

## The following products will be withdrawn from close of business **Tuesday 17 July 2018.**

## **Processing your DIPs**

The deadline for the completion of DIPs on the products being withdrawn is close of business **Tuesday 17 July 2018.** 

If you have already completed a DIP, either at refer or accept stage, pipeline applications will be accepted until close of business **Tuesday 24 July 2018.** 

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

	Purchase/Mover											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	2 year fixed rate products											
<b>1.64%</b> fixed until 31/07/2020 (15390)	<b>75%</b> (excl. fees)	3.9%			Standard legal fees Completion fee £999 <sup>△</sup>	Booking fee £0 Free first standard valuation (maximum £740)						
1.89% fixed until 31/07/2020 (15389)	<b>75%</b> (excl. fees)	3.9%	<b>Min</b> £40,000	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	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: <b>3%</b> of the					
1.69% fixed until 31/07/2020 (15392)	80% (excl. fees)	3.9%	Max £1,000,000		Standard legal fees Completion fee £999 △	Booking fee £0 Free first standard valuation (maximum £740)						
1.99% fixed until 31/07/2020 (15463)	<b>80%</b> (excl. fees)	3.9%		(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	amount repaid. Until 31/07/2020: <b>2%</b> of the amount repaid.					
2.34% fixed until 31/07/2020 (15393)	<b>85%</b> (excl. fees)	4.0%	Min £100,000 Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback						







	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 31/07/2020 (15396)	<b>90%</b> (excl. fees)	4.0%	<b>Min</b> £40,000		Standard legal fees Completion fee £999 <sup>△</sup>	Booking fee £0 Free first standard valuation (maximum £740)						
2.34% fixed until 31/07/2020 (15395)	<b>90%</b> (excl. fees)	4.0%	<b>Max</b> £500,000	• After 31/07/2020 the rate reverts to Standard		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	Early repayment charges apply for any payments made which					
2.69% fixed until 31/07/2020 (15394)	<b>90%</b> (excl. fees)	4.1%	Min £100,000 Max £500,000	<ul> <li>Alter 31/07/2020 the rate revens to standard Variable Rate for the rest of the term, currently 4.24% 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>		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	exceed the overpayment allowance or if the mortgage is exited early.  The fees are: Until 31/07/2019: <b>3%</b> of the amount repaid.					
<b>3.54%</b> fixed until 31/07/2020 (15397)	<b>95%</b> (incl. fees)	4.2%	Min £40,000 Max £250,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	Until 31/07/2020: <b>2%</b> of the amount repaid.					
3.74% fixed until 31/07/2020 (15464)	<b>95%</b> (incl. fees)	4.3%	Min £100,000 Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback						







	Purchase/Mover										
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge				
2 year discounted variable rate products											
2.80% discount off the West Brom's Standard Variable Rate until 31/07/2020 giving a current variable rate of 1.44%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15465)	<b>75%</b> (excl. fees)	3.9%	<b>Min</b> £75,000								
2.65% discount off the West Brom's Standard Variable Rate until 31/07/2020 giving a current variable rate of 1.59%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15466)	<b>80%</b> (excl. fees)	3.9%	<b>Max</b> £1,000,000	Interest will be charged to the end of the month of redemption	Standard legal fees	Booking fee £0					
2.30% discount off the West Brom's Standard Variable Rate until 31/07/2020 giving a current variable rate of 1.94%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15467)	<b>90%</b> (excl. fees)	4.0%	Min £75,000 Max £500,000	Overpayments     (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Completion fee £499 △	Free first standard valuation (maximum £740)	None				
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)	<b>95%</b> (incl. fees)	4.2%	Min £75,000 Max £250,000								

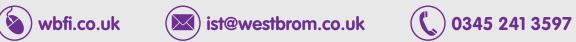






	Purchase/Mover											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	Assisted Mortgage - 2 year fixed rate products											
2.34% fixed until 31/07/2020 (15385)	<b>90%</b> (excl. fees)	4.0%	Min £40,000 Max £500,000	After 31/07/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable	Completion fee £499 <sup>△</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.					
2.69% fixed until 31/07/2020 (15386)	<b>90%</b> (excl. fees)	4.1%	Min £75,000 Max £500,000	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 £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	The fees are: Until 31/07/2019: <b>3%</b> of the amount repaid. Until 31/07/2020: <b>2%</b> of the amount repaid.					







