

# The following products will be withdrawn from close of business **Monday 5 November 2018.**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The deadline for the completion of DIPs on the products being withdrawn is close of business **Monday 5 November 2018.**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

## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
2 year fixed rate products							
<b>1.89%</b> fixed until 30/11/2020 (15691)	<b>75%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £300,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Daily interest</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul>	Standard legal fees Completion fee £999 <sup>Δ</sup>	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 30/11/2019: <b>3%</b> of the amount repaid.</p> <p>Until 30/11/2020: <b>2%</b> of the amount repaid.</p>
<b>1.99%</b> fixed until 30/11/2020 (15692)	<b>75%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £300,001 <b>Max</b> £1,000,000				
<b>2.14%</b> fixed until 30/11/2020 (15690)	<b>75%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
<b>2.14%</b> fixed until 30/11/2020 (15695)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £300,000		Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)	
<b>2.39%</b> fixed until 30/11/2020 (15694)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £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.

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



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## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
<b>2 year fixed rate products</b> (continued)							
<b>2.74%</b> fixed until 30/11/2020 (15693)	<b>90%</b> (excl. fees)	<b>4.3%</b>	<b>Min</b> £100,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Daily interest</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul>	Standard legal fees	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 allowance or if the mortgage is exited early.  The fees are: Until 30/11/2019: <b>3%</b> of the amount repaid. Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>3.49%</b> fixed until 30/11/2020 (15632)	<b>95%</b> (excl. fees)	<b>4.4%</b>	<b>Min</b> £40,000 <b>Max</b> £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
<b>3.64%</b> fixed until 30/11/2020 (15633)	<b>95%</b> (excl. fees)	<b>4.5%</b>	<b>Min</b> £40,000 <b>Max</b> £250,000			Booking fee £0 Completion 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
<b>2 year discounted variable rate products</b>							
<b>2.80%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>1.69%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15646)	<b>65%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul>	Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)	None
<b>2.70%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>1.79%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15697)	<b>80%</b> (excl. fees)	<b>4.1%</b>			Standard legal fees Completion fee £499 <sup>Δ</sup>		
<b>2.20%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>2.29%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15649)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000				

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## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
<b>Assisted Mortgage - 2 year fixed rate products</b>							
<b>2.49%</b> fixed until 30/11/2020 (15642)	<b>90%</b> (excl. fees)	<b>4.3%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> 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 £499 <sup>Δ</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.  The fees are: Until 30/11/2019: <b>3%</b> of the amount repaid. Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>2.79%</b> fixed until 30/11/2020 (15643)	<b>90%</b> (excl. fees)	<b>4.3%</b>	<b>Min</b> £75,000 <b>Max</b> £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							
<b>2.19%</b> fixed until 30/11/2021 (15656)	<b>75%</b> (excl. fees)	<b>4.0%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"><li>After 30/11/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> 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>	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 30/11/2019: <b>4%</b> of the amount repaid; Until 30/11/2020: <b>3%</b> of the amount repaid; Until 30/11/2021: <b>2%</b> of the amount repaid.
<b>2.29%</b> fixed until 30/11/2021 (15657)	<b>80%</b> (excl. fees)	<b>4.0%</b>					
<b>2.59%</b> fixed until 30/11/2021 (15659)	<b>90%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000				
<b>2.79%</b> fixed until 30/11/2021 (15699)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £100,000 <b>Max</b> £500,000				
<b>3.54%</b> fixed until 30/11/2021 (15662)	<b>95%</b> (incl. fees)	<b>4.4%</b>	<b>Min</b> £40,000 <b>Max</b> £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							
<b>2.39%</b> fixed until 30/11/2023 (15668)	<b>75%</b> (excl. fees)	<b>3.7%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> 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>	Standard legal fees	Booking fee £0 Completion 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 30/11/2020: <b>5%</b> of the amount repaid; Until 30/11/2021: <b>4%</b> of the amount repaid; Until 30/11/2022: <b>3%</b> of the amount repaid; Until 30/11/2023: <b>2%</b> of the amount repaid.</p>
<b>2.49%</b> fixed until 30/11/2023 (15702)	<b>90%</b> (excl. fees)	<b>3.8%</b>	<b>Min</b> £40,000 <b>Max</b> £300,000		Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)	
<b>2.59%</b> fixed until 30/11/2023 (15701)	<b>90%</b> (excl. fees)	<b>3.8%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
<b>2.79%</b> fixed until 30/11/2023 (15700)	<b>90%</b> (excl. fees)	<b>3.9%</b>	<b>Min</b> £100,000 <b>Max</b> £500,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	
<b>3.64%</b> fixed until 30/11/2023 (15674)	<b>95%</b> (incl. fees)	<b>4.3%</b>	<b>Min</b> £40,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
<b>3.74%</b> fixed until 30/11/2023 (15675)	<b>95%</b> (incl. fees)	<b>4.3%</b>	<b>Max</b> £250,000			Booking fee £0 Completion 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
2 year fixed rate products							
<b>2.19%</b> fixed until 30/11/2020 (15696)	<b>75%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> 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 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 30/11/2019: <b>3%</b> of the amount repaid. Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>2.49%</b> fixed until 30/11/2020 (15640)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000				
<b>2.49%</b> fixed until 30/11/2020 (15641)	<b>90%</b> (excl. fees)	<b>4.2%</b>			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							
<b>2.65%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>1.84%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15698)	<b>80%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul>	Completion fee £499 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	None
<b>2.20%</b> discount off the West Brom's Standard Variable Rate until 30/11/2020 giving a current variable rate of <b>2.29%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15655)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £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							
<b>2.49%</b> fixed until 30/11/2020 (15644)	<b>90%</b> (excl. fees)	<b>4.3%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> 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>	Standard legal fees Completion fee £499 <sup>Δ</sup>	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 30/11/2019: <b>3%</b> of the amount repaid. Until 30/11/2020: <b>2%</b> of the amount repaid.
<b>2.79%</b> fixed until 30/11/2020 (15645)	<b>90%</b> (excl. fees)	<b>4.3%</b>	<b>Min</b> £75,000 <b>Max</b> £500,000		Standard legal fees	Booking fee £0 Completion 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
Help to Buy Remortgage - 2 year fixed rate products							
<b>2.04%</b> fixed until 30/11/2020 (15616)	<b>75%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2020 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> 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>Δ</sup> Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	<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 30/11/2019: <b>3%</b> of the amount repaid.</p> <p>Until 30/11/2020: <b>2%</b> of the amount repaid.</p>
<b>2.29%</b> fixed until 30/11/2020 (15685)	<b>75%</b> (excl. fees)	<b>4.2%</b>			N/A	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £250 cashback	
<b>2.29%</b> fixed until 30/11/2020 (15615)	<b>75%</b> (excl. fees)	<b>4.2%</b>			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							
<b>2.19%</b> fixed until 30/11/2021 (15664)	<b>75%</b> (excl. fees)	<b>4.0%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> 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 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 30/11/2019: <b>4%</b> of the amount repaid; Until 30/11/2020: <b>3%</b> of the amount repaid; Until 30/11/2021: <b>2%</b> of the amount repaid.
<b>2.29%</b> fixed until 30/11/2021 (15665)	<b>80%</b> (excl. fees)	<b>4.0%</b>					

