



7, 10 & 15 YEAR FIXES

At Perenna, we believe homeowners should not have to worry about rising interest rates. That is why our fixed rate product offers both **stability** and **flexibility**.



FOR PROFESSIONAL INTERMEDIARY USE ONLY



Future proof mortgage solutions

Our long-term fixed rate product range has been carefully crafted. It has been shaped by valuable insights from both intermediary partners and customers.

Our 7–15 year fixed-rate mortgages have a flexible early repayment charge (ERC). There's no ERC if the customer moves home, sells the property, or repays the mortgage in full using their own funds. The ERC only applies during the fixed-rate period and only if they refinance, take a new product with us or another lender, or overpay more than 10%.

This product range launches alongside our existing 'fixed for life' products. Allowing borrowers to fix their rate for the full mortgage term means they'll always know what they must pay each month. No teaser rates, no rising payments, no shocks.

We provide a range of mortgages with options that meet the needs of borrowers. Whether they are first-time buyers, homemovers, want to remortgage, or borrow in retirement, **we are here to help.**



Locking in long-term security without locking customers in



- Flexible early repayment charges. No charges if your client sells or moves.
- Long-term rate security, without the fixed for term premium.
- 6 x income up to 95% LTV. Subject to criteria.
- A perfect choice for first-time buyers.
- 10% annual overpayment allowance.
- No maximum age caps, ever.



Want to learn more?

Visit our website at intermediary.perenna.com

Contact us



[Click here](https://intermediary.perenna.com/help/contact-us)

For more information about Perenna, feel free to contact our business development team. For full contact details visit intermediary.perenna.com/help/contact-us

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