



 Perenna

JOIN THE MORTGAGE REVOLUTION

No teaser rates, no rising payments, no shocks.

BROKERS. WE'RE HERE TO FIX THINGS.

Payment certainty

No teaser rates, no rising payments, no shocks. Offer your clients peace of mind with a fixed payment throughout the life of the mortgage.

Age is but a number

No maximum age limit, providing more options for customers. Mortgages that can help give financial freedom for those in or approaching retirement.



5% deposit for new build homes, with options for the deposit to come from the developer, client or combination of both. Available to first-time buyers and movers. Access to Perenna's flexible mortgage options.

Interest-only and RIO options

IO available up to 75% LTV and RIO up to 60% LTV. Flexible mortgage solutions with options for interest-only and retirement interest-only (RIO), giving clients more freedom in managing their repayments.

Maximise borrowing power

No SVR-based stress test. Your clients can borrow up to 6 x income, subject to criteria giving more borrowing potential.

No LTI cap

On straight balance swap remortgages.

Short ERC

Review or change mortgage without charge after 5 years.



Lower rates for new build homes through the Own New scheme. No cost to the buyer - funded by homebuilders. Available to first-time buyers and movers.

Partnerships that last

Proc fee at completion and trail commission when you review your customers' needs. We believe in long-term relationships, with ongoing rewards for brokers, supporting you throughout the mortgage cycle.

[Click here to view our full lending criteria.](#)

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