For the use of Professional Mortgage Intermediaries only

gatehousebank

Home Purchase Plan product guide

Shariah-compliant finance for home purchase and refinance

Effective from 29 October 2026

To provide advice on HPP products you are required to hold specific HPP permissions with the FCA.

All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.

Validity:
Decision in Principle – 30 Days
Application – 90 Days
Offers – 120 Days (180 Days for New Build Properties Only)

After 120 days (180 days for new build) the Offer may be re-issued at the Bank's discretion for up to a further 120 days (180 days for new build). Any new Offers will be subject to the latest available rental rates, criteria and other terms and may require updated evidence and a new valuation.

Validities are subject to change without notice

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HPP Refinance – Limited Edition - up to 80% FTV – UK Residents only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Green Home Purchase Plan (HPP) – Refinance – Limited Edition - UK Residents - up to 80% FTV										
Fixed for 2 years (GHRU1770) Fixed for 2 years (GHRU1771)	5.68% 5.68%	SVR	65% 80%	£0	£0	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (GHRU1772) Fixed for 5 years (GHRU1773)	5.63% 5.76%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			
Home Purchase Plan (HPP) – Refinance – Limited Edition - UK Residents - up to 80% FTV										
Fixed for 2 years (HRU1774) Fixed for 2 years (HRU1775)	5.68% 5.68%	SVR	65% 80%	£0	£0	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (HRU1776) Fixed for 5 years (HRU1777)	5.63% 5.76%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			

Our Standard Variable Rate (SVR) is currently 7.25%.

Product Notes:

Green HPP Refinance Limited Edition products - Properties with an EPC rating of A or B accepted and measures will be taken by the Bank to offset the carbon emissions of the property for the full 2 or 5 year initial fixed term.

- HPP Refinance Limited Edition products – Properties with an EPC rating of A - E accepted.
- The above is subject to change due to market conditions and rates. Correct at the time of writing. The Bank reserves the right to withdraw these products at any time, without notice.
- Minimum age – UK residents 18 years.
- HPP products are only available on an Acquisition & Rent basis.
- Up to 6 times single/joint income can be considered, depending on income, deposit size and overall affordability.
- HPP products stress rates: 2-year fixed term products are stressed at 1% above payrate and 5-year fixed term products are stressed at the pay rate.
- Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.
- Applicant residency status:
    - All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.
    - Only applicants currently resident in the UK and who fit the criteria shown in the HPP Criteria document are eligible to apply for our UK Resident HPP products.
- Refinancing conveyancing: The Customer is responsible for their own solicitor costs and other conveyancing charges such as land registry fees. The Bank will also instruct a solicitor to act on their behalf and the Bank will cover their costs.
- Refinance Valuation Fee: **One free Standard valuation.**
- *The Bank may consider finance up to £10m subject to terms and prior referral before submission of an application, please contact your BDM or the Direct Team for more details.

HPP Products for home purchase up to 95% FTV and refinance up to 90% FTV – UK Residents only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Limited Edition - Green Home Purchase Plan (HPP) - UK residents – up to 95% FTV										
Fixed for 2 years (GHFU1778) Fixed for 2 years (GHFU1779)	6.63% 6.93%	SVR	90% 95%	£149	£999	2% in year 1; 1% in year 2	£84,000 £79,000	£75,000	£750,000 £600,000	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (GHFU1780) Fixed for 5 years (GHFU1781)	6.61% 6.91%		90% 95%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£84,000 £79,000		£750,000 £600,000	
Limited Edition - Home Purchase Plan (HPP) – UK residents – up to 95% FTV										
Fixed for 2 years (HFU1782) Fixed for 2 years (HFU1783)	6.73% 7.03%	SVR	90% 95%	£149	£999	2% in year 1; 1% in year 2	£84,000 £79,000	£75,000	£750,000 £600,000	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (HFU1784) Fixed for 5 years (HFU1785)	6.71% 7.01%		90% 95%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£84,000 £79,000		£750,000 £600,000	

Our Standard Variable Rate (SVR) is currently 7.25%.

Product Notes:

95% FTV products are available to first-time buyers, purchasers and home movers. Refinance is available up to 90% FTV.

Green HPP - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown

The above is subject to change due to market conditions and rates. Correct at the time of writing. The Bank reserves the right to withdraw these products at any time, without notice.

Up to 5.5 times single/joint income can be considered up to and including 90% FTV, depending on income and overall affordability.

Over 90.01% FTV, a standard 4.49 times income is applied (minimum income of £20,000 required).

HPP products stress rates: 2-year fixed term products are stressed at 1% above payrate and 5-year fixed term products are stressed at the pay rate.

Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.

Please see additional product notes on following pages.

All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.

HPP Products for home purchase and refinance up to 80% FTV – UK Residents

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Limited Edition - Green Home Purchase Plan (HPP) - UK residents – up to 80% FTV										
Fixed for 2 years (GHFU1786) Fixed for 2 years (GHFU1787)	5.83% 5.83%	SVR	65% 80%	£149	£499	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (GHFU1788) Fixed for 5 years (GHFU1789)	5.78% 5.91%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			
Limited Edition - Home Purchase Plan (HPP) - UK residents – up to 80% FTV										
Fixed for 2 years (HFU1790) Fixed for 2 years (HFU1791	5.93% 5.93%	SVR	65% 80%	£149	£499	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (HFU1792) Fixed for 5 years (HFU1793)	5.88% 6.01%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			

Our Standard Variable Rate (SVR) is currently 7.25%.

