Intermediary Mortgage Portfolio

Rates correct as of 12 October 2026

marsden BUILDING SOCIETY

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How to apply

- Check your client's affordability using our affordability calculators available to download online.
- Download and complete an AIP form and email it to our team.
- To secure the funds, we'll contact your client and send an acknowledgement to you.
- Submit your application online using our broker login.

Get in touch with our team

01282 440583*

intermediaries@themarsden.co.uk

www.marsdenintermediaries.co.uk

Incentives explained

Free valuations

Some of our products offer a free standard valuation on properties up to the value of £500,000 or £1,000,000 (product dependent). A charge will apply to properties above this. If the mortgage doesn't complete and the valuation has been carried out, the valuation fee is non-refundable and non-transferable. You can find out whether a product offers a free standard valuation by checking the 'Incentives' box.

Where a valuation fee is payable, costs are as follows:

Price/Valuation	Cost
Up to £150,000	£190
Up to £250,000	£205
Up to £350,000	£250
Up to £500,000	£310
Up to £750,000	£450
Up to £1,000,000	£600
Up to £1,500,000	£850
Up to £2,000,000	£1,250
Over £2,000,000	Please refer

Legal assist

Some of our remortgage products are eligible for a fee assisted legal service, available when using the Society's nominated legal firm. We'll pay for the standard legal work involved in moving the mortgage to us. Your client may incur some costs in redeeming their mortgage. If the mortgage doesn't complete, no legal costs are incurred. You can find out whether a product offers legal assist by checking the 'Incentives' box.

Please be aware that in certain situations, our legal assist service may not be eligible if the matter requires more extensive legal work. Get in touch with us if you need any more details.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in the Financial Services Register under no: 206050. Marsden Building Society is a member of the Building Societies Association, the Financial Services Compensation Scheme and the Financial Ombudsman Service. Principal Office, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ. *Calls will be recorded and may be monitored. FP196561-013

Residential

For purchase and remortgage

Proc fee	0.40%

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to SVR	Maximum LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
DS0329	Discount	**4.89%**	31/12/28	5.69% (variable)	31/12/31	8.24%	80%	Up to 60%	✓	3% to 31/12/26 3% to 31/12/27 2% to 31/12/28	£0	£998^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FX229	Fixed	**5.79%**	31/12/28	5.69% (variable)	31/12/31	8.24%	80%	Up to 60%	✓	3% to 31/12/26 3% to 31/12/27 2% to 31/12/28	£0	£998^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Minimum loan size £30,000
- Maximum loan size £2,500,000 unless stated otherwise
- For loans exceeding £1,250,000 bespoke pricing will apply, enabling us to assess each case on its own merits and tailor solutions to individual customer requirements
- Minimum property value £100,000
- 5% overpayments each year for products with ERCs

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Lending into Retirement & Later Life

For purchase and remortgage

Proc fee	0.40%

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to SVR	Maximum LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
DSR323	Discount	**5.19%**	30/11/28	5.69% (variable)	30/11/31	8.24%	70%	✓	✓	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£0^	N/A
DSR330	Discount	**4.89%**	31/12/28	5.69% (variable)	31/12/31	8.24%	70%	✓	✓	3% to 31/12/26 3% to 31/12/27 2% to 31/12/28	£0	£998^	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases†.
FXR217	Fixed	**5.89%**	30/11/31	N/A	N/A	8.24%	70%	✓	✓	5% to 30/11/26 5% to 30/11/27 5% to 30/11/28 4% to 30/11/29 3% to 30/11/30 2% to 30/11/31	£0	£1,499^	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases†.
FXR218	Fixed	**5.99%**	30/11/31	N/A	N/A	8.24%	70%	✓	✓	5% to 30/11/26 5% to 30/11/27 5% to 30/11/28 4% to 30/11/29 3% to 30/11/30 2% to 30/11/31	£0	£998^	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases†.
FXR230	Fixed	**5.79%**	30/11/28	5.69% (variable)	30/11/31	8.24%	70%	✓	✓	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£998^	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases†.
FXR231	Fixed	**5.99%**	30/11/28	5.69% (variable)	30/11/31	8.24%	70%	✓	✓	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£0^	N/A
FXR232	Fixed	**5.69%**	30/11/28	5.69% (variable)	30/11/31	8.24%	70%	✓	✓	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£998^	N/A

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

† Legal assist is not available on 55+ retirement properties.

