

Our mortgage products

Effective Monday 19 March 2018

Top deals:

2 year fixed rate product

2.19% until 31/05/2020 up to 90% LTV with no booking fee, no completion fee and free first standard valuation
(15334) (maximum £740) - (Purchase)

5 year fixed rate product

2.59% until 31/05/2023 up to 90% LTV with no booking fee, no completion fee, fees assisted legals and free first standard valuation (maximum £740) - (Remortgage)
(15325)

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							
1.64% fixed until 31/05/2020 (15330)	75% (excl. fees)	3.9%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none"> After 31/05/2020 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 31/05/2019: 3% of the amount repaid. Until 31/05/2020: 2% of the amount repaid.</p>
1.89% fixed until 31/05/2020 (15329)	75% (excl. fees)	3.9%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
1.69% fixed until 31/05/2020 (15332)	80% (excl. fees)	3.9%			Standard legal fees Completion fee £999	Booking fee £0 Free first standard valuation (maximum £740)	
1.94% fixed until 31/05/2020 (15331)	80% (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
2 year fixed rate products (continued)							
1.94% fixed until 31/05/2020 (15335)	90% (excl. fees)	4.0%	Min £40,000 Max £500,000	<ul style="list-style-type: none"> After 31/05/2020 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 31/05/2019: 3% of the amount repaid. Until 31/05/2020: 2% of the amount repaid.</p>
2.19% fixed until 31/05/2020 (15334)	90% (excl. fees)	4.0%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
2.69% fixed until 31/05/2020 (15333)	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 31/05/2020 (15336)	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 31/05/2020 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 (15345)	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 31/05/2020 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 (15346)	80% (excl. fees)	3.8%					
2.40% discount off the West Brom's Standard Variable Rate until 31/05/2020 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 (15347)	90% (excl. fees)	3.9%	Min £75,000 Max £500,000				
1.20% discount off the West Brom's Standard Variable Rate until 31/05/2020 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 (15348)	95% (incl. fees)	4.2%	Min £75,000 Max £250,000	<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) 			

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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 31/05/2021 (15307)	75% (excl. fees)	3.8%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none">After 31/05/2021 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 31/05/2019: 4% of the amount repaid; Until 31/05/2020: 3% of the amount repaid; Until 31/05/2021: 2% of the amount repaid.	
2.29% fixed until 31/05/2021 (15308)	80% (excl. fees)	3.8%						
2.19% fixed until 31/05/2021 (15310)	90% (excl. fees)	3.8%	Min £40,000 Max £500,000		Standard legal fees Completion fee £999	Booking fee £0 Free first standard valuation (maximum £740)		
2.39% fixed until 31/05/2021 (15328)	90% (excl. fees)	3.8%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)		
2.69% fixed until 31/05/2021 (15309)	90% (excl. fees)	3.9%	Min £100,000 Max £500,000					Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback
3.59% fixed until 31/05/2021 (15311)	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
5 year fixed rate products							
2.39% fixed until 31/05/2023 (15317)	75% (excl. fees)	3.6%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none">After 31/05/2023 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 31/05/2020: 5% of the amount repaid; Until 31/05/2021: 4% of the amount repaid; Until 31/05/2022: 3% of the amount repaid; Until 31/05/2023: 2% of the amount repaid.
2.49% fixed until 31/05/2023 (15318)	80% (excl. fees)	3.6%					
2.49% fixed until 31/05/2023 (15321)	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 31/05/2023 (15320)	90% (excl. fees)	3.7%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
2.79% fixed until 31/05/2023 (15319)	90% (excl. fees)	3.7%	Min £100,000 Max £500,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Cashback £1,000	
3.94% fixed until 31/05/2023 (15322)	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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Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
2 year fixed rate products							
1.39% fixed until 31/05/2020 (15339)	75% (excl. fees)	3.9%	Min £40,000 Max £350,000	<ul style="list-style-type: none">After 31/05/2020 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)	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 31/05/2019: 3% of the amount repaid. Until 31/05/2020: 2% of the amount repaid.
1.69% fixed until 31/05/2020 (15337)	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	
1.69% fixed until 31/05/2020 (15338)	75% (excl. fees)	3.9%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback	
1.74% fixed until 31/05/2020 (15341)	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 31/05/2020 (15340)	80% (excl. fees)	3.9%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none">After 31/05/2020 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 31/05/2019: 3% of the amount repaid. Until 31/05/2020: 2% of the amount repaid.
1.99% fixed until 31/05/2020 (15343)	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 31/05/2020 (15342)	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 31/05/2020 (15344)	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 31/05/2020 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 (15349)	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 31/05/2020 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 (15350)	80% (excl. fees)	3.9%					
2.40% discount off the West Brom's Standard Variable Rate until 31/05/2020 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 (15351)	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	
3 year fixed rate products								
2.19% fixed until 31/05/2021 (15312)	75% (excl. fees)	3.8%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none">After 31/05/2021 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 31/05/2019: 4% of the amount repaid; Until 31/05/2020: 3% of the amount repaid; Until 31/05/2021: 2% of the amount repaid.	
2.29% fixed until 31/05/2021 (15313)	80% (excl. fees)	3.8%						
2.29% fixed until 31/05/2021 (15315)	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 31/05/2021 (15314)	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 31/05/2021 (15316)	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							
2.39% fixed until 31/05/2023 (15323)	75% (excl. fees)	3.6%	Min £40,000 Max £1,000,000	<ul style="list-style-type: none">After 31/05/2023 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)	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 31/05/2020: 5% of the amount repaid; Until 31/05/2021: 4% of the amount repaid; Until 31/05/2022: 3% of the amount repaid; Until 31/05/2023: 2% of the amount repaid.
2.49% fixed until 31/05/2023 (15324)	80% (excl. fees)	3.6%					
2.49% fixed until 31/05/2023 (15326)	90% (excl. fees)	3.7%	Min £40,000 Max £500,000		Completion fee £999	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
2.59% fixed until 31/05/2023 (15325)	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 31/05/2023 (15327)	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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