	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)	<b>75%</b> (excl. fees)	3.8%	<b>Min</b> £40,000		Chandard land for	Booking fee £0 Completion fee £0	Early repayment charges apply					
2.29% fixed until 31/07/2021 (15406)	80% (excl. fees)	3.8%	<b>Max</b> £1,000,000	<ul> <li>After 31/07/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000         <ul> <li>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> </li> </ul>	Standard legal fees	Free first standard valuation (maximum £740)	for any payments made which exceed the overpayment allowance or if the mortgage is exited early.  The fees are:					
<b>2.24%</b> fixed until 31/07/2021 (15409)	<b>90%</b> (excl. fees)	3.9%	<b>Min</b> £40,000		Standard legal fees Completion fee £999 <sup>△</sup>	Booking fee £0 Free first standard valuation (maximum £740)	Until 31/07/2019: <b>4%</b> of the amount repaid; Until 31/07/2020: <b>3%</b> of the amount repaid; Until 31/07/2021: <b>2%</b> of the					
2.44% fixed until 31/07/2021 (15408)	<b>90%</b> (excl. fees)	3.9%	<b>Max</b> £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	amount repaid.					







	Purchase/Mover												
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge						
	3 year fixed rate products (continued)												
2.74% fixed until 31/07/2021 (15407)	<b>90%</b> (excl. fees)	3.9%	Min £100,000 Max £500,000	After 31/07/2021 the rate reverts to Standard		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						
<b>3.64%</b> fixed until 31/07/2021 (15410)	<b>95%</b> (incl. fees)	4.2%	Min £40,000 Max £250,000	<ul> <li>Variable Rate for the rest of the term, currently 4.24% variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000</li> </ul>	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	exited early. The fees are: Until 31/07/2019: <b>4%</b> of the amount repaid;						
<b>3.79%</b> fixed until 31/07/2021 (15471)	<b>95%</b> (incl. fees)	4.2%	Min £100,000 Max £250,000	(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	Until 31/07/2020: <b>3%</b> of the amount repaid; Until 31/07/2021: <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.







	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)	<b>75%</b> (excl. fees)	3.6%	<b>Min</b> £40,000		Standard legal fees	Booking fee £0 Completion fee £0	Early repayment charges apply for any payments made which					
2.49% fixed until 31/07/2023 (15425)	<b>80%</b> (excl. fees)	3.6%	Max £1,000,000	After 31/07/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently     4.24% variable	Sidi iddi d iegai iees	Free first standard valuation (maximum £740)	exceed the overpayment allowance or if the mortgage is exited early.  The fees are: Until 31/07/2020: <b>5%</b> of the					
2.49% fixed until 31/07/2023 (15428)	<b>90%</b> (excl. fees)	3.7%	<b>Min</b> £40,000	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)	amount repaid; Until 31/07/2021: <b>4%</b> of the amount repaid; Until 31/07/2022: <b>3%</b> of the amount repaid;					
2.59% fixed untill 31/07/2023 (15427)	<b>90%</b> (excl. fees)	3.7%	<b>Max</b> £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	Until 31/07/2023: <b>2%</b> of the amount repaid.					







	Purchase/Mover												
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge						
	5 year fixed rate products (continued)												
2.79% fixed until 31/07/2023 (15426)	<b>90%</b> (excl. fees)	3.7%	Min £100,000 Max £500,000	After 31/07/2023 the rate reverts to Standard		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.						
3.89% fixed until 31/07/2023 (15429)	<b>95%</b> (incl. fees)	4.2%	Min £40,000 Max £250,000	month of redemption  • Overpayments below £1,000	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	The fees are: Until 31/07/2020: <b>5%</b> of the amount repaid; Until 31/07/2021: <b>4%</b> of the amount repaid;						
3.94% fixed until 31/07/2023 (15472)	<b>95%</b> (incl. fees)	4.2%	Min £100,000 Max £250,000	(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	Until 31/07/2022: <b>3%</b> of the amount repaid; Until 31/07/2023: <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.







