

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
(15518) (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
(15499) (maximum £740) and £500 cashback - (Remortgage)

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



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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%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none"> 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 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	Standard legal fees Completion fee £999 ^Δ	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 30/09/2019: 3% of the amount repaid.</p> <p>Until 30/09/2020: 2% of the amount repaid.</p>
1.99% fixed until 30/09/2020 (15501)	75% (excl. fees)	3.9%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
1.79% fixed until 30/09/2020 (15504)	80% (excl. fees)	3.9%			Standard legal fees Completion fee £999 ^Δ	Booking fee £0 Free first standard valuation (maximum £740)	
2.04% fixed until 30/09/2020 (15503)	80% (excl. fees)	3.9%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
2.34% fixed until 30/09/2020 (15505)	85% (excl. fees)	4.0%	Min £100,000 Max £500,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	

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.

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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 Max £500,000	<ul style="list-style-type: none">After 30/09/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variableInterest will be charged to the end of the month of redemptionOverpayments 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 £999 ^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. The fees are: Until 30/09/2019: 3% of the amount repaid. Until 30/09/2020: 2% of the amount repaid.
2.34% fixed until 30/09/2020 (15507)	90% (excl. fees)	4.0%				Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
2.69% fixed until 30/09/2020 (15506)	90% (excl. fees)	4.1%	Min £100,000 Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	
3.54% fixed until 30/09/2020 (15509)	95% (incl. fees)	4.2%	Min £40,000 Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
3.74% fixed until 30/09/2020 (15510)	95% (incl. fees)	4.3%				Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	

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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%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none">Interest will be charged to the end of the month of redemptionOverpayments (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Standard legal fees Completion fee £999 ^Δ	Booking fee £0 Free first standard valuation (maximum £740)	None
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%			Standard legal fees Completion fee £499 ^Δ		
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%					
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%					
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				

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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	<ul style="list-style-type: none"> 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 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	Completion fee £499 ^Δ 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. The fees are: Until 30/09/2019: 3% of the amount repaid. Until 30/09/2020: 2% of the amount repaid.
2.69% fixed until 30/09/2020 (15518)	90% (excl. fees)	4.1%	Min £75,000 Max £500,000		Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	

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Purchase/Mover

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 (15531)	75% (excl. fees)	3.8%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none">After 30/09/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variableInterest will be charged to the end of the month of redemptionOverpayments 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)	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.
2.29% fixed until 30/09/2021 (15532)	80% (excl. fees)	3.8%					
2.24% fixed until 30/09/2021 (15535)	90% (excl. fees)	3.9%	Min £40,000 Max £500,000		Standard legal fees Completion fee £999 ^Δ	Booking fee £0 Free first standard valuation (maximum £740)	
2.44% fixed until 30/09/2021 (15534)	90% (excl. fees)	3.9%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	

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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	<ul style="list-style-type: none"> 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	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. 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.
3.59% fixed until 30/09/2021 (15536)	95% (incl. fees)	4.2%	Min £40,000 Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
3.79% fixed until 30/09/2021 (15537)	95% (incl. fees)	4.2%	Min £40,000 Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	

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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 Max £1,000,000	<ul style="list-style-type: none">After 30/09/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variableInterest will be charged to the end of the month of redemptionOverpayments 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)	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 30/09/2020: 5% of the amount repaid; Until 30/09/2021: 4% of the amount repaid; 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 (15543)	80% (excl. fees)	3.6%					
2.49% fixed until 30/09/2023 (15546)	90% (excl. fees)	3.7%	Min £40,000 Max £500,000		Standard legal fees Completion fee £999 ^Δ	Booking fee £0 Free first standard valuation (maximum £740)	
2.59% fixed until 30/09/2023 (15545)	90% (excl. fees)	3.7%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	

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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	<ul style="list-style-type: none"> 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	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. The fees are: Until 30/09/2020: 5% of the amount repaid; Until 30/09/2021: 4% of the amount repaid; Until 30/09/2022: 3% of the amount repaid; Until 30/09/2023: 2% of the amount repaid.
3.89% fixed until 30/09/2023 (15547)	95% (incl. fees)	4.2%	Min £40,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
3.94% fixed until 30/09/2023 (15548)	95% (incl. fees)	4.2%	Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	

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Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
2 year fixed rate products							
1.79% fixed until 30/09/2020 (15512)	75% (excl. fees)	3.9%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none"> 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 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	Completion fee £999 ^Δ	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	<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: Until 30/09/2019: 3% of the amount repaid. Until 30/09/2020: 2% of the amount repaid.</p>
2.04% fixed until 30/09/2020 (15511)	75% (excl. fees)	3.9%			N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
1.84% fixed until 30/09/2020 (15514)	80% (excl. fees)	3.9%			Completion fee £999 ^Δ	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	

