

# Our mortgage products

Effective Friday 21 September 2018

## Top deals:

### 5 year fixed rate product

**2.94%** until 30/11/2023 up to 90% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740) and £1,000 cashback - (Purchase)  
(15670)

### Help to Buy Remortgage - 5 year fixed rate product

**2.59%** until 30/11/2023 up to 75% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740) and £500 cashback - (Remortgage)  
(15619)

All rates revert to Standard Variable Rate, currently **4.49%** variable



[wbfi.co.uk](http://wbfi.co.uk)



[ist@westbrom.co.uk](mailto:ist@westbrom.co.uk)



0345 241 3597

## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
<b>2 year fixed rate products</b>							
<b>1.74%</b> fixed until 30/11/2020 (15622)	<b>75%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £300,000	<ul style="list-style-type: none"> <li>After 30/11/2020 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 <sup>Δ</sup>	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 30/11/2019: <b>3%</b> of the amount repaid.</p> <p>Until 30/11/2020: <b>2%</b> of the amount repaid.</p>
<b>1.84%</b> fixed until 30/11/2020 (15623)	<b>75%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £300,001 <b>Max</b> £1,000,000				
<b>1.99%</b> fixed until 30/11/2020 (15621)	<b>75%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
<b>1.84%</b> fixed until 30/11/2020 (15625)	<b>80%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £300,000		Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)	
<b>1.94%</b> fixed until 30/11/2020 (15626)	<b>80%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £300,001 <b>Max</b> £1,000,000				

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



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
2 year fixed rate products (continued)							
<b>2.04%</b> fixed until 30/11/2020 (15624)	<b>80%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"><li>After 30/11/2020 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	Booking fee £0 Completion fee £0 Free 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 30/11/2019: <b>3%</b> of the amount repaid.  Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>2.39%</b> fixed until 30/11/2020 (15627)	<b>85%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £100,000 <b>Max</b> £500,000			Booking fee £0 Completion fee £0 Free standard valuation (maximum £740) Cashback £500	
<b>2.24%</b> fixed until 30/11/2020 (15630)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £300,000		Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)	
<b>2.34%</b> fixed until 30/11/2020 (15631)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £300,001 <b>Max</b> £500,000				
<b>2.49%</b> fixed until 30/11/2020 (15629)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	

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



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
<b>2 year fixed rate products</b> (continued)							
<b>2.84%</b> fixed until 30/11/2020 (15628)	<b>90%</b> (excl. fees)	<b>4.3%</b>	<b>Min</b> £100,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 30/11/2020 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	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1000 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 30/11/2019: <b>3%</b> of the amount repaid. Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>3.49%</b> fixed until 30/11/2020 (15632)	<b>95%</b> (excl. fees)	<b>4.4%</b>	<b>Min</b> £40,000 <b>Max</b> £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
<b>3.64%</b> fixed until 30/11/2020 (15633)	<b>95%</b> (excl. fees)	<b>4.5%</b>	<b>Min</b> £40,000 <b>Max</b> £250,000			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.

Δ Interest is charged on all fees added to the loan



[wbfi.co.uk](http://wbfi.co.uk)



[ist@westbrom.co.uk](mailto:ist@westbrom.co.uk)



0345 241 3597

## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge	
2 year discounted variable rate products								
<b>2.80%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>1.69%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15646)	<b>65%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"><li>Interest will be charged to the end of the month of redemption</li><li>Overpayments (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 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)	None	
<b>2.70%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>1.79%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15647)	<b>75%</b> (excl. fees)	<b>4.1%</b>			Standard legal fees Completion fee £499 <sup>Δ</sup>			
<b>2.55%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>1.94%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15648)	<b>80%</b> (excl. fees)	<b>4.1%</b>						
<b>2.20%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>2.29%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15649)	<b>90%</b> (excl. fees)	<b>4.2%</b>						<b>Min</b> £40,000 <b>Max</b> £500,000
<b>1.20%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>3.29%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15650)	<b>95%</b> (incl. fees)	<b>4.4%</b>						<b>Min</b> £40,000 <b>Max</b> £250,000

