

Mansfield launches fixed rates to September 2031

FOR IMMEDIATE RELEASE

Mansfield Building Society has launched three new mortgage rates fixed until 30 September 2031, providing borrowers with greater long-term certainty and a lower affordability hurdle.

The three products include:

- House Purchase, 90-95% LTV: 5.99%
- Credit Repair, max 75% LTV: 6.75%
- Ltd Co BTL, max 75% LTV: 5.75%

Borrowers will be able to access Mansfield's flexible approach to lending and accommodating criteria for those with complex incomes or credit blips.

The move follows recent data from UK Finance that shows mortgage affordability is at its tightest since 2008 with borrowers spending a fifth of their income on repayments¹.

Head of Sales, Tom Denman-Molloy, said that the Society was providing certainty for borrowers in uncertain times:

“With future inflation uncertain, we want to provide confidence to borrowers considering their mortgage options and, by offering longer term fixed rates, they would have more stability over their monthly mortgage repayments.

We're hoping these new products can help brokers provide confidence and reassurance to clients with specialist or slightly unusual circumstances.”

-ENDS-

1. UK Finance, Lending Where We Live report <https://www.ukfinance.org.uk/news-and-insight/press-release/mortgage-affordability-tightest-level-2008-significant-regional>

Full product details are available from the following links:

House Purchase (90-95% LTV): [House Purchase Fixed Rate Mortgage to 30 Sept 2031 - DIX300](#)

Credit Repair: [Credit Repair Fixed Rate Mortgage to 30 Sept 2031 - RCX016](#)

Ltd Co BTL: [Limited Co Buy to Let Mortgage Fixed Rate to 30 Sept 2031](#)

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Notes to Editors:

- Mansfield Building Society has been serving its members since 1870, celebrating its 156th anniversary in 2026.
- As a mutual, the Society has no shareholders and reinvests profits for the benefit of members, offering competitive products and a safe haven for savings.
- All mortgages are individually underwritten by people, not automated credit scoring systems, allowing flexibility for niche needs such as self-employed borrowers, first-time buyers, lending into retirement, shared ownership, and family buy-to-let.
- The Society actively supports local communities through its Community Support Scheme and Charitable Trust, donating over £860,000 since 2008, and offering staff paid volunteering days.
- Mansfield Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 206049). Member of the Building Societies Association.