Purchase and Remortgage Interest Rate Options

For full product details and a personalised illustration, please speak to our team of experienced Mortgage Advisers on **0333 207 4007** (option 2). Individual rate options may be withdrawn at any time without notice. Rates correct at 27th October 2026.

Heartland Scotland - Discounted Variable Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	**4.74%** (SVR less 3.00%)	£995	60% - £1.25m 70% - £1.00m 80% - £750,000	3% of outstanding balance in 1st year; 2% in 2nd year	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 7.74% (variable) would require 24 monthly payments of £893.49 and 252 monthly payments of £1145.35. The total amount payable would be £311,166.90 made up of the loan amount plus interest of £160,071.90, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.4% APRC representative.					

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Purchase and Remortgage Interest Rate Options

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Heartland Scotland 2-Year Fixed Rates with a Product Fee					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	**5.34%**	£995	60% - £1.25m 70% - £1.00m 80% - £750,000	3% of outstanding balance in 1st year; 2% in 2nd year.	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.74% (variable) would require 24 monthly payments of £944.96 and 252 monthly payments of £1149.78. The total amount payable would be £313,517.65 made up of the loan amount plus interest of £162,422.65, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.6% APRC representative.					
2 Years	**5.44%**	£995	90% - £500k	3% of outstanding balance in 1st year; 2% in 2nd year.	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.74% (variable) would require 24 monthly payments of £953.68 and 252 monthly payments of £1150.49. The total amount payable would be £313,906.79 made up of the loan amount plus interest of £162,811.79, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.6% APRC representative.					

Heartland Scotland 2-Year Fixed Rates with no Product Fee					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	**5.54%**	No product fee	60% - £1.25m 70% - £1.00m 80% - £750,000	3% of outstanding balance in 1st year; 2% in 2nd year.	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.74% (variable) would require 24 monthly payments of £962.44 and 252 monthly payments of £1151.20. The total amount payable would be £313,300.18 made up of the loan amount plus interest of £163,200.18 and mortgage exit fees of £100. The overall cost for comparison is 7.5% APRC representative.					
2 Years	**5.64%**	No product fee	90% - £500k	3% of outstanding balance in 1st year; 2% in 2nd year.	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.74% (variable) would require 24 monthly payments of £971.25 and 252 monthly payments of £1151.90. The total amount payable would be £313,687.82 made up of the loan amount plus interest of £163,587.82 and mortgage exit fees of £100. The overall cost for comparison is 7.5% APRC representative.					
2 Years	**5.74%**	No product fee	95% - £500k	3% of outstanding balance in 1st year; 2% in 2nd year.	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase Only.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.74% (variable) would require 24 monthly payments of £980.09 and 252 monthly payments of £1152.59. The total amount payable would be £314,074.70 made up of the loan amount plus interest of £163,974.70 and mortgage exit fees of £100. The overall cost for comparison is 7.6% APRC representative.					

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Heartland Scotland 5-Year Fixed Rates with a Product Fee					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
5 Years	**5.14%**	£995	60% - £1.25m 70% - £1.00m 80% - £750,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.74% (variable) would require 60 monthly payments of £927.64 and 216 monthly payments of £1121.73. The total amount payable would be £299,047.40 made up of the loan amount plus interest of £147,952.40, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 6.8% APRC representative.					
5 Years	**5.39%**	£995	90% - £500k	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.74% (variable) would require 60 monthly payments of £949.31 and 216 monthly payments of £1126.31. The total amount payable would be £301,336.89 made up of the loan amount plus interest of £150,241.89, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 6.9% APRC representative.					

Heartland Scotland 5-Year Fixed Rates with no Product Fee					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
5 Years	**5.34%**	No product fee	60% - £1.25m 70% - £1.00m 80% - £750,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.74% (variable) would require 60 monthly payments of £944.96 and 216 monthly payments of £1125.40. The total amount payable would be £299,884.28 made up of the loan amount plus interest of £149,784.28 and mortgage exit fees of £100. The overall cost for comparison is 6.8% APRC representative.					
5 Years	**5.44%**	No product fee	90% - £500k	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.74% (variable) would require 60 monthly payments of £953.68 and 216 monthly payments of £1127.22. The total amount payable would be £300,799.35 made up of the loan amount plus interest of £150,699.35 and mortgage exit fees of £100. The overall cost for comparison is 6.9% APRC representative.					
5 Years	**5.89%**	No product fee	95% - £500k	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	Only available for owner occupied residential mortgages with a Scottish postcode. Available for House Purchase Only.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.74% (variable) would require 60 monthly payments of £993.43 and 216 monthly payments of £1135.20. The total amount payable would be £304,909.54 made up of the loan amount plus interest of £154,809.54 and mortgage exit fees of £100. The overall cost for comparison is 7.1% APRC representative.					

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Purchase and Remortgage Interest Rate Options

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Standard Variable Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
Mortgage Term	**7.74%** (Variable)	No product fee	60% - £1.25m 70% - £1.00m 80% - £750k	No Early Repayment Charge	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage
Representative Example: A mortgage of £150,000 payable over 23 years on our current standard variable rate of 7.74% (variable) would require 276 monthly payments of £1165.06. The total amount payable would be £321,656.70 made up of the loan amount plus interest of £171,556.70 and mortgage exit fees of £100. *The overall cost for comparison is 8.0% APRC representative.*					

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Lending Criteria & Additional Information

As of 27th October 2026, the Society's SVR is: 7.74%.

Early Repayment Charges

The below charges are applicable to overpayments greater than 10% of the loan amount in a 12-month rolling period during the initial mortgage term:

Initial Term	Year 1 Charge	Year 2 Charge	Year 3 Charge	Year 4 Charge	Year 5 Charge
2-Years	3%	2%			
3-Years	3%	3%	2%		
5-Years	5%	4%	3%	3%	2%

Mortgage Term

The minimum mortgage term is 5 years, and the maximum mortgage term is 40 years.

Repayment Options

- Capital & Interest
- Interest Only: available up to 75% of the property value or purchase price (whichever is higher) with a maximum loan size of £500,000.

Cashback & Incentives

The Society offers Free Basic Legal Fees on Scotland Remortgages (excluding RIO, unencumbered mortgages & Applicants aged 70 or above at application):

- The solicitor we choose will act solely for the Society in the transfer of the mortgage and any additional legal services or advice you may require will be at your own expense.
- If you wish to use your own solicitor instead the Society will contribute £250 towards your legal costs.
- Free Basic Legal Service is not available for RIO remortgages, debt consolidation remortgages and remortgages where any party to the mortgage is aged 70 or above at application. The Society will provide £250 cashback towards Legal Costs.

Valuation Fees

Scotland: The Society offers one Free Valuation (on property valuations up to £1m) on Remortgages and on New Build Purchases, in accordance with the Society's own scale of fees. For Non-New Build Purchases in Scotland, the Society will accept a valid Home Report transcript for valuation purposes.

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