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Holiday Let Product Matrix

September 2022

For Adviser use only

Holiday Let

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Product	Interest Rates	APRC	Interest rate type	LTV	Product Fee	Valuation Fee	ERCs
Holiday Let Mortgage 2 Year Fixed	4.95%	5.40%	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)	5.05%	5.50%			£0		
Holiday Let Mortgage 5 year Fixed	5.00%	5.40%	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)	5.15%	5.40%			£0		
Holiday Let Mortgage 2 Year Fixed	5.25%	5.50%	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)	5.35%	5.50%			£0		
Holiday Let Mortgage 5 year Fixed	5.35%	5.50%	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)	5.50%	5.60%			£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)
£0 – £1m	£0
£1m – £1.1m	£60
£1.1m – £1.2m	£240
£1.2m – £1.4m	£375
£1.4m – £1.5m	£375
£1.5m – £2m	£510
£2m – £10m	Refer

***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

Useful Links

Doing business with us

Holiday Let Mortgage Product Summary

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Hodge is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS.

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