Additional information

- Available to borrowers aged 55+ approaching or in retirement
- Minimum income £17,500 per application (joint or single)
- Minimum loan size £30,000
- Maximum loan size £2,500,000
- For loans exceeding £1,250,000 bespoke pricing will apply, enabling us to assess each case on its own merits and tailor solutions to individual customer requirements
- Minimum property value £150,000
- Part and part available with no restriction on the interest only element
- 5% overpayments each year for products with ERCs

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Retirement Interest Only (RIO)

For purchase and remortgage

Proc fee	0.40%

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to SVR	Maximum LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
DSD331	Discount	**4.89%**	31/12/28	5.69% (variable)	31/12/31	8.24%	65%	✓	✗	3% to 31/12/26 3% to 31/12/27 2% to 31/12/28	£0	£998^	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases†.
FXD221	Fixed	**5.94%**	30/11/31	N/A	N/A	8.24%	65%	✓	✗	5% to 30/11/26 5% to 30/11/27 5% to 30/11/28 4% to 30/11/29 3% to 30/11/30 2% to 30/11/31	£0	£998^	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases†.
FXD222	Fixed	**5.85%**	30/11/31	N/A	N/A	8.24%	65%	✓	✗	5% to 30/11/26 5% to 30/11/27 5% to 30/11/28 4% to 30/11/29 3% to 30/11/30 2% to 30/11/31	£0	£1,499^	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases†.
FXD233	Fixed	**5.79%**	30/11/28	5.69% (variable)	30/11/31	8.24%	65%	✓	✗	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£998^	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases†.
FXD234	Fixed	**5.99%**	30/11/28	5.69% (variable)	30/11/31	8.24%	65%	✓	✗	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£0^	N/A
FXD235	Fixed	**5.69%**	30/11/28	5.69% (variable)	30/11/31	8.24%	65%	✓	✗	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£998^	N/A

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

† Legal assist is not available on 55+ retirement properties.

Additional information

- Available to borrowers aged 55+
- Must be affordable to both applicants (if joint)
- Minimum loan size £30,000
- Maximum loan size £2,500,000
- For loans exceeding £1,250,000 bespoke pricing will apply, enabling us to assess each case on its own merits and tailor solutions to individual customer requirements
- To be repaid when a life event is triggered (no max term)
- 5% overpayments each year for products with ERCs

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Expat Residential

For purchase and remortgage

Proc fee	0.40%

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to SVR	Maximum LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
DSE328	Discount	**5.19%**	30/11/28	5.69% (variable)	30/11/31	8.24%	80%	Up to 65%	✓	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£998^	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.
DSE329	Discount	**5.14%**	30/11/28	5.69% (variable)	30/11/31	8.24%	80%	Up to 65%	✓	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£1,499^	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.
DSE332	Discount	**4.99%**	31/12/28	5.69% (variable)	31/12/31	8.24%	80%	Up to 65%	✓	3% to 31/12/26 3% to 31/12/27 2% to 31/12/28	£0	£1,499^	N/A
FXE223	Fixed	**5.89%**	30/11/28	5.69% (variable)	30/11/31	8.24%	80%	Up to 65%	✓	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£998^	10% annual overpayments permitted.
FXE224	Fixed	**5.79%**	30/11/28	5.69% (variable)	30/11/31	8.24%	80%	Up to 65%	✓	3% to 30/11/26 3% to 30/11/27 2% to 30/11/28	£0	£1,499^	10% annual overpayments permitted.
FXE225	Fixed	**5.89%**	30/11/31	N/A	N/A	8.24%	80%	Up to 65%	✓	5% to 30/11/26 5% to 30/11/27 5% to 30/11/28 4% to 30/11/29 3% to 30/11/30 2% to 30/11/31	£0	£998^	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Minimum salary £37,500 per application
- Minimum loan size £30,000
- Maximum loan size £2,500,000
- For loans exceeding £1,250,000 bespoke pricing will apply, enabling us to assess each case on its own merits and tailor solutions to individual customer requirements
- Part and part available up to 50% LTV
- Must be a UK citizen or foreign national with indefinite leave to remain/pre-settled or settled UK status
- Foreign nationals with Skilled Worker Visa (previously T2) can also be considered subject to meeting UK residency and Visa validity timescales

