

# Self build and custom build mortgage products

Effective Tuesday 16 October 2018

Purchase/Mover							
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
2 year variable rate products							
<b>0.10%</b> plus the West Brom's Standard Variable Rate for two years giving a current variable rate of <b>4.59%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15600)	<b>75%</b> (excl. fees)	<b>4.9%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul>	Standard legal fees Completion fee £899 Standard valuation fee	Booking fee £0	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.  The fees are: <b>2%</b> of the amount repaid in the first year. <b>1%</b> of the amount repaid for the second year.
<b>0.20%</b> discount off the West Brom's Standard Variable Rate for two years giving a current variable rate of <b>4.29%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15599)	<b>75%</b> (excl. fees)	<b>4.9%</b>			Standard legal fees Completion fee £1,999 Standard valuation fee	Booking fee £0	

This information is for the use of professional intermediaries only. It is not a consumer advertisement and should not be displayed as such or handed out to the public. Criteria is subject to change, please check before submitting applications.



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## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
<b>2 year fixed rate products</b>							
<b>4.99%</b> fixed until 31/12/2020 (15703)	<b>75%</b> (excl. fees)	<b>4.8%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 31/12/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Daily interest</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul>	Standard legal fees Completion fee £999	Booking fee £0 Free first standard valuation (maximum £740)	<p>Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.</p> <p>The fees are:</p> <p>Until 31/12/2019: <b>3%</b> of the amount repaid.</p> <p>Until 31/12/2020: <b>2%</b> of the amount repaid.</p>



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Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
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<b>0.20%</b> discount off the West Brom's Standard Variable Rate for two years giving a current variable rate of <b>4.29%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15599)	<b>75%</b> (excl. fees)	<b>4.9%</b>			Standard legal fees Completion fee £1,999 Standard valuation fee	Booking fee £0	The fees are: <b>2%</b> of the amount repaid in the first year. <b>1%</b> of the amount repaid for the second year.

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