

Our mortgage products

Effective Friday 18 May 2018

Top deals:

2 year fixed rate product

2.69% until 31/07/2020 up to 90% LTV with no booking fee, no completion fee, free first standard valuation
(15394) (maximum £740) and £1,000 cashback - (Purchase)

5 year fixed rate product

3.89% until 31/07/2023 up to 95% LTV with no booking fee, no completion fee and free first standard valuation
(15429) (maximum £740) - (Purchase)

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



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0345 241 3597

Purchase/Mover

| Product | Max LTV | APRC | Loan | Product description | Fees | Additional features | Early repayment charge |
|--|----------------------------|-------------|---|---|--|--|--|
| 2 year fixed rate products | | | | | | | |
| 1.64% fixed until 31/07/2020 (15390) | 75% (excl. fees) | 3.9% | Min £40,000 Max £1,000,000 | <ul style="list-style-type: none"> After 31/07/2020 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 | Booking fee £0 Free first standard valuation (maximum £740) | <p>Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.</p> <p>The fees are:</p> <p>Until 31/07/2019: 3% of the amount repaid.</p> <p>Until 31/07/2020: 2% of the amount repaid.</p> |
| 1.89% fixed until 31/07/2020 (15389) | 75% (excl. fees) | 3.9% | | | Standard legal fees | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) | |
| 1.69% fixed until 31/07/2020 (15392) | 80% (excl. fees) | 3.9% | | | Standard legal fees Completion fee £999 | Booking fee £0 Free first standard valuation (maximum £740) | |
| 1.94% fixed until 31/07/2020 (15391) | 80% (excl. fees) | 3.9% | | | Standard legal fees | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) | |
| 2.34% fixed until 31/07/2020 (15393) | 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 31/07/2020 (15396) | 90% (excl. fees) | 4.0% | Min £40,000 Max £500,000 | <ul style="list-style-type: none"> After 31/07/2020 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 | 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: Until 31/07/2019: 3% of the amount repaid. Until 31/07/2020: 2% of the amount repaid.</p> |
| 2.34% fixed until 31/07/2020 (15395) | 90% (excl. fees) | 4.0% | | | Standard legal fees | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) | |
| 2.69% fixed until 31/07/2020 (15394) | 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 | |
| 3.54% fixed until 31/07/2020 (15397) | 95% (incl. fees) | 4.2% | Min £40,000 Max £250,000 | | | 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 |
|---|----------------------------|-------------|---|---|--|--|------------------------|
| 2 year discounted variable rate products | | | | | | | |
| 2.90% discount off the West Brom's Standard Variable Rate until 31/07/2020 giving a current variable rate of 1.34% , followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15417) | 75% (excl. fees) | 3.8% | Min £75,000 Max £1,000,000 | <ul style="list-style-type: none"> 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 Completion fee £499 | Booking fee £0 Free first standard valuation (maximum £740) | None |
| 2.75% discount off the West Brom's Standard Variable Rate until 31/07/2020 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 (15418) | 80% (excl. fees) | 3.8% | | | | | |
| 2.40% discount off the West Brom's Standard Variable Rate until 31/07/2020 giving a current variable rate of 1.84% , followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15419) | 90% (excl. fees) | 3.9% | Min £75,000 Max £500,000 | | | | |
| 1.20% discount off the West Brom's Standard Variable Rate until 31/07/2020 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 (15420) | 95% (incl. fees) | 4.2% | Min £75,000 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 31/07/2020 (15385) | 90% (excl. fees) | 4.0% | Min £40,000 Max £500,000 | <ul style="list-style-type: none"> After 31/07/2020 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 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 31/07/2019: 3% of the amount repaid. Until 31/07/2020: 2% of the amount repaid. |
| 2.69% fixed until 31/07/2020 (15386) | 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 31/07/2021 (15405) | 75% (excl. fees) | 3.8% | Min £40,000 Max £1,000,000 | <ul style="list-style-type: none">After 31/07/2021 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 31/07/2019: 4% of the amount repaid; Until 31/07/2020: 3% of the amount repaid; Until 31/07/2021: 2% of the amount repaid. |
| 2.29% fixed until 31/07/2021 (15406) | 80% (excl. fees) | 3.8% | | | | | |
| 2.24% fixed until 31/07/2021 (15409) | 90% (excl. fees) | 3.9% | Standard legal fees Completion fee £999 | | Booking fee £0 Free first standard valuation (maximum £740) | | |
| 2.44% fixed until 31/07/2021 (15408) | 90% (excl. fees) | 3.9% | | | | | |
| 2.74% fixed until 31/07/2021 (15407) | 90% (excl. fees) | 3.9% | Standard legal fees | | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback | | |
| 3.64% fixed until 31/07/2021 (15410) | 95% (incl. fees) | 4.2% | | | 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 | | | | | | | |
| 2.39% fixed until 31/07/2023 (15424) | 75% (excl. fees) | 3.6% | Min £40,000 Max £1,000,000 | <ul style="list-style-type: none">After 31/07/2023 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 31/07/2020: 5% of the amount repaid; Until 31/07/2021: 4% of the amount repaid; Until 31/07/2022: 3% of the amount repaid; Until 31/07/2023: 2% of the amount repaid. |
| 2.49% fixed until 31/07/2023 (15425) | 80% (excl. fees) | 3.6% | | | | | |
| 2.49% fixed until 31/07/2023 (15428) | 90% (excl. fees) | 3.7% | Min £40,000 Max £500,000 | | Standard legal fees Completion fee £999 | Booking fee £0 Free first standard valuation (maximum £740) | |
| 2.59% fixed until 31/07/2023 (15427) | 90% (excl. fees) | 3.7% | | | Standard legal fees | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Cashback £1,000 | |
| 2.79% fixed until 31/07/2023 (15426) | 90% (excl. fees) | 3.7% | Min £100,000 Max £500,000 | | | | |
| 3.89% fixed until 31/07/2023 (15429) | 95% (incl. fees) | 4.2% | Min £40,000 Max £250,000 | | | | |

