

Holiday Let Product Matrix

October 2021



Product	Interest Rates	APR	Interest rate type	LTV	Product Fee	Valuation Fee	ERCs
Holiday Let Mortgage 5 year fixed	3.20%	4.00%	Fixed for 5 years	Max of 50%	£995	Free valuation up to and including £1m. Properties £1m+ will have £1m valuation fee subtracted from valuation fee amount. (Please see Valuation Fee table)	Year 1 = 5% Year 2 = 4% Year 3 = 3% Year 4 = 2% Year 5 = 1%
Holiday Let 5 year fixed (fee free)	3.35%	4.00%			£0		
Holiday Let Mortgage 2 Year Fixed	3.20%	4.20%	Fixed for 2 years	Max of 60%	£995	Free valuation up to and including £1m. Properties £1m+ will have £1m valuation fee subtracted from valuation fee amount. (Please see Valuation Fee table)	Years 1-2 = 3%
Holiday Let Mortgage 2 Year Fixed (Fee free)	3.45%	4.20%			£0		
Holiday Let Mortgage 5 year Fixed	3.40%	4.10%	Fixed for 5 years		£995		Year 1 = 5% Year 2 = 4% Year 3 = 3% Year 4 = 2% Year 5 = 1%
Holiday Let Mortgage 5 year Fixed (Fee free)	3.55%	4.10%			£0		
Holiday Let Mortgage 2 Year Fixed	3.70%	4.20%	Fixed for 2 years	Max of 75%	£995	Free valuation up to and including £1m. Properties £1m+ will have £1m valuation fee subtracted from valuation fee amount. (Please see Valuation Fee table)	Years 1-2 = 3%
Holiday Let Mortgage 2 Year Fixed (Fee free)	3.85%	4.20%			£0		
Holiday Let Mortgage 5 year Fixed	3.95%	4.20%	Fixed for 5 years		£995		Year 1 = 5% Year 2 = 4% Year 3 = 3% Year 4 = 2% Year 5 = 1%
Holiday Let Mortgage 5 year Fixed (Fee free)	4.10%	4.30%			£0		

This document provides an overview of our residential mortgage products, please visit hodgebank.co.uk/intermediaries for applications and useful downloads.

Valuation Fees



Property Value	Holiday Let (including Fee Free)	LCSV Default Fees (Fees for properties in high value areas*)
£0 – £1m	£0	£0
£1m – £1.1m	£60	£330
£1.1m – £1.2m	£240	£330
£1.2m – £1.4m	£375	£450
£1.4m – £1.5m	£375	£570
£1.5m – £2m	£510	£690
£2m – £10m	Refer	Refer

Useful Links



Holiday Let Mortgage
Product Summary

*High Value Areas

W1-W14, SW1-SW20, SE1-SE26, NW1-NW11, N1-N22, E1-E18, WC1-WC2, EC1-EC4, HA0-HA9, EN1-EN3, TW1, TW2, TW9, TW10, TW11, AL1-AL5, EN4-EN5, HP1-HP4, HP23, WD1-7, WD17-19, WD23-25, GU1-GU35, KT1-KT24, RH1-RH5, SM1-SM7

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0800 138 9109



lendingsupport@hodge.co.uk



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