PROPERTY GUIDE | 2025/26

A Guide to Remortgaging in 2026

Everything you need to know about switching your mortgage to save money and achieve your goals

This guide contains 15 pages and will take approximately 12 minutes to read

Inside This Guide

With 1.8 million mortgage deals ending in 2026, now is the time to understand your options. This guide covers everything from the basics to practical steps for securing a better rate.

Contents

Images: Pexels

What is Remortgaging?

Key reasons to remortgage

Information accurate as of January 2026

Why Remortgage in 2026?

1.8m	7.27%	4.23%
Fixed deals ending in 2026	Average SVR (January 2026)	Average 2-year fixed rate

The SVR trap

Did you know?

Information accurate as of January 2026

When to Start the Process

The ideal timeline

1

2

3

4

Check your current deal

The Remortgaging Process

Step 1: Check your current mortgage

Step 2: Check your credit score

Step 3: Get an Agreement in Principle

Step 4: Apply and complete

Typical Timeline

4–8 weeks

6 months

Few days

Information accurate as of January 2026

Product Transfer vs External Remortgage

Product Transfer

OFTEN BETTER VALUE

External Remortgage

Information accurate as of January 2026

Understanding Costs and Fees

[illegible]

Fee Type	Typical Cost	Notes
Valuation fee	£150-£500	Often free with remortgage deals
Legal fees	£300-£800	Often free or cashback available
Product/arrangement fee	£0-£999	Can be added to mortgage
Exit/deeds release fee	£50-£300	Charged by current lender
Booking fee	£100-£300	Non-refundable, not all lenders
Broker fee	£0-£500+	Many brokers are fee-free

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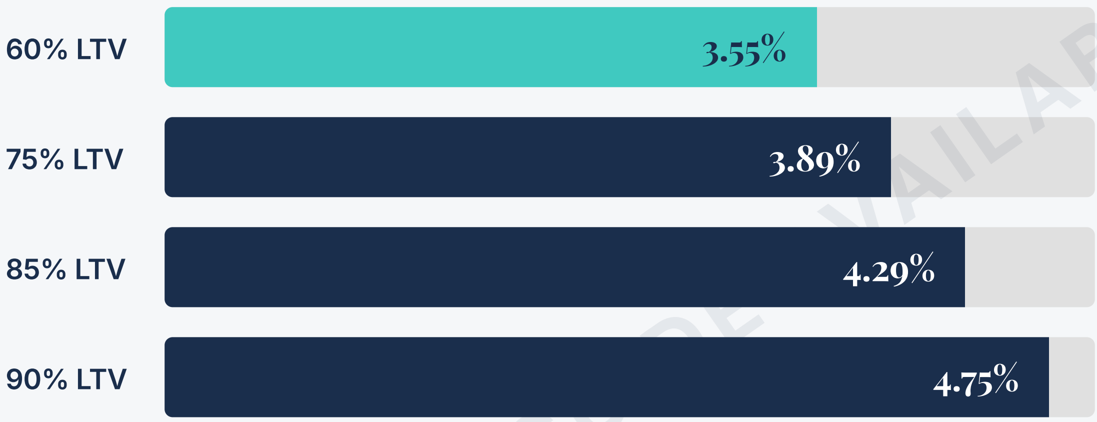
How LTV Affects Your Rate



Calculate your LTV

Early Repayment Charges

How ERCs work

When ERCs apply

Example calculation

When NOT to Remortgage

[illegible]

1 [illegible]

2 [illegible]

3 [illegible]

4 [illegible]

5 [illegible]

6 [illegible]

7 [illegible]

8 [illegible]

Case Study: The Hendersons

MH

Property value	£425,000
Mortgage balance	£280,000
Current rate	1.89%

Their goals: Lower payments · Kitchen extension · Financial stability

Information accurate as of January 2026

Your Next Steps

1

10 MINS

2

15 MINS

3

5 MINS

4

30 MINS

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