee Saver	5.36%	1.61%	6.8%	£0	No	6.74%
2 Year Tracker	4.60%	0.85%	6.6%	£999	No	6.74%
2 Year Tracker Fee Saver	4.75%	1.00%	6.5%	£0	No	6.74%
3 Year Tracker	4.85%	1.10%	6.5%	£999	No	6.74%
3 Year Tracker Fee Saver	4.95%	1.20%	6.4%	£0	No	6.74%
5 Year Tracker	4.95%	1.20%	6.2%	£999	No	6.74%
5 Year Tracker Fee Saver	5.01%	1.26%	6.2%	£0	No	6.74%

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For mortgages above 75% LTV						
Mortgage type	Initial interest rate	% increase on Bank of England base rate	Overall cost for comparison (APRC)	Arrangement fee	ERC	Follow on rate
1 Year Tracker	5.20%	1.45%	6.9%	£999	No	6.74%
1 Year Tracker Fee Saver	5.51%	1.76%	6.8%	£0	No	6.74%
2 Year Tracker	4.75%	1.00%	6.6%	£999	No	6.74%
2 Year Tracker Fee Saver	4.90%	1.15%	6.6%	£0	No	6.74%
3 Year Tracker	5.00%	1.25%	6.5%	£999	No	6.74%
3 Year Tracker Fee Saver	5.10%	1.35%	6.5%	£0	No	6.74%
5 Year Tracker	5.10%	1.35%	6.3%	£999	No	6.74%
5 Year Tracker Fee Saver	5.16%	1.41%	6.2%	£0	No	6.74%

Offset Base Rate Tracker

For mortgages up to 60% LTV						
Mortgage type	Initial interest rate	% increase on Handelsbanken base rate	Overall cost for comparison (APRC)	Arrangement fee	ERC	Follow on rate
2 Year Tracker	5.31%	1.06%	6.8%	£1,499	No	6.74%
2 Year Tracker Fee Saver	5.95%	1.70%	6.8%	£0	No	6.74%
3 Year Tracker	5.36%	1.11%	6.7%	£1,499	No	6.74%
3 Year Tracker Fee Saver	5.78%	1.53%	6.7%	£0	No	6.74%
5 Year Tracker	5.41%	1.16%	6.5%	£1,499	No	6.74%
5 Year Tracker Fee Saver	5.66%	1.41%	6.4%	£0	No	6.74%

For mortgages up to 75% LTV						
Mortgage type	Initial interest rate	% increase on Handelsbanken base rate	Overall cost for comparison (APRC)	Arrangement fee	ERC	Follow on rate
2 Year Tracker	5.41%	1.16%	6.8%	£1,499	No	6.74%
2 Year Tracker Fee Saver	6.05%	1.80%	6.8%	£0	No	6.74%
3 Year Tracker	5.46%	1.21%	6.7%	£1,499	No	6.74%
3 Year Tracker Fee Saver	5.88%	1.63%	6.7%	£0	No	6.74%
5 Year Tracker	5.51%	1.26%	6.5%	£1,499	No	6.74%
5 Year Tracker Fee Saver	5.76%	1.51%	6.5%	£0	No	6.74%

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For mortgages above 75% LTV						
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
2 Year Tracker	5.56%	1.31%	6.9%	£1,499	No	6.74%
2 Year Tracker Fee Saver	6.20%	1.95%	6.8%	£0	No	6.74%
3 Year Tracker	5.61%	1.36%	6.8%	£1,499	No	6.74%
3 Year Tracker Fee Saver	6.03%	1.78%	6.7%	£0	No	6.74%
5 Year Tracker	5.66%	1.41%	6.6%	£1,499	No	6.74%
5 Year Tracker Fee Saver	5.91%	1.66%	6.6%	£0	No	6.74%

When the tracker rate has ended, the mortgage will convert to the Handelsbanken standard variable rate, which is currently 6.74%. The Handelsbanken standard variable rate can also be used as the interest rate for the remainder of the mortgage. Please note, the Offset Tracker product is currently not available on a Bank of England Base Rate.

Handelsbanken Standard Variable Rate Tracker

For all mortgages					
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**
HSVR Term Product	6.74%	2.49%	7.0%	0	No

Other possible fees on our mortgages

Any additional fees will be detailed in your personal mortgage illustration.

