

Holiday Let Retention

Product Matrix

March 2024



Holiday Let Retention



Product	Interest Rates	APRC	Interest rate type	LTV	Product Fee	Valuation Fee	ERCs
Holiday Let Mortgage 2 Year Fixed Retention	6.03%	8.60%	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 Retention (Fee free)	6.50%	8.70%			£0		
Holiday Let Mortgage 5 year Fixed Retention	5.80%	7.70%	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 Retention (Fee free)	5.95%	7.80%			£0		
Holiday Let Mortgage 2 Year Fixed Retention	6.13%	8.60%	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 Retention (Fee free)	6.60%	8.70%			£0		
Holiday Let Mortgage 5 year Fixed Retention	5.90%	7.80	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 Retention (Fee free)	6.05%	7.90%			£0		

This document provides an overview of our holiday let retention 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

Useful Links



*High Value Areas

W1-W14, SW1-SW20, SE1-SE26, NW1-NW11, N1-N22, E1-E18, WC1-WC2, EC1-EC4, HAO-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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