For the use of Professional Mortgage Intermediaries only

gatehousebank

Retention Home Purchase Plan product transfer guide

Shariah-compliant finance for existing customers with a Home Purchase Plan

Effective from 29 October 2026

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

HPP Products up to 95% FTV – UK Residents only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Redemption Charge	Term
Green Home Purchase Plan (HPP) - UK residents* - up to 95% FTV							
Fixed for 2 years (GHFU1778BR) Fixed for 2 years (GHFU1779BR)	6.63% 6.93%	SVR	90% 95%	£750,000 £600,000	£149	2% in year 1; 1% in year 2	Min = 5 years Max = 40 years
Fixed for 5 years (GHFU1780BR) Fixed for 5 years (GHFU1781BR)	6.61% 6.91%		90% 95%	£750,000 £600,000		3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Home Purchase Plan (HPP) – UK residents* - up to 95% FTV							
Fixed for 2 years (HFU1782BR) Fixed for 2 years (HFU1783BR)	6.73% 7.03%	SVR	90% 95%	£750,000 £600,000	£149	2% in year 1; 1% in year 2	Min = 5 years Max = 40 years
Fixed for 5 years (HFU1784BR) Fixed for 5 years (HFU1785BR)	6.71% 7.01%		90% 95%	£750,000 £600,000		3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	

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

Product Notes:

The above products are only available for existing customers.

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.

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 product transfers only – UK residents

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Redemption Charge	Term
Green Home Purchase Plan (HPP) - UK residents* - up to 80% FTV							
Fixed for 2 years (GHFU1770BR) Fixed for 2 years (GHFU1771BR)	5.58% 5.58%	SVR	65% 80%	£5m (up to £10m where previously agreed*)	£149	2% in year 1; 1% in year 2	Min = 5 years Max = 40 years
Fixed for 5 years (GHFU1772BR) Fixed for 5 years (GHFU1773BR)	5.53% 5.66%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Home Purchase Plan (HPP) - UK residents* - up to 80% FTV							
Fixed for 2 years (HFU1774BR) Fixed for 2 years (HFU1775BR)	5.68% 5.68%	SVR	65% 80%	£5m (up to £10m where previously agreed*)	£149	2% in year 1; 1% in year 2	Min = 5 years Max = 40 years
Fixed for 5 years (HFU1776BR) Fixed for 5 years (HFU1777BR)	5.63% 5.76%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	

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- ***The Bank will continue to offer the original terms and conditions to existing customers transferring to a new fixed term product at the end of their fixed term period, for example, existing FTV, finance amount or property value. Changes outside of the basic criteria, including a change of finance amount, adding or deleting a person from the agreement will require a new application being completed.
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- **Green HPP - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.**

  Where there are any material changes to these terms a new application will be required and be subject to a full underwriting assessment based upon the criteria available to new customers at the time of application. The new application will also be subject to new business fees.
  - 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.
  - 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.

HPP Products for product transfers only up to £5m (up to £10m by exception*) – UK Expats

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Redemption Charge	Term
Green Home Purchase Plan (HPP) – UK Expats*							
Fixed for 2 years (GHFE1698BR) Fixed for 2 years (GHFE1699BR)	6.54% 6.74%	SVR	65% 80%	£5m (up to £10m where previously agreed*)	£199	2% in year 1; 1% in year 2	Min = 5 years Max = 40 years
Fixed for 5 years (GHFE1700BR) Fixed for 5 years (GHFE1701BR)	6.44% 6.64%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Home Purchase Plan (HPP) – UK Expats*							
Fixed for 2 years (HFE1702BR) Fixed for 2 years (HFE1703BR)	6.64% 6.84%	SVR	65% 80%	£5m (up to £10m where previously agreed*)	£199	2% in year 1; 1% in year 2	Min = 5 year Max = 40 years
Fixed for 5 years (HFE1704BR) Fixed for 5 years (HFE1705BR)	6.54% 6.74%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	

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HPP Products for product transfers only up to £5m (up to £10m by exception*) – International residents

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Redemption Charge	Term
Green Home Purchase Plan (HPP) – International residents*							
Fixed for 2 years (GHFN1706BR) Fixed for 2 years (GHFN1707BR)	6.74% 6.94%	SVR	65% 80%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	Min = 5 years Max = 40 years
Fixed for 5 years (GHFN1708BR) Fixed for 5 years (GHFN1709BR)	6.64% 6.84%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Home Purchase Plan (HPP) – International residents*							
Fixed for 2 years (HFN1710BR) Fixed for 2 years (HFN1711BR)	6.84% 7.04%	SVR	65% 80%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	Min = 5 years Max = 40 years
Fixed for 5 years (HFN1712BR) Fixed for 5 years (HFN1713BR)	6.74% 6.94%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	

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