

# Self build and custom build mortgage products

Effective Wednesday 24 October 2018

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

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



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>                    |                            |             |   |   |  |                     |   |
| <b>4.99%</b><br>fixed until<br>31/12/2020<br>(15704) | <b>75%</b><br>(excl. fees) | <b>4.8%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£500,000 | <ul style="list-style-type: none"> <li>After 31/12/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Daily interest</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Standard legal fees<br>Completion fee £999<br>Standard valuation fee | Booking fee £0      | Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.<br><br>The fees are:<br>Until 31/12/2019: <b>3%</b> of the amount repaid.<br>Until 31/12/2020: <b>2%</b> of the amount repaid. |



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

## Remortgage

| Product  | Max LTV                    | APRC        | Loan  | Product description   | Fees   | Additional features | Early repayment charge  |
|--|----------------------------|-------------|---|---|--|---------------------|---|
| <b>2 year fixed rate products</b>                    |                            |             |   |   |  |                     |   |
| <b>4.99%</b><br>fixed until<br>31/12/2020<br>(15704) | <b>75%</b><br>(excl. fees) | <b>4.8%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£500,000 | <ul style="list-style-type: none"> <li>After 31/12/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Daily interest</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Standard legal fees<br>Completion fee £999<br>Standard valuation fee | Booking fee £0      | Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.<br><br>The fees are:<br>Until 31/12/2019: <b>3%</b> of the amount repaid.<br>Until 31/12/2020: <b>2%</b> of the amount repaid. |