

Our mortgage products

Effective Wednesday 18 July 2018

Top deals:

Assisted Mortgage - 2 year fixed rate product

2.69% until 30/09/2020 up to 90% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740) and £500 cashback - (Purchase)

Help to Buy Remortgage - 5 year fixed rate product

2.84% until 31/08/2023 up to 75% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740) and £500 cashback - (Remortgage)

All rates revert to Standard Variable Rate, currently 4.24% variable







	Purchase/Mover												
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge						
	2 year fixed rate products												
1.74% fixed until 30/09/2020 (15502)	75% (excl. fees)	3.9%			Standard legal fees Completion fee £999 ^A	Booking fee £0 Free first standard valuation (maximum £740)							
1.99% fixed until 30/09/2020 (15501)	75% (excl. fees)	3.9%	Min £40,000	After 30/09/2020 the rate reverts to Standard	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	Early repayment charges apply for any payments made which						
1.79% fixed until 30/09/2020 (15504)	80% (excl. fees)	3.9%	Max £1,000,000	Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000	Standard legal tees Completion fee £999 Free first sta	Booking fee £0 Free first standard valuation (maximum £740)	exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 30/09/2019: 3% of the						
2.04% fixed until 30/09/2020 (15503)	80% (excl. fees)	3.9%		(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	amount repaid. Until 30/09/2020: 2% of the amount repaid.						
2.34% fixed until 30/09/2020 (15505)	85% (excl. fees)	4.0%	Min £100,000 Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback							

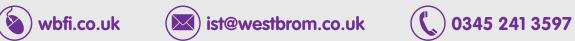






	Purchase/Mover												
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge						
	2 year fixed rate products (continued)												
2.04% fixed until 30/09/2020 (15508)	90% (excl. fees)	4.0%	Min £40,000	 After 30/09/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 	Standard legal fees Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740)							
2.34% fixed until 30/09/2020 (15507)	90% (excl. fees)	4.0%	Max £500,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	Early repayment charges apply for any payments made which						
2.69% fixed until 30/09/2020 (15506)	90% (excl. fees)	4.1%	Min £100,000 Max £500,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 30/09/2019: 3% of the amount repaid.						
3.54% fixed until 30/09/2020 (15509)	95% (incl. fees)	4.2%	Min £40,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	Until 30/09/2020: 2% of the amount repaid.						
3.74% fixed until 30/09/2020 (15510)	95% (incl. fees)	4.3%	Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback							







Purchase/Mover										
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge			
				2 year discounted variable	rate products					
2.80% discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of 1.44%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15521)	65% (excl. fees)	3.9%			Standard legal fees Completion fee £999 [△]					
2.70% discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of 1.54%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15522)	75% (excl. fees)	3.9%	Min £40,000 Max £1,000,000							
2.55% discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of 1.69%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15523)	80% (excl. fees)	3.9%		Interest will be charged to the end of the month of redemption Overpayments (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740)	None			
2.20% discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of 2.04%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15524)	90% (excl. fees)	4.0%	Min £40,000 Max £500,000		Completion fee £499 [△]					
1.20% discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of 3.04%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15525)	95% (incl. fees)	4.2%	Min £40,000 Max £250,000							







	Purchase/Mover											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	Assisted Mortgage - 2 year fixed rate products											
2.34% fixed until 30/09/2020 (15517)	90% (excl. fees)	4.0%	Min £40,000 Max £500,000	After 30/09/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable	Completion fee £499 ^A Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740)	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.					
2.69% fixed until 30/09/2020 (15518)	90% (excl. fees)	4.1%	Min £75,000 Max £500,000	Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	The fees are: Until 30/09/2019: 3% of the amount repaid. Until 30/09/2020: 2% of the amount repaid.					







	Purchase/Mover											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	3 year fixed rate products											
2.19% fixed untill 30/09/2021 (15531)	75% (excl. fees)	3.8%	Min £40,000		Chandraid local food	Booking fee £0 Completion fee £0	Early repayment charges apply					
2.29% fixed until 30/09/2021 (15532)	80% (excl. fees)	3.8%	Max £1,000,000	 After 30/09/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	Standard legal fees	Free first standard valuation (maximum £740)	for any payments made which exceed the overpayment allowance or if the mortgage is exited early. The fees are:					
2.24% fixed until 30/09/2021 (15535)	90% (excl. fees)	3.9%	Min £40,000		Standard legal fees Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740)	Until 30/09/2019: 4% of the amount repaid; Until 30/09/2020: 3% of the amount repaid; Until 30/09/2021: 2% of the					
2.44% fixed until 30/09/2021 (15534)	90% (excl. fees)	3.9%	Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	amount repaid.					