Type of fee		Amount
CHAPS fee	Paid when you request a CHAPS transfer.	£20.00
Additional security fee	The fee for administering an extra security on	£199.00

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Specialist Mortgage Rate Guide

Handelsbanken Mortgage Rates

Residential Development Loan

For mortgages up to 60% LTV						
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
1 Year Tracker	6.30%	2.05%	7.1%	£1,999	No	6.74%
1 Year Tracker Fee Saver	6.49%	2.24%	6.9%	£0	No	6.74%

For mortgages up to 75% LTV						
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
1 Year Tracker	6.40%	2.15%	7.1%	£1,999	No	6.74%
1 Year Tracker Fee Saver	6.59%	2.34%	6.9%	£0	No	6.74%

For mortgages above 75% LTV						
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**	**Follow on rate**
1 Year Tracker	6.55%	2.30%	7.2%	£1,999	No	6.74%
1 Year Tracker Fee Saver	6.74%	2.49%	7.0%	£0	No	6.74%

Additional information for Residential Development Loans

- The mortgage must be held for at least one year in addition to any initial rate period on the mortgage.
- During the initial rate period, the repayments will be interest only.
- The mortgage funds will be released in stages as the build progresses.

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Current Account Mortgage

For mortgages up to 60% LTV						
Mortgage type	Initial interest rate	% increase on Handelsbanken base rate	Overall cost for comparison (APRC)	Arrangement fee	ERC	Follow on rate
2 Year Tracker	5.31%	1.06%	6.8%	£1,799	No	6.74%
2 Year Tracker Fee Saver	5.82%	1.57%	6.8%	£0	No	6.74%
3 Year Tracker	5.36%	1.11%	6.7%	£1,799	No	6.74%
3 Year Tracker Fee Saver	5.70%	1.45%	6.6%	£0	No	6.74%
5 Year Tracker	5.41%	1.16%	6.5%	£1,799	No	6.74%
5 Year Tracker Fee Saver	5.61%	1.36%	6.4%	£0	No	6.74%

For mortgages up to 75% LTV						
Mortgage type	Initial interest rate	% increase on Handelsbanken base rate	Overall cost for comparison (APRC)	Arrangement fee	ERC	Follow on rate
2 Year Tracker	5.41%	1.16%	6.9%	£1,799	No	6.74%
2 Year Tracker Fee Saver	5.92%	1.67%	6.8%	£0	No	6.74%
3 Year Tracker	5.46%	1.21%	6.8%	£1,799	No	6.74%
3 Year Tracker Fee Saver	5.80%	1.55%	6.7%	£0	No	6.74%
5 Year Tracker	5.51%	1.26%	6.6%	£1,799	No	6.74%
5 Year Tracker Fee Saver	5.71%	1.46%	6.5%	£0	No	6.74%

For mortgages above 75% LTV						
Mortgage type	Initial interest rate	% increase on Handelsbanken base rate	Overall cost for comparison (APRC)	Arrangement fee	ERC	Follow on rate
2 Year Tracker	5.56%	1.31%	6.9%	£1,799	No	6.74%
2 Year Tracker Fee Saver	6.07%	1.82%	6.8%	£0	No	6.74%
3 Year Tracker	5.61%	1.36%	6.8%	£1,799	No	6.74%
3 Year Tracker Fee Saver	5.95%	1.70%	6.7%	£0	No	6.74%
5 Year Tracker	5.66%	1.41%	6.6%	£1,799	No	6.74%
5 Year Tracker Fee Saver	5.86%	1.61%	6.5%	£0	No	6.74%

Additional information for Current Account Mortgages

There is an annual arrangement fee of £999.00 on the anniversary of the date the mortgage was drawn down.

When the tracker rate has ended, the mortgage will convert to the Handelsbanken standard variable rate, which is currently 6.74%. The Handelsbanken standard variable rate can also be used as the interest rate for the remainder of the mortgage.

Handelsbanken Standard Variable Rate Tracker

For all mortgages					
Mortgage type	**Initial interest rate**	**% increase on Handelsbanken base rate**	**Overall cost for comparison (APRC)**	**Arrangement fee**	**ERC**
HSVR Term Product	6.74%	2.49%	7.0%	£0	No

Other possible fees on our mortgages

Any additional fees will be detailed in the personal mortgage illustration.

Type of fee		Amount
CHAPS fee	Paid when you request a CHAPS transfer.	£20.00
Additional security fee	The fee for administering an extra security on the mortgage.	£199.00