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



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
<b>Assisted Mortgage - 2 year fixed rate products</b>							
<b>2.49%</b> fixed until 30/11/2020 (15642)	<b>90%</b> (excl. fees)	<b>4.3%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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>	Completion fee £499 <sup>Δ</sup> 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 30/11/2019: <b>3%</b> of the amount repaid. Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>2.79%</b> fixed until 30/11/2020 (15643)	<b>90%</b> (excl. fees)	<b>4.3%</b>	<b>Min</b> £75,000 <b>Max</b> £500,000		Standard legal fees	Completion fee £0 Booking 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.

Δ Interest is charged on all fees added to the loan



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
3 year fixed rate products							
<b>2.19%</b> fixed until 30/11/2021 (15656)	<b>75%</b> (excl. fees)	<b>4.0%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"><li>After 30/11/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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	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 30/11/2019: <b>4%</b> of the amount repaid; Until 30/11/2020: <b>3%</b> of the amount repaid; Until 30/11/2021: <b>2%</b> of the amount repaid.
<b>2.29%</b> fixed until 30/11/2021 (15657)	<b>80%</b> (excl. fees)	<b>4.0%</b>					
<b>2.39%</b> fixed until 30/11/2021 (15660)	<b>90%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £300,000		Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)	
<b>2.44%</b> fixed until 30/11/2021 (15661)	<b>90%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £300,001 <b>Max</b> £500,000				
<b>2.59%</b> fixed until 30/11/2021 (15659)	<b>90%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	

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



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
<b>3 year fixed rate products</b> (continued)							
<b>2.89%</b> fixed until 30/11/2021 (15658)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £100,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 30/11/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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	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 30/11/2019: <b>4%</b> of the amount repaid; Until 30/11/2020: <b>3%</b> of the amount repaid; Until 30/11/2021: <b>2%</b> of the amount repaid.
<b>3.54%</b> fixed until 30/11/2021 (15662)	<b>95%</b> (incl. fees)	<b>4.4%</b>	<b>Min</b> £40,000 <b>Max</b> £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
<b>3.69%</b> fixed until 30/11/2021 (15663)	<b>95%</b> (incl. fees)	<b>4.4%</b>	<b>Min</b> £40,000 <b>Max</b> £250,000			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.



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597



## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge	
5 year fixed rate products								
<b>2.39%</b> fixed until 30/11/2023 (15668)	<b>75%</b> (excl. fees)	<b>3.7%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"><li>After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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	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.	
<b>2.49%</b> fixed until 30/11/2023 (15669)	<b>80%</b> (excl. fees)	<b>3.8%</b>						
<b>2.64%</b> fixed until 30/11/2023 (15672)	<b>90%</b> (excl. fees)	<b>3.9%</b>	<b>Min</b> £40,000 <b>Max</b> £300,000		Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)		The fees are: Until 30/11/2020: <b>5%</b> of the amount repaid; Until 30/11/2021: <b>4%</b> of the amount repaid; Until 30/11/2022: <b>3%</b> of the amount repaid; Until 30/11/2023: <b>2%</b> of the amount repaid.
<b>2.69%</b> fixed until 30/11/2023 (15673)	<b>90%</b> (excl. fees)	<b>3.9%</b>						
<b>2.74%</b> fixed until 30/11/2023 (15671)	<b>90%</b> (excl. fees)	<b>3.9%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)		

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



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
5 year fixed rate products (continued)							
<b>2.94%</b> fixed until 30/11/2023 (15670)	<b>90%</b> (excl. fees)	<b>4.0%</b>	<b>Min</b> £100,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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	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 30/11/2020: <b>5%</b> of the amount repaid; Until 30/11/2021: <b>4%</b> of the amount repaid; Until 30/11/2022: <b>3%</b> of the amount repaid; Until 30/11/2023: <b>2%</b> of the amount repaid.
<b>3.64%</b> fixed until 30/11/2023 (15674)	<b>95%</b> (incl. fees)	<b>4.3%</b>	<b>Min</b> £40,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
<b>3.74%</b> fixed until 30/11/2023 (15675)	<b>95%</b> (incl. fees)	<b>4.3%</b>	<b>Max</b> £250,000			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.