	Purchase/Mover												
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge						
	3 year fixed rate products (continued)												
2.74% fixed until 30/09/2021 (15533)	90% (excl. fees)	3.9%	Min £100,000 Max £500,000	After 30/09/2021 the rate reverts to Standard		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is						
3.59% fixed until 30/09/2021 (15536)	95% (incl. fees)	4.2%	Min £40,000	Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	exited early. The fees are: Until 30/09/2019: 4% of the amount repaid;						
3.79% fixed until 30/09/2021 (15537)	95% (incl. fees)	4.2%	Max £250,000	(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	Until 30/09/2020: 3% of the amount repaid; Until 30/09/2021: 2% of the amount repaid.						

These mortgage products are for a set period of time with a fixed end date. Depending on the date of completion the initial rate may be slightly less or more than the term stated.







	Purchase/Mover											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	5 year fixed rate products											
2.39% fixed until 30/09/2023 (15542)	75% (excl. fees)	3.6%	Min £40,000		Ctandard local food	Booking fee £0 Completion fee £0	Early repayment charges apply for any payments made which					
2.49% fixed until 30/09/2023 (15543)	80% (excl. fees)	3.6%	Max £1,000,000	 After 30/09/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	Standard legal fees	Free first standard valuation (maximum £740)	exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 30/09/2020: 5% of the					
2.49% fixed until 30/09/2023 (15546)	90% (excl. fees)	3.7%	Min £40,000		Standard legal fees Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740)	amount repaid; Until 30/09/2021: 4% of the amount repaid; Until 30/09/2022: 3% of the amount repaid;					
2.59% fixed until 30/09/2023 (15545)	90% (excl. fees)	3.7%	Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	Until 30/09/2023: 2% of the amount repaid.					







	Purchase/Mover												
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge						
	5 year fixed rate products (continued)												
2.74% fixed until 30/09/2023 (15544)	90% (excl. fees)	3.7%	Min £100,000 Max £500,000	After 30/09/2023 the rate reverts to Standard Variable Bate for the root of the targe surroutly.		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.						
3.89% fixed until 30/09/2023 (15547)	95% (incl. fees)	4.2%	Min £40,000	Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	The fees are: Until 30/09/2020: 5% of the amount repaid; Until 30/09/2021: 4% of the amount repaid;						
3.94% fixed until 30/09/2023 (15548)	95% (incl. fees)	4.2%	Max £250,000	(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	Until 30/09/2022: 3% of the amount repaid; Until 30/09/2023: 2% of the amount repaid.						

These mortgage products are for a set period of time with a fixed end date. Depending on the date of completion the initial rate may be slightly less or more than the term stated.







	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	2 year fixed rate products											
1.79% fixed untill 30/09/2020 (15512)	75% (excl. fees)	3.9%		After 30/09/2020 the rate reverts to Standard	Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	Early repayment charges apply for any payments made which					
2.04% fixed until 30/09/2020 (15511)	75% (excl. fees)	3.9%	Min £40,000 Max £1,000,000	Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000	N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 30/09/2019: 3% of the amount repaid.					
1.84% fixed until 30/09/2020 (15514)	80% (excl. fees)	3.9%		(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	Until 30/09/2020: 2% of the amount repaid.					







	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	2 year fixed rate products (continued)											
2.09% fixed until 30/09/2020 (15513)	80% (excl. fees)	3.9%	Min £40,000 Max £1,000,000	After 30/09/2020 the rate reverts to Standard	N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	Early repayment charges apply for any payments made which					
2.29% fixed until 30/09/2020 (15515)	90% (excl. fees)	4.0%	Min £40,000	Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 [Any overpayments made will cause the amount upon]	N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 30/09/2019: 3% of the amount repaid.					
2.29% fixed until 30/09/2020 (15516)	90% (excl. fees)	4.0%	Max £500,000	which interest is charged, to be reduced at the month end)	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback	Until 30/09/2020: 2% of the amount repaid.					