	Remortgage Control of the Control of											
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)	<b>75%</b> (excl. fees)	3.9%	Min £40,000 Max £500,000	After 31/07/2020 the rate reverts to Standard	Completion fee £999 <sup>△</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	Early repayment charges apply for any payments made which					
1.94% fixed until 31/07/2020 (15398)	<b>75%</b> (excl. fees)	3.9%	<b>Min</b> £40,000	Variable Rate for the rest of the term, currently 4.24% variable	N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	exceed the overpayment allowance or if the mortgage is exited early.  The fees are: Until 31/07/2019: <b>3%</b> of the amount repaid.					
1.74% fixed until 31/07/2020 (15401)	<b>80%</b> (excl. fees)	3.9%	<b>Max</b> £1,000,000	which interest is charged, to be reduced at the month end)	Completion fee £999 <sup>△</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	Until 31/07/2020: <b>2%</b> of the amount repaid.					







	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)	<b>80%</b> (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						
1.99% fixed until 31/07/2020 (15403)	<b>90%</b> (excl. fees)	4.0%		After 31/07/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently     4.24% variable	Completion fee £999 <sup>△</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.					
2.29% fixed until 31/07/2020 (15402)	<b>90%</b> (excl. fees)	4.0%	Min £40,000 Max £500,000	<ul> <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	The fees are: Until 31/07/2019: <b>3%</b> of the amount repaid. Until 31/07/2020: <b>2%</b> of the amount repaid.					
2.29% fixed until 31/07/2020 (15404)	<b>90%</b> (excl. fees)	4.0%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback						







	Remortgage										
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge				
	2 year discounted variable rate products										
2.75% discount off the West Brom's Standard Variable Rate until 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 (15468)	<b>75%</b> (excl. fees)	3.9%	<b>Min</b> £75,000								
2.60% discount off the West Brom's Standard Variable Rate until 31/07/2020 giving a current variable rate of 1.64%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15469)	<b>80%</b> (excl. fees)	3.9%	Max £1,000,000	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 <sup>△</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	None				
2.30% discount off the West Brom's Standard Variable Rate until 31/07/2020 giving a current variable rate of 1.94%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.24% variable (15470)	<b>90%</b> (excl. fees)	3.9%	Min £75,000 Max £500,000								

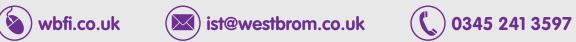






	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	Assisted Mortgage - 2 year fixed rate products											
2.34% fixed until 31/07/2020 (15387)	<b>90%</b> (excl. fees)	4.0%	Min £40,000 Max £500,000	After 31/07/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently     4.24% variable	Completion fee £499 <sup>A</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.					
2.69% fixed until 31/07/2020 (15388)	<b>90%</b> (excl. fees)	4.1%	Min £75,000 Max £500,000	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 £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	The fees are: Until 31/07/2019: <b>3%</b> of the amount repaid. Until 31/07/2020: <b>2%</b> of the amount repaid.					







	Remortgage Control of the Control of									
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge			
	3 year fixed rate products									
<b>2.19%</b> fixed until 31/07/2021 (15411)	<b>75%</b> (excl. fees)	3.8%	<b>Min</b> £40,000	<ul> <li>After 31/07/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% 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				
2.29% fixed until 31/07/2021 (15412)	<b>80%</b> (excl. fees)	3.8%	Max £1,000,000			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: <b>4%</b> of the amount repaid; Until 31/07/2020: <b>3%</b> of the amount repaid; Until 31/07/2021: <b>2%</b> of the amount repaid.			
2.29% fixed until 31/07/2021 (15414)	<b>90%</b> (excl. fees)	3.9%			Completion fee £999 <sup>△</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals				
2.49% fixed until 31/07/2021 (15413)	<b>90%</b> (excl. fees)	3.9%	Min £40,000 Max £500,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals				
<b>2.49%</b> fixed until 31/07/2021 (15415)	<b>90%</b> (excl. fees)	3.9%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback				