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
2 year fixed rate products							
<b>1.79%</b> fixed until 30/11/2020 (15635)	<b>75%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £300,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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>	Completion fee £999 <sup>Δ</sup>	Booking 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 30/11/2019: <b>3%</b> of the amount repaid. Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>1.89%</b> fixed until 30/11/2020 (15636)	<b>75%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £300,001 <b>Max</b> £1,000,000				
<b>2.04%</b> fixed until 30/11/2020 (15634)	<b>75%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
<b>1.84%</b> fixed until 30/11/2020 (15638)	<b>80%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £300,000		Completion fee £999 <sup>Δ</sup>	Booking 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.

<sup>Δ</sup> Interest is charged on all fees added to the loan



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
2 year fixed rate products (continued)							
<b>1.94%</b> fixed until 30/11/2020 (15639)	<b>80%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £300,001 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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>	Completion fee £999 <sup>Δ</sup>	Booking 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 30/11/2019: <b>3%</b> of the amount repaid. Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>2.09%</b> fixed until 30/11/2020 (15637)	<b>80%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
<b>2.49%</b> fixed until 30/11/2020 (15640)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
<b>2.49%</b> fixed until 30/11/2020 (15641)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 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.

Δ Interest is charged on all fees added to the loan



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
2 year discounted variable rate products							
<b>2.75%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>1.74%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15651)	<b>65%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"><li>Interest will be charged to the end of the month of redemption</li><li>Overpayments</li></ul> <p>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</p>	Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	None
<b>2.75%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>1.74%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15652)	<b>65%</b> (excl. fees)	<b>4.1%</b>			Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740) £300 cashback	
<b>2.65%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>1.84%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15653)	<b>75%</b> (excl. fees)	<b>4.1%</b>			Completion fee £499 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
<b>2.50%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>1.99%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15654)	<b>80%</b> (excl. fees)	<b>4.2%</b>					
<b>2.20%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>2.29%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15655)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000				

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



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
Assisted Mortgage - 2 year fixed rate products							
<b>2.49%</b> fixed until 30/11/2020 (15644)	<b>90%</b> (excl. fees)	<b>4.3%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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 £499 <sup>Δ</sup>	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 30/11/2019: <b>3%</b> of the amount repaid. Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>2.79%</b> fixed until 30/11/2020 (15645)	<b>90%</b> (excl. fees)	<b>4.3%</b>	<b>Min</b> £75,000 <b>Max</b> £500,000		Standard legal fees	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.

Δ Interest is charged on all fees added to the loan



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
Help to Buy Remortgage - 2 year fixed rate products							
<b>2.04%</b> fixed until 30/11/2020 (15616)	<b>75%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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>	Completion fee £999 <sup>Δ</sup> 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 30/11/2019: <b>3%</b> of the amount repaid. Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>2.29%</b> fixed until 30/11/2020 (15615)	<b>75%</b> (excl. fees)	<b>4.2%</b>			Standard legal fees	Completion fee £0 Booking 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.

Δ Interest is charged on all fees added to the loan



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
3 year fixed rate products							
<b>2.19%</b> fixed until 30/11/2021 (15664)	<b>75%</b> (excl. fees)	<b>4.0%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"><li>After 30/11/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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>	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 30/11/2019: <b>4%</b> of the amount repaid; Until 30/11/2020: <b>3%</b> of the amount repaid; Until 30/11/2021: <b>2%</b> of the amount repaid.
<b>2.29%</b> fixed until 30/11/2021 (15665)	<b>80%</b> (excl. fees)	<b>4.0%</b>					
<b>2.64%</b> fixed until 30/11/2021 (15666)	<b>90%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback	
<b>2.64%</b> fixed until 30/11/2021 (15667)	<b>90%</b> (excl. fees)	<b>4.1%</b>					

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



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597



## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
Help to Buy Remortgage - 3 year fixed rate products							
<b>2.29%</b> fixed until 30/11/2021 (15618)	<b>75%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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>	Completion fee £999 <sup>Δ</sup> 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 30/11/2019: <b>4%</b> of the amount repaid. Until 30/11/2020: <b>3%</b> of the amount repaid. Until 30/11/2021: <b>2%</b> of the amount repaid.
<b>2.44%</b> fixed until 30/11/2021 (15617)	<b>75%</b> (excl. fees)	<b>4.0%</b>			Standard legal fees	Completion fee £0 Booking 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.