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Remortgage

| Product | Max LTV | APRC | Loan | Product description | Fees | Additional features | Early repayment charge |
|--|----------------------------|-------------|---|---|---------------------|---|---|
| 2 year fixed rate products | | | | | | | |
| 1.69% fixed until 31/07/2020 (15399) | 75% (excl. fees) | 3.9% | Min £40,000 Max £500,000 | <ul style="list-style-type: none"> After 31/07/2020 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 | 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 31/07/2019: 3% of the amount repaid. Until 31/07/2020: 2% of the amount repaid. |
| 1.94% fixed until 31/07/2020 (15398) | 75% (excl. fees) | 3.9% | Min £40,000 Max £1,000,000 | | N/A | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals | |
| 1.74% fixed until 31/07/2020 (15401) | 80% (excl. fees) | 3.9% | | | Completion fee £999 | 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) | | | | | | | |
| 2.04% fixed until 31/07/2020 (15400) | 80% (excl. fees) | 3.9% | Min £40,000 Max £1,000,000 | <ul style="list-style-type: none">After 31/07/2020 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 31/07/2019: 3% of the amount repaid. Until 31/07/2020: 2% of the amount repaid. |
| 1.99% fixed until 31/07/2020 (15403) | 90% (excl. fees) | 4.0% | Min £40,000 Max £500,000 | | Completion fee £999 | Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals | |
| 2.29% fixed until 31/07/2020 (15402) | 90% (excl. fees) | 4.0% | | | N/A | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals | |
| 2.29% fixed until 31/07/2020 (15404) | 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 | | | | | | | |
| 2.85% discount off the West Brom's Standard Variable Rate until 31/07/2020 giving a current variable rate of 1.39% , followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15421) | 75% (excl. fees) | 3.8% | Min £75,000 Max £1,000,000 | <ul style="list-style-type: none"> 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) | Completion fee £499 | Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals | None |
| 2.70% discount off the West Brom's Standard Variable Rate until 31/07/2020 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 (15422) | 80% (excl. fees) | 3.9% | | | | | |
| 2.40% discount off the West Brom's Standard Variable Rate until 31/07/2020 giving a current variable rate of 1.84% , followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15423) | 90% (excl. fees) | 3.9% | Min £75,000 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 31/07/2020 (15387) | 90% (excl. fees) | 4.0% | Min £40,000 Max £500,000 | <ul style="list-style-type: none"> After 31/07/2020 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 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 31/07/2019: 3% of the amount repaid. Until 31/07/2020: 2% of the amount repaid. |
| 2.69% fixed until 31/07/2020 (15388) | 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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Remortgage

| Product | Max LTV | APRC | Loan | Product description | Fees | Additional features | Early repayment charge |
|--|----------------------------|-------------|---|---|---------------------|---|--|
| 3 year fixed rate products | | | | | | | |
| 2.19% fixed until 31/07/2021 (15411) | 75% (excl. fees) | 3.8% | Min £40,000 Max £1,000,000 | <ul style="list-style-type: none">After 31/07/2021 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 31/07/2019: 4% of the amount repaid; Until 31/07/2020: 3% of the amount repaid; Until 31/07/2021: 2% of the amount repaid. |
| 2.29% fixed until 31/07/2021 (15412) | 80% (excl. fees) | 3.8% | | | | | |
| 2.29% fixed until 31/07/2021 (15414) | 90% (excl. fees) | 3.9% | Min £40,000 Max £500,000 | | Completion fee £999 | Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals | |
| 2.49% fixed until 31/07/2021 (15413) | 90% (excl. fees) | 3.9% | | | N/A | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals | |
| 2.49% fixed until 31/07/2021 (15415) | 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 |
|--|----------------------------|-------------|---|---|---------------------|---|---|
| 5 year fixed rate products | | | | | | | |
| 2.29% fixed until 31/07/2023 (15432) | 75% (excl. fees) | 3.6% | Min £40,000 Max £500,000 | <ul style="list-style-type: none">After 31/07/2023 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) | Completion fee £999 | 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 31/07/2020: 5% of the amount repaid; Until 31/07/2021: 4% of the amount repaid; Until 31/07/2022: 3% of the amount repaid; Until 31/07/2023: 2% of the amount repaid. |
| 2.39% fixed until 31/07/2023 (15430) | 75% (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 | |
| 2.39% fixed until 31/07/2023 (15431) | 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 31/07/2023 (15435) | 80% (excl. fees) | 3.6% | Min £40,000 Max £500,000 | | Completion fee £999 | Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £300 cashback | |
| 2.49% fixed until 31/07/2023 (15433) | 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 | |
| 2.49% fixed until 31/07/2023 (15434) | 80% (excl. fees) | 3.6% | | | Standard legal fees | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £400 cashback | |

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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 31/07/2023 (15437) | 90% (excl. fees) | 3.7% | Min £40,000 Max £500,000 | <ul style="list-style-type: none"> After 31/07/2023 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 | 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 31/07/2020: 5% of the amount repaid; Until 31/07/2021: 4% of the amount repaid; Until 31/07/2022: 3% of the amount repaid; Until 31/07/2023: 2% of the amount repaid. |
| 2.59% fixed until 31/07/2023 (15436) | 90% (excl. fees) | 3.7% | | | N/A | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals | |
| 2.59% fixed until 31/07/2023 (15438) | 90% (excl. fees) | 3.7% | | | Standard legal fees | Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback | |

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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 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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