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## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
Help to Buy Remortgage - 3 year fixed rate products							
<b>2.29%</b> fixed until 30/11/2021 (15618)	<b>75%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> 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>Δ</sup> Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	<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 30/11/2019: <b>4%</b> of the amount repaid.</p> <p>Until 30/11/2020: <b>3%</b> of the amount repaid.</p> <p>Until 30/11/2021: <b>2%</b> of the amount repaid.</p>
<b>2.44%</b> (fixed until 30/11/2021) (15686)	<b>75%</b> (excl. fees)	<b>4.0%</b>			N/A	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £250 cashback	
<b>2.44%</b> fixed until 30/11/2021 (15617)	<b>75%</b> (excl. fees)	<b>4.0%</b>			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
5 year fixed rate products							
<b>2.29%</b> fixed until 30/11/2023 (15678)	<b>75%</b> (excl. fees)	<b>3.7%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> 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>Δ</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 30/11/2020: <b>5%</b> of the amount repaid; Until 30/11/2021: <b>4%</b> of the amount repaid; Until 30/11/2022: <b>3%</b> of the amount repaid; Until 30/11/2023: <b>2%</b> of the amount repaid.
<b>2.39%</b> fixed until 30/11/2023 (15676)	<b>75%</b> (excl. fees)	<b>3.7%</b>			N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
<b>2.39%</b> fixed until 30/11/2023 (15677)	<b>75%</b> (excl. fees)	<b>3.7%</b>			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
Help to Buy Remortgage - 5 year fixed rate products							
<b>2.49%</b> fixed until 30/11/2023 (15620)	<b>75%</b> (excl. fees)	<b>3.8%</b>	<b>Min</b> £40,000 <b>Max</b> £1,000,000	<ul style="list-style-type: none"> <li>After 30/11/2023 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> 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>Δ</sup> Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	<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 30/11/2020: <b>5%</b> of the amount repaid.</p> <p>Until 30/11/2021: <b>4%</b> of the amount repaid.</p> <p>Until 30/11/2022: <b>3%</b> of the amount repaid.</p> <p>Until 30/11/2023: <b>2%</b> of the amount repaid.</p>
<b>2.59%</b> fixed until 30/11/2023 (15687)	<b>75%</b> (excl. fees)	<b>3.8%</b>			N/A	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £250 cashback	
<b>2.59%</b> fixed until 30/11/2023 (15619)	<b>75%</b> (excl. fees)	<b>3.8%</b>			Standard legal fees	Completion fee £0 Booking 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.

Δ Interest is charged on all fees added to the loan



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## Lending criteria

<b>Income multiples</b>	<b>Sole applicant</b>	5 x main income where allowable income > £50,000 4.5 x main income where allowable income <= £50,000	<b>Joint applicant</b>	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) 4.5 x joint income (where joint allowable income > £40,000) 4 x joint income (where joint allowable income <= £40,000)

The above income multiples are subject to an affordability assessment being completed for all mortgage applications. Go to [wbfi.co.uk](http://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 <a href="http://wbfi.co.uk">wbfi.co.uk</a>
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"><li>• <b>Endowment Policy</b> – the evidenced projected value must be equal to or greater than the proposed loan amount or account exposure.</li><li>• <b>Investment &amp; Savings Plan (including ISA's)</b> – 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.</li><li>• <b>Pension Provision</b> – the evidenced estimated pension tax free lump sum must have a value equal to or greater than the proposed loan amount or account exposure.</li></ul>				

For full details please refer to our Lending and Security Guidelines at [wbfi.co.uk](http://wbfi.co.uk)