

The following products will be withdrawn from close of business

Monday 5 November 2018.

Processing your DIPs

The deadline for the completion of DIPs on the products being withdrawn is close of business **Monday 5 November 2018.**

If you have already completed a DIP, either at refer or accept stage, pipeline applications will be accepted until close of business **Monday 12 November 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											
1.89% fixed until 30/11/2020 (15691)	75% (excl. fees)	4.2%	Min £40,000 Max £300,000		Standard legal fees	Booking fee £0						
1.99% fixed until 30/11/2020 (15692)	75% (excl. fees)	4.2%	Min £300,001 Max £1,000,000	After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently	Completion fee £999 [△]	Free first standard valuation (maximum £740)	Early repayment charges apply for any payments made which exceed the overpayment					
2.14% fixed until 30/11/2020 (15690)	75% (excl. fees)	4.2%	Min £40,000 Max £1,000,000	4.49% variable Daily interest 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	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	allowance or if the mortgage is exited early. The fees are: Until 30/11/2019: 3% of the amount repaid.					
2.14% fixed until 30/11/2020 (15695)	90% (excl. fees)	4.2%	Min £40,000 Max £300,000		Standard legal fees Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740)	Until 30/11/2020: 2% of the amount repaid.					
2.39% fixed until 30/11/2020 (15694)	90% (excl. fees)	4.2%	Min £40,000 Max £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







	Purchase/Mover											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
				2 year fixed rate prod	ducts (continued)							
2.74% fixed until 30/11/2020 (15693)	90% (excl. fees)	4.3%	Min £100,000 Max £500,000	After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently		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					
3.49% fixed untill 30/11/2020 (15632)	95% (excl. fees)	4.4%	Min £40,000	 4.49% variable Daily interest Interest will be charged to the end of the month of redemption 	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	allowance or if the mortgage is exited early. The fees are: Until 30/11/2019: 3% of the amount repaid.					
3.64% fixed until 30/11/2020 (15633)	95% (excl. fees)	4.5%	Max £250,000	Overpayments below £1,000 (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 30/11/2020: 2% of the amount repaid.					

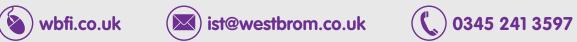






	Purchase/Mover										
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge				
2 year discounted variable rate products											
2.80% discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of 1.69%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.49% variable (15646)	65% (excl. fees)	4.1%	Min £40,000		Standard legal fees Completion fee £999 [△]						
2.70% discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of 1.79%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.49% variable (15697)	80% (excl. fees)	4.1%	£40,000 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)	Standard legal fees	valuation (maximum £740)	None				
2.20% discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of 2.29%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.49% variable (15649)	90% (excl. fees)	4.2%	Min £40,000 Max £500,000		Completion fee £499 [△]						

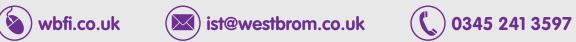






	Purchase/Mover											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
Assisted Mortgage - 2 year fixed rate products												
2.49% fixed until 30/11/2020 (15642)	90% (excl. fees)	4.3%	Min £40,000 Max £500,000	After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable	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.					
2.79% fixed until 30/11/2020 (15643)	90% (excl. fees)	4.3%	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 30/11/2019: 3% of the amount repaid. Until 30/11/2020: 2% 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 30/11/2021 (15656)	75% (excl. fees)	4.0%	Min £40,000										
2.29% fixed until 30/11/2021 (15657)	80% (excl. fees)	4.0%	Max £1,000,000	 After 30/11/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% 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	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	Early repayment charges apply for any payments made which exceed the overpayment						
2.59% fixed until 30/11/2021 (15659)	90% (excl. fees)	4.1%	Min £40,000 Max £500,000				allowance or if the mortgage is exited early. The fees are: Until 30/11/2019: 4% of the amount repaid;						
2.79% fixed until 30/11/2021 (15699)	90% (excl. fees)	4.2%	Min £100,000 Max £500,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	Until 30/11/2020: 3% of the amount repaid; Until 30/11/2021: 2% of the amount repaid.						
3.54% fixed until 30/11/2021 (15662)	95% (incl. fees)	4.4%	Min £40,000 Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)							







	Purchase/Mover											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
				5 year fixed rate	e products							
2.39% fixed until 30/11/2023 (15668)	75% (excl. fees)	3.7%	Min £40,000 Max £1,000,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)						
2.49% fixed until 30/11/2023 (15702)	90% (excl. fees)	3.8%	Min £40,000 Max £300,000		Standard legal fees Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740)	Early repayment charges apply					
2.59% fixed until 30/11/2023 (15701)	90% (excl. fees)	3.8%	Min £40,000 Max £500,000	After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable		Booking fee £0 Completion fee £0 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:					
2.79% fixed until 30/11/2023 (15700)	90% (excl. fees)	3.9%	Min £100,000 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)		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	Until 30/11/2020: 5% of the amount repaid; Until 30/11/2021: 4% of the amount repaid; Until 30/11/2022: 3% of the amount repaid;					
3.64% fixed until 30/11/2023 (15674)	95% (incl. fees)	4.3%	Min £40,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	Until 30/11/2023: 2% of the amount repaid.					
3.74% fixed until 30/11/2023 (15675)	95% (incl. fees)	4.3%	Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback						







	Remortgage Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	2 year fixed rate products											
2.19% fixed until 30/11/2020 (15696)	75% (excl. fees)	4.2%	Min £40,000 Max £1,000,000	After 30/11/2020 the rate reverts to Standard	N/A	Booking fee £0 Completion fee £0	Early repayment charges apply for any payments made which					
2.49% fixed until 30/11/2020 (15640)	90% (excl. fees)	4.2%	Min £40,000	Variable Rate for the rest of the term, currently 4.49% 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)	N/A	Free first standard valuation (maximum £740) Fees assisted legals	exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 30/11/2019: 3% of the					
2.49% fixed until 30/11/2020 (15641)	90% (excl. fees)	4.2%	Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback	amount repaid. Until 30/11/2020: 2% of the amount repaid.					