	Remortgage Control of the Control of										
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge				
				2 year discounted variable	rate products						
2.75% discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of 1.49%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15526)	65% (excl. fees)	3.9%			Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals					
2.75% discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of 1.49%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15527)	65% (excl. fees)	3.9%	Min £40,000		Standard legal fees Completion fee £999 △	Booking fee £0 Free first standard valuation (maximum £740) £300 cashback					
2.65% discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of 1.59%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15528)	75% (excl. fees)	3.9%	Max £1,000,000	Interest will be charged to the end of the month of redemption Overpayments (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)			None				
2.50% discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of 1.74%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15529)	80% (excl. fees)	3.9%			Completion fee £499 [△]	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals					
2.20% discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of 2.04%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15530)	90% (excl. fees)	4.0%	Min £40,000 Max £500,000								

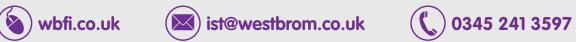






	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	Assisted Mortgage - 2 year fixed rate products											
2.34% fixed until 30/09/2020 (15519)	90% (excl. fees)	4.0%	Min £40,000 Max £500,000	After 30/09/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable	Standard legal fees Completion fee £499 Δ	Booking fee £0 Free first standard valuation (maximum £740)	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.					
2.69% fixed until 30/09/2020 (15520)	90% (excl. fees)	4.1%	Min £75,000 Max £500,000	Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	The fees are: Until 30/09/2019: 3% of the amount repaid. Until 30/09/2020: 2% of the amount repaid.					

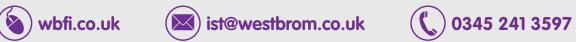






	Remortgage Remortgage									
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge			
	Help to Buy Remortgage - 2 year fixed rate products									
2.29% fixed until 31/08/2020 (15496)	75% (excl. fees)	4.0%	Min £40,000	After 31/08/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable	Completion fee £999 [△] Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 31/08/2019: 3% of the amount repaid. Until 31/08/2020: 2% of the amount repaid.			
2.54% fixed until 31/08/2020 (15495)	75% (excl. fees)	4.0%	Max £1,000,000	Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback				

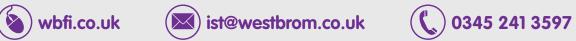






	Remortgage									
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge			
	3 year fixed rate products									
2.19% fixed until 30/09/2021 (15538)	75% (excl. fees)	3.8%	Min £40,000			Booking fee £0 Completion fee £0				
2.29% fixed until 30/09/2021 (15539)	80% (excl. fees)	3.8%	Max £1,000,000	 After 30/09/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	N/A	valuation (maximum £740) for Fees assisted legals a e	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 30/09/2019: 4% of the amount repaid; Until 30/09/2020: 3% of the amount repaid; Until 30/09/2021: 2% of the amount repaid.			
2.49% fixed until 30/09/2021 (15540)	90% (excl. fees)	3.9%	Min £40,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals				
2.49% fixed until 30/09/2021 (15541)	90% (excl. fees)	3.9%	Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback				

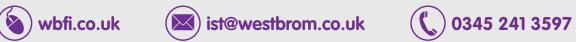






Remortgage									
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge		
				Help to Buy Remortgage - 3 y	year fixed rate products				
2.54% fixed until 31/08/2021 (15498)	75% (excl. fees)	3.9%	Min	After 31/08/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable	Completion fee £999 [△] Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.		
2.69% fixed until 31/08/2021 (15497)	75% (excl. fees)	3.9%	£40,000 Max £1,000,000	4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000	Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	The fees are: Until 31/08/2019: 4% of the amount repaid. Until 31/08/2020: 3% of the amount repaid. Until 31/08/2021: 2% of the amount repaid.		

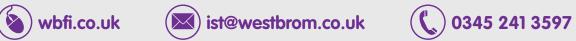






				Remortg	age		
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
2.29% fixed until 30/09/2023 (15551)	75% (excl. fees)	3.6%		 After 30/09/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 	Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £300 cashback	
2.39% fixed untill 30/09/2023 (15549)	75% (excl. fees)	3.6%	Min £40,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is
2.39% fixed until 30/09/2023 (15550)	75% (excl. fees)	3.6%	Max £1,000,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £400 cashback	exited early. The fees are: Until 30/09/2020: 5% of the amount repaid; Until 30/09/2021: 4% of the amount repaid;
2.39% fixed until 30/09/2023 (15554)	80% (excl. fees)	3.6%		(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £300 cashback	Until 30/09/2022: 3% of the amount repaid; Until 30/09/2023: 2% of the amount repaid.
2.49% fixed until 30/09/2023 (15552)	80% (excl. fees)	3.6%	Min £40,000 Max £1,000,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	







	Remortgage Control of the Control of									
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge			
				5 year fixed rate proc	ducts (continued)					
2.49% fixed until 30/09/2023 (15553)	80% (excl. fees)	3.6%	Min £40,000 Max £1,000,000	After 30/09/2023 the rate reverts to Standard	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £400 cashback	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.			
2.64% fixed until 30/09/2023 (15555)	90% (excl. fees)	3.7%	Min £40,000	Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	exited early. The fees are: Until 30/09/2020: 5% of the amount repaid; Until 30/09/2021: 4% of the amount repaid;			
2.64% fixed until 30/09/2023 (15556)	90% (excl. fees)	3.7%	Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback	Until 30/09/2022: 3% of the amount repaid; Until 30/09/2023: 2% of the amount repaid.			