Δ Interest is charged on all fees added to the loan



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
5 year fixed rate products							
<b>2.29%</b> fixed until 30/11/2023 (15678)	<b>75%</b> (excl. fees)	<b>3.7%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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>	Completion fee £999 <sup>Δ</sup>	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 30/11/2020: <b>5%</b> of the amount repaid; Until 30/11/2021: <b>4%</b> of the amount repaid; Until 30/11/2022: <b>3%</b> of the amount repaid; Until 30/11/2023: <b>2%</b> of the amount repaid.
<b>2.39%</b> fixed until 30/11/2023 (15676)	<b>75%</b> (excl. fees)	<b>3.7%</b>			N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
<b>2.39%</b> fixed until 30/11/2023 (15677)	<b>75%</b> (excl. fees)	<b>3.7%</b>			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £400 cashback	
<b>2.39%</b> fixed until 30/11/2023 (15681)	<b>80%</b> (excl. fees)	<b>3.8%</b>			Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £300 cashback	
<b>2.49%</b> fixed until 30/11/2023 (15679)	<b>80%</b> (excl. fees)	<b>3.8%</b>			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.

<sup>Δ</sup> Interest is charged on all fees added to the loan



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
5 year fixed rate products (continued)							
<b>2.49%</b> fixed until 30/11/2023 (15680)	<b>80%</b> (excl. fees)	<b>3.8%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"><li>After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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	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.
<b>2.74%</b> fixed until 30/11/2023 (15682)	<b>90%</b> (excl. fees)	<b>3.9%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	The fees are: Until 30/11/2020: <b>5%</b> of the amount repaid; Until 30/11/2021: <b>4%</b> of the amount repaid;
<b>2.74%</b> fixed until 30/11/2023 (15683)	<b>90%</b> (excl. fees)	<b>3.9%</b>			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback	Until 30/11/2022: <b>3%</b> of the amount repaid; Until 30/11/2023: <b>2%</b> 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



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
Help to Buy Remortgage - 5 year fixed rate products							
<b>2.49%</b> fixed until 30/11/2023 (15620)	<b>75%</b> (excl. fees)	<b>3.8%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</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>	Completion fee £999 <sup>Δ</sup> 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 30/11/2020: <b>5%</b> of the amount repaid. Until 30/11/2021: <b>4%</b> of the amount repaid. Until 30/11/2022: <b>3%</b> of the amount repaid. Until 30/11/2023: <b>2%</b> of the amount repaid.
<b>2.59%</b> fixed until 30/11/2023 (15619)	<b>75%</b> (excl. fees)	<b>3.8%</b>			Standard legal fees	Completion fee £0 Booking 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.

Δ Interest is charged on all fees added to the loan



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

## Lending criteria

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		
The above income multiples are subject to an affordability assessment being completed for all mortgage applications. Go to <b>wbfi.co.uk</b> 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 <b>wbfi.co.uk</b>
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"><li>• <b>Endowment Policy</b> – the evidenced projected value must be equal to or greater than the proposed loan amount or account exposure.</li><li>• <b>Investment &amp; Savings Plan (including ISA's)</b> – 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.</li><li>• <b>Pension Provision</b> – the evidenced estimated pension tax free lump sum must have a value equal to or greater than the proposed loan amount or account exposure.</li></ul>			

For full details please refer to our Lending and Security Guidelines at [wbfi.co.uk](http://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.

^ 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](http://www.westbrom.co.uk)

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

A12884-09/18-03