	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
2 year discounted variable rate products												
2.65% discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of 1.84%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.49% variable (15698)	80% (excl. fees)	4.1%	Min £40,000 Max £1,000,000	Interest will be charged to the end of the month of redemption Overpayments	Garanteian for 2400 A	Booking fee £0 Free first standard	Negra					
2.20% discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of 2.29%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.49% variable (15655)	90% (excl. fees)	4.2%	Min £40,000 Max £500,000	(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Completion fee £499 [△]	valuation (maximum £740) Fees assisted legals	None					

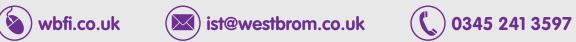






	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	Assisted Mortgage - 2 year fixed rate products											
2.49% fixed until 30/11/2020 (15644)	90% (excl. fees)	4.3%	Min £40,000 Max £500,000	After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable	Standard legal fees Completion fee £499 ^A	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.					
2.79% fixed until 30/11/2020 (15645)	90% (excl. fees)	4.3%	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	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	The fees are: Until 30/11/2019: 3% of the amount repaid. Until 30/11/2020: 2% of the amount repaid.					







	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	Help to Buy Remortgage - 2 year fixed rate products											
2.04% fixed until 30/11/2020 (15616)	75% (excl. fees)	4.2%			Completion fee £999 [△] Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	Early repayment charges apply					
2.29% fixed until 30/11/2020 (15685)	75% (excl. fees)	4.2%	Min £40,000 Max £1,000,000	 After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% 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 	N/A	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £250 cashback	for any payments made which exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 30/11/2019: 3% of the amount repaid.					
2.29% fixed until 30/11/2020 (15615)	75% (excl. fees)	4.2%		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	Until 30/11/2020: 2% of the amount repaid.					

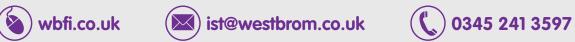






	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	3 year fixed rate products											
2.19% fixed until 30/11/2021 (15664)	75% (excl. fees)	4.0%	Min £40,000	 After 30/11/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable Interest will be charged to the end of the 	N/A	Booking fee £0 Completion fee £0	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. The fees are:					
2.29% fixed until 30/11/2021 (15665)	80% (excl. fees)	4.0%	Max £1,000,000	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)	N/A	Free first standard valuation (maximum £740) Fees assisted legals	Until 30/11/2019: 4% of the amount repaid; Until 30/11/2020: 3% of the amount repaid; Until 30/11/2021: 2% of the amount repaid.					







	Remortgage Control of the Control of											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	Help to Buy Remortgage - 3 year fixed rate products											
2.29% fixed until 30/11/2021 (15618)	75% (excl. fees)	4.1%			Completion fee £999 [△] 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					
2.44% (fixed until 30/11/2021) (15686)	75% (excl. fees)	4.0%	Min £40,000 Max £1,000,000	After 30/11/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% 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	N/A	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £250 cashback	allowance or if the mortgage is exited early. The fees are: Until 30/11/2019: 4% of the amount repaid. Until 30/11/2020: 3% of the					
2.44% fixed until 30/11/2021 (15617)	75% (excl. fees)	4.0%		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	- amount repaid. Until 30/11/2021: 2% of the amount repaid.					







Remortgage							
Product	Product Max LTV APRC Loan Product de				Fees	Additional features	Early repayment charge
5 year fixed rate products							
2.29% fixed until 30/11/2023 (15678)	75% (excl. fees)	3.7%		 After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% 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 £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: 5% of the amount repaid; Until 30/11/2021: 4% of the amount repaid; Until 30/11/2022: 3% of the amount repaid; Until 30/11/2023: 2% of the amount repaid.
2.39% fixed until 30/11/2023 (15676)	75% (excl. fees)	3.7%	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 30/11/2023 (15677)	75% (excl. fees)	3.7%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £400 cashback	







Remortgage Control of the Control of							
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
Help to Buy Remortgage - 5 year fixed rate products							
2.49% fixed until 30/11/2023 (15620)	75% (excl. fees)	3.8%		 After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% 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 [△] 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: 5% of the amount repaid. Until 30/11/2021: 4% of the amount repaid. Until 30/11/2022: 3% of the amount repaid. Until 30/11/2023: 2% of the amount repaid.
2.59% fixed until 30/11/2023 (15687)	75% (excl. fees)	3.8%	Min £40,000 Max £1,000,000		N/A	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £250 cashback	
2.59% fixed until 30/11/2023 (15619)	75% (excl. fees)	3.8%			Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	







Lending criteria					
Income multiples	Sole applicant	5 x main income where allowable income > £50,000 4.5 x main income where allowable income <= £50,000	Joint applicant	5 x main income + 1 x secondary income (where joint allowable income > £50,000) 4.5 x main income + 1 x secondary income (where joint allowable income <= £50,000)	
			зоіні арріісані	4.5 x joint income (where joint allowable income > \pounds 40,000) 4 x joint income (where joint allowable income <= \pounds 40,000)	
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)	

Lending limits	(incl. 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

- 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