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Expat Buy to Let

For purchase and remortgage

Proc fee	0.40%

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to LVR	LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
DSX595	Discount	**5.34%**	31/12/28	5.84% (variable)	31/12/31	8.39%	75%	✓	✓	3% to 31/12/26 3% to 31/12/27 2% to 31/12/28	£0	£998^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSX597	Discount	**4.99%**	31/12/28	5.84% (variable)	31/12/31	8.39%	75%	✓	✓	3% to 31/12/26 3% to 31/12/27 2% to 31/12/28	£0	£1,499^	N/A
FXX572	Fixed	**6.09%**	31/12/28	5.84%	31/12/31	8.39%	75%	✓	✓	3% to 31/12/26 3% to 31/12/27 2% to 31/12/28	£0	£998^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX573	Fixed	**5.99%**	31/12/28	5.84%	31/12/31	8.39%	75%	✓	✓	3% to 31/12/26 3% to 31/12/27 2% to 31/12/28	£0	£1,999^	N/A
FXX574	Fixed	**6.24%**	31/12/31	N/A	N/A	8.39%	75%	✓	✓	5% to 31/12/26 5% to 31/12/27 5% to 31/12/28 4% to 31/12/29 3% to 31/12/30 2% to 31/12/31	£0	£998^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX575	Fixed	**6.19%**	31/12/31	N/A	N/A	8.39%	75%	✓	✓	5% to 31/12/26 5% to 31/12/27 5% to 31/12/28 4% to 31/12/29 3% to 31/12/30 2% to 31/12/31	£0	£1,499^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Minimum salary £37,500 per application
- Minimum loan size £100,000
- Maximum loan size £2,500,000
- For loans exceeding £1,250,000 bespoke pricing will apply, enabling us to assess each case on its own merits and tailor solutions to individual customer requirements
- 5% overpayments each year for products with ERCs
- Must be a UK citizen or foreign national with indefinite leave to remain/pre-settled or settled UK status

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Expat Furnished Holiday Let

For purchase and remortgage

Proc fee	0.40%

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to LVR	Maximum LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
DSN596	Discount	**5.29%**	31/12/28	5.84% (variable)	31/12/31	8.39%	75%	✓	✓	3% to 31/12/26 3% to 31/12/27 2% to 31/12/28	£0	£1,999^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXN576	Fixed	**6.29%**	31/12/31	N/A	N/A	8.39%	75%	✓	✓	5% to 31/12/26 5% to 31/12/27 5% to 31/12/28 4% to 31/12/29 3% to 31/12/30 2% to 31/12/31	£0	£998^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- 60% LTV restriction on flats
- Minimum personal income £25,000 per application
- Minimum property value £125,000
- Minimum loan size of £30,000
- Maximum loan size £2,500,000 unless otherwise stated
- For loans exceeding £1,250,000 bespoke pricing will apply, enabling us to assess each case on its own merits and tailor solutions to individual customer requirements
- We take 30 weeks' rental income using an average of weekly low, medium and high season
- Applicants can reside in the property for up to 90 days a year
- Must be a UK citizen or foreign national with indefinite leave to remain/pre-settled or settled UK status

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