	Remortgage									
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge			
				Help to Buy Remortgage - 5	year fixed rate products					
2.74% fixed until 31/08/2023 (15500)	75% (excl. fees)	3.8%		After 31/08/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently	Completion fee £999 △ Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.			
2.84% fixed until 31/08/2023 (15499)	75% (excl. fees)	3.8%	Min £40,000 Max £1,000,000	 After 31/08/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 	Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	The fees are: Until 31/08/2020: 5% of the amount repaid. Until 31/08/2021: 4% of the amount repaid. Until 31/08/2022: 3% of the amount repaid. Until 31/08/2023: 2% of the amount repaid.			







Income multiples Sole applicant Income > £40,000 - 5 x Sole applicant Income ≤ £40,000 - 4.5 x Sole applicant Joint applicant Income > £40,000 - 4.5 x Joint, 5 + 1 x secondary income Income ≤ £40,000 - 4 x Joint, 4.5 + 1 x secondary income

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Loan details	Minimum term	Maximum term	Maximum LTV	Mortgage age	Repayment methods	Full lending criteria available			
	5 years	35 years	95% purchases and 90% remortgages (excluding fees)	All mortgages must be repaid before the applicant's 75th birthday	Capital & interest Interest only (see criteria below) Part & part (see criteria below)	at wbfi.co.uk			
Lending limits	£250,000 up to 95% LTV purchase only (incl. fees)		£500,000 up to 90% LTV purchases (excl. fees)	and remortgages	£1,000,000 up to 80% LTV purchase (excl. fees)	es and remortgages			
Interest only lending	Available to 60% LTV	Acceptable repayment vehicles							
•	South and the state of the state of								

_	(incl. fees) (ex		(excl. fees)	(excl. fees)			
Interest only lending	Available to 60% LTV	Acceptable repayment vehicles					
, ,	Part and part combined	Endowment Policy – the evidenced	ndowment Policy – the evidenced projected value must be equal to or greater than the proposed loan amount or account exposure.				
	repayment method permitted to a maximum LTV of 95%.	Investment & Savings Plan (included cover the full value.	ling ISA's) – The value of the plan must have at least 50% of the requested 'inte	the requested 'interest only' amount with a plausible investment strategy being demonstrated to			
	The interest only element is available to a maximum LTV of 60%	Pension Provision – the evidenced	estimated pension tax free lump sum must have a value equal to or greater th	an the proposed loan amount or account exposure.			

For full details please refer to our Lending and Security Guidelines at wbfi.co.uk

	Valuation options								
Purchase Price or Valuation of the property, whichever is higher	Free Standard Valuation†	Free Standard Valuation & Home Buyers Report [†]	Free Standard Valuation & Building Survey [†]	Standard Valuation*	Standard Valuation & Home Buyers Report*	Standard Valuation & Building Survey*			
Up to £100,000	£0	£170.00	£372.00	£175.00	£345.00	£547.00			
Up to £200,000	£0	£181.00	£420.00	£235.00	£416.00	£655.00			
Up to £300,000	£0	£229.00	£483.00	£280.00	£509.00	£763.00			
Up to £400,000	£0	£220.00	£478.00	£375.00	£595.00	£853.00			
Up to £500,000	£0	£235.00	£505.00	£445.00	£680.00	£950.00			
Up to £600,000	£0	£245.00	£563.00	£520.00	£765.00	£1083.00			
Up to £700,000	£0	£266.00	£633.00	£585.00	£851.00	£1218.00			
Up to £800,000	£0	£309.00	£714.00	£631.00	£940.00	£1345.00			
Up to £900,000	£0	£340.00	£800.00	£685.00	£1025.00	£1485.00			
Up to £1,000,000	£0	£370.00	£878.00	£740.00	£1110.00	£1618.00			
Above £1,000,000	On Application	On Application	On Application	On Application	On Application	On Application			

Refer to individual product details for further information regarding valuation charges.

Where a free valuation is available on the product, selected remortgage applications will now benefit from an automated valuation with a maximum LTV of 75%.



[†] Where a free Standard Valuation is available (up to £740), only the additional amount is payable to upgrade to a Home Buyers Report or Building Survey. An admin fee of £75 is included where applicable.

^{*} Admin fee of £75 included.

 $^{^{\}Delta}$ Interest is charged on all fees added to the loan.