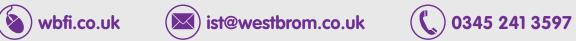






	Remortgage Control of the Control of								
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge		
	5 year fixed rate products								
2.29% fixed until 31/07/2023 (15432)	<b>75%</b> (excl. fees)	3.6%	Min £40,000 Max £500,000		Completion fee £999 <sup>△</sup>	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 31/07/2020: <b>5%</b> of the amount repaid; Until 31/07/2021: <b>4%</b> of the amount repaid; Until 31/07/2022: <b>3%</b> of the amount repaid; Until 31/07/2022: <b>3%</b> of the amount repaid; Until 31/07/2023: <b>2%</b> of the amount repaid.		
2.39% fixed until 31/07/2023 (15430)	<b>75%</b> (excl. fees)	3.6%	<b>Min</b> £40,000	<ul> <li>After 31/07/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000         <ul> <li>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> </li> </ul>	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)	<b>75%</b> (excl. fees)	3.6%	Max £1,000,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £400 cashback			
2.39% fixed until 31/07/2023 (15461)	<b>80%</b> (excl. fees)	3.6%	Min £40,000 Max £500,000		Completion fee £999 <sup>△</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £300 cashback			
2.49% fixed until 31/07/2023 (15433)	<b>80%</b> (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			







	Remortgage 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 (15434)	<b>80%</b> (excl. fees)	3.6%	Min £40,000 Max £1,000,000		Standard legal fees	1 LAOU CUSTIDUCK	Early repayment charges apply for any payments made which		
2.49% fixed untill 31/07/2023 (15437)	<b>90%</b> (excl. fees)	3.7%		<ul> <li>After 31/07/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.24% 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>△</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	exceed the overpayment allowance or if the mortgage is exited early.  The fees are:  Until 31/07/2020: <b>5%</b> of the amount repaid;  Until 31/07/2021: <b>4%</b> of the amount repaid;  Until 31/07/2022: <b>3%</b> of the amount repaid;  Until 31/07/2023: <b>2%</b> of the amount repaid.		
2.59% fixed untill 31/07/2023 (15436)	<b>90%</b> (excl. fees)	3.7%	Min £40,000 Max £500,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals			
2.59% fixed until 31/07/2023 (15438)	<b>90%</b> (excl. fees)	3.7%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback			







## Lending criteria Income multiples Sole applicant Income > £40,000 − 5 x Sole applicant Income ≤ £40,000 − 4.5 x Joint, 5 + 1 x secondary income Income ≤ £40,000 − 4.5 x Joint, 5 + 1 x secondary income Income ≤ £40,000 − 4 x Joint, 4.5 + 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	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	1	Full lending criteria available at <b>wbfi.co.uk</b>		
	5 years							
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	Acceptable repayment vehicles						
<b>,g</b>	Part and part combined	Endowment Policy – the evidenced projected value must be equal to or greater than the proposed loan amount or account exposure.						
	repayment method permitted to a maximum LTV of 95%.	Investment & Savings Plan (included cover the full value.)	ding ISA's) – The value of the plan must	have at least 50% of the requested 'inte	erest only' amount with a plausible inves	stment strategy being demonstrated to		
The interest only element is  • 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 of the enterest only element is						int exposure		

For full details please refer to our Lending and Security Guidelines at wbfi.co.uk

of 60%

available to a maximum LTV

Valuation options							
Purchase Price or Valuation of the property, whichever is higher	Free Standard Valuation†	Free Standard Valuation & Home Buyers Report <sup>†</sup>	Free Standard Valuation & Building Survey <sup>†</sup>	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 valuation is available on the product, selected remortgage applications will now benefit from an automated valuation with a maximum LTV of 75%.



<sup>†</sup> 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.

<sup>\*</sup> Admin fee of £75 included.

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