Product Notes:

Green HPP - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown

The above is subject to change due to market conditions and rates. Correct at the time of writing. The Bank reserves the right to withdraw these products at any time, without notice.

Up to 6 times single/joint income can be considered, depending on income, deposit size and overall affordability.

HPP products stress rates: 2-year fixed term products are stressed at 1% above payrate and 5-year fixed term products are stressed at the pay rate.

Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.

The Bank may consider finance up to £10m subject to terms and prior referral before submission of an application, please contact your BDM or the Direct Team for more details.

Please see additional product notes on next page.

HPP Products for home purchase and refinance up to 80% FTV – UK Expats

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Green Home Purchase Plan (HPP) – UK Expats										
Fixed for 2 years (GHFE1698) Fixed for 2 years (GHFE1699)	6.64% 6.84%	SVR	65% 80%	£199	£699	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (GHFE1700) Fixed for 5 years (GHFE1701)	6.54% 6.74%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			
Home Purchase Plan (HPP) – UK Expats										
Fixed for 2 years (HFE1702) Fixed for 2 years (HFE1703)	6.74% 6.94%	SVR	65% 80%	£199	£699	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (HFE1704) Fixed for 5 years (HFE1705)	6.64% 6.84%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			

Our Standard Variable Rate (SVR) is currently 7.25%.

Product Notes:

Green HPP - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown

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- Minimum age – UK residents 18 years / UK Expats and International residents 21 years.
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- Up to 6 times single/joint income can be considered, depending on income, deposit size and overall affordability.
- HPP products stress rates: 2-year fixed term products are stressed at 1% above payrate and 5-year fixed term products are stressed at the pay rate.
- Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.
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  - UK Expats (UK Citizens resident abroad) are eligible to apply for our UK Expat Home Purchase Plan products.
  - International Residents (Foreign Nationals non-resident in the UK) are only eligible to apply for our International Home Purchase Plan products.
  - Other applicants who hold British passports and do not have an automatic right to live and work in the UK are only eligible to apply for our International Home Purchase Plan products. Please see https://www.gov.uk/types-of-british-nationality for a full list.
- The Bank may consider finance up to £10m subject to terms and prior referral before submission of an application, please contact your BDM or the Direct Team for more details.

HPP Products for home purchase and refinance up to 80% FTV – International Residents

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Green Home Purchase Plan (HPP) – International residents										
Fixed for 2 years (GHFN1706) Fixed for 2 years (GHFN1707)	6.84% 7.04%	SVR	65% 80%	£299	1% (Min £999)	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (GHFN1708) Fixed for 5 years (GHFN1709)	6.74% 6.94%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			
Home Purchase Plan (HPP) – International residents										
Fixed for 2 years (HFN1710) Fixed for 2 years (HFN1711)	6.94% 7.14%	SVR	65% 80%	£299	1% (Min £999)	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (HFN1712) Fixed for 5 years (HFN1713)	6.84% 7.04%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			

Our Standard Variable Rate (SVR) is currently 7.25%.

Product Notes:

Green HPP - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown

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Valuation and Product Fees

Property Value	Valuation Fee (Including VAT)
Up to £100,000	£192
£100,001 - £150,000	£245
£150,001 - £200,000	£269
£200,001 - £250,000	£329
£250,001 - £300,000	£344
£300,001 - £350,000	£389
£350,001 - £400,000	£434
£400,001 - £500,000	£479
£500,001 - £600,000	£509
£600,001 - £700,000	£554
£700,001 - £800,000	£607
£800,001 - £900,000	£689
£900,001 - £1m	£757
£1m - £1.25m	£788
£1.25m - £1.5m	£825
£1.5m - £1.75m	£975
£1.75m - £2m	£1,125
£2,000,001 - £2,500,000	£1,285
£2,500,001 - £3,000,000	£1,836
£3,000,001 - £4,000,000	£2,387
£4,000,001 - £5,000,000	£3,144
£5,000,001 and above	By agreement
Re-valuation Fee	£180
Re-inspection Fee	£90
Application Fees:	£0 UK REFINANCE – LIMITED EDITION £149 UK RESIDENTS £199 UK EXPATS £299 INTERNATIONAL RESIDENTS
Product Fees:	£0 UK REFINANCE – LIMITED EDITION £499 UK RESIDENTS £699 UK EXPATS 1% (Min £999) INTERNATIONAL RESIDENTS

Our valuations are carried out using a range of methods and by working with multiple valuation partners.

The Bank reserves the right to request any further information it requires in order to make a decision.

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This document is issued by Gatehouse and its purpose is to provide information about residential financing products offered by Gatehouse on a non-advised basis, it does not constitute an offer or invitation in respect the products.

No information set out or referred to in this Document shall form the basis of any contract. Any prospective transaction shall be governed by applicable terms and conditions and any agreements entered into by the relevant parties acknowledging that it has not relied on, or been induced to enter into such an agreement by, any representation, warranty, assurance or undertaking save as expressly set out in that agreement. The issue of this document shall not be deemed to be any form of commitment on the part of Gatehouse (or any other person) to proceed with any transaction.

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Prospective clients should make their own independent assessment when considering the products described in this document. In reaching a decision, prospective clients should discuss their options with an independent financial adviser and seek independent professional tax and legal advice.

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