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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	<ul style="list-style-type: none">After 30/09/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variableInterest will be charged to the end of the month of redemptionOverpayments 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	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: 3% of the amount repaid. Until 30/09/2020: 2% of the amount repaid.
2.29% fixed until 30/09/2020 (15515)	90% (excl. fees)	4.0%	Min £40,000 Max £500,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
2.29% fixed until 30/09/2020 (15516)	90% (excl. fees)	4.0%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback	

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Remortgage

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%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none">Interest will be charged to the end of the month of redemptionOverpayments (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Completion fee £999 ^Δ	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	None
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%			Standard legal fees Completion fee £999 ^Δ	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%			Completion fee £499 ^Δ	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
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%					
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				

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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	<ul style="list-style-type: none"> 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 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	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. The fees are: Until 30/09/2019: 3% of the amount repaid. Until 30/09/2020: 2% of the amount repaid.
2.69% fixed until 30/09/2020 (15520)	90% (excl. fees)	4.1%	Min £75,000 Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	

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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 Max £1,000,000	<ul style="list-style-type: none"> After 31/08/2020 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 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	Completion fee £999 ^Δ 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%			Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	

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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 Max £1,000,000	<ul style="list-style-type: none">After 30/09/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variableInterest will be charged to the end of the month of redemptionOverpayments 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	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.
2.29% fixed until 30/09/2021 (15539)	80% (excl. fees)	3.8%					
2.49% fixed until 30/09/2021 (15540)	90% (excl. fees)	3.9%	Min £40,000 Max £500,000		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%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback	

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Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
Help to Buy Remortgage - 3 year fixed rate products							
2.54% fixed until 31/08/2021 (15498)	75% (excl. fees)	3.9%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none"> After 31/08/2021 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) 	Completion fee £999 ^Δ 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%			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.

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Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
5 year fixed rate products							
2.29% fixed until 30/09/2023 (15551)	75% (excl. fees)	3.6%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none"> 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) 	Completion fee £999 ^Δ	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £300 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 30/09/2020: 5% of the amount repaid; Until 30/09/2021: 4% of the amount repaid; Until 30/09/2022: 3% of the amount repaid; Until 30/09/2023: 2% of the amount repaid.
2.39% fixed until 30/09/2023 (15549)	75% (excl. fees)	3.6%			N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
2.39% fixed until 30/09/2023 (15550)	75% (excl. fees)	3.6%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £400 cashback	
2.39% fixed until 30/09/2023 (15554)	80% (excl. fees)	3.6%			Completion fee £999 ^Δ	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £300 cashback	
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	

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.

^Δ Interest is charged on all fees added to the loan



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Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
5 year fixed rate products (continued)							
2.49% fixed until 30/09/2023 (15553)	80% (excl. fees)	3.6%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none">After 30/09/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variableInterest will be charged to the end of the month of redemptionOverpayments 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) £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 Max £500,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	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%			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.

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.

Δ Interest is charged on all fees added to the loan



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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%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none"> 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 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	Completion fee £999 ^Δ 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%			Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	<p>The fees are:</p> <p>Until 31/08/2020: 5% of the amount repaid.</p> <p>Until 31/08/2021: 4% of the amount repaid.</p> <p>Until 31/08/2022: 3% of the amount repaid.</p> <p>Until 31/08/2023: 2% of the amount repaid.</p>

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.

Δ Interest is charged on all fees added to the loan



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Lending criteria

Income multiples	Sole applicant			Joint applicant		
Income > £40,000 – 5 x Sole applicant Income ≤ £40,000 – 4.5 x Sole 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						
The above income multiples are subject to an affordability assessment being completed for all mortgage applications. Go to wbfi.co.uk to view our affordability calculator.						
Loan details	Minimum term 5 years	Maximum term 35 years	Maximum LTV 95% purchases and 90% remortgages (excluding fees)	Mortgage age All mortgages must be repaid before the applicant's 75th birthday	Repayment methods Capital & interest Interest only (see criteria below) Part & part (see criteria below)	Full lending criteria available at wbfi.co.uk
Lending limits	£250,000 up to 95% LTV purchase only (incl. fees)		£500,000 up to 90% LTV purchases and remortgages (excl. fees)		£1,000,000 up to 80% LTV purchases and remortgages (excl. fees)	
Interest only lending	Available to 60% LTV Part and part combined repayment method permitted to a maximum LTV of 95%. The interest only element is available to a maximum LTV of 60%	Acceptable repayment vehicles <ul style="list-style-type: none">• Endowment Policy – the evidenced projected value must be equal to or greater than the proposed loan amount or account exposure.• Investment & Savings Plan (including ISA's) – The value of the plan must have at least 50% of the requested 'interest only' amount with a plausible investment strategy being demonstrated to cover the full value.• Pension Provision – the evidenced estimated pension tax free lump sum must have a value equal to or greater than 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 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.

^ Interest is charged on all fees added to the loan.

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%.

Head Office: 2 Providence Place, West Bromwich B70 8AF. www.westbrom.co.uk

'the West Brom' and 'the West Brom for intermediaries' are trading names of West Bromwich Building Society.

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