

# The following products will be withdrawn from close of business **Thursday 20 September 2018.**

## **Processing your DIPs**

The deadline for the completion of DIPs on the products being withdrawn is close of business **Thursday 20 September 2018.**

If you have already completed a DIP, either at refer or accept stage, pipeline applications will be accepted until close of business **Thursday 27 September 2018.**

## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
<b>2 year fixed rate products</b>							
<b>1.74%</b> fixed until 30/09/2020 (15502)	<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 30/09/2020 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 £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 30/09/2019: <b>3%</b> of the amount repaid.</p> <p>Until 30/09/2020: <b>2%</b> of the amount repaid.</p>
<b>1.99%</b> fixed until 30/09/2020 (15501)	<b>75%</b> (excl. fees)	<b>4.2%</b>			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
<b>1.84%</b> fixed until 30/09/2020 (15570)	<b>80%</b> (excl. fees)	<b>4.2%</b>			Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)	
<b>2.04%</b> fixed until 30/09/2020 (15503)	<b>80%</b> (excl. fees)	<b>4.2%</b>			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
<b>2.39%</b> fixed until 30/09/2020 (15571)	<b>85%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £100,000 <b>Max</b> £500,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	

These mortgage products are for a set period of time with a fixed end date. Depending on the date of completion the initial rate may be slightly less or more than the term stated.

<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
2 year fixed rate products (continued)							
2.24% fixed until 30/09/2020 (15574)	90% (excl. fees)	4.3%	Min £40,000 Max £500,000	<ul style="list-style-type: none"><li>After 30/09/2020 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 £999 <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 30/09/2019: <b>3%</b> of the amount repaid. Until 30/09/2020: <b>2%</b> of the amount repaid.
2.49% fixed until 30/09/2020 (15573)	90% (excl. fees)	4.2%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
2.84% fixed until 30/09/2020 (15572)	90% (excl. fees)	4.3%	Min £100,000 Max £500,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	
3.49% fixed until 30/09/2020 (15593)	95% (incl. fees)	4.4%	Min £40,000 Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	
3.64% fixed until 30/09/2020 (15594)	95% (incl. fees)	4.5%				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	
2 year discounted variable rate products								
<b>2.80%</b> discount off the West Brom's Standard Variable Rate until 30/09/2020 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 (15521)	<b>65%</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>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 30/09/2020 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 (15522)	<b>75%</b> (excl. fees)	<b>4.2%</b>			Standard legal fees Completion fee £499 <sup>Δ</sup>			
<b>2.55%</b> discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of <b>1.94%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15523)	<b>80%</b> (excl. fees)	<b>4.2%</b>						
<b>2.20%</b> discount off the West Brom's Standard Variable Rate until 30/09/2020 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 (15524)	<b>90%</b> (excl. fees)	<b>4.2%</b>						<b>Min</b> £40,000 <b>Max</b> £500,000
<b>1.20%</b> discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of <b>3.29%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15525)	<b>95%</b> (incl. fees)	<b>4.4%</b>						<b>Min</b> £40,000 <b>Max</b> £250,000

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## Purchase/Mover

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
Assisted Mortgage - 2 year fixed rate products							
<b>2.34%</b> fixed until 30/09/2020 (15517)	<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 30/09/2020 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 30/09/2019: <b>3%</b> of the amount repaid. Until 30/09/2020: <b>2%</b> of the amount repaid.
<b>2.69%</b> fixed until 30/09/2020 (15518)	<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 30/09/2021 (15531)	<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 30/09/2021 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 30/09/2019: <b>4%</b> of the amount repaid; Until 30/09/2020: <b>3%</b> of the amount repaid; Until 30/09/2021: <b>2%</b> of the amount repaid.
<b>2.29%</b> fixed until 30/09/2021 (15532)	<b>80%</b> (excl. fees)	<b>4.0%</b>					
<b>2.39%</b> fixed until 30/09/2021 (15581)	<b>90%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)	
<b>2.59%</b> fixed until 30/09/2021 (15580)	<b>90%</b> (excl. fees)	<b>4.1%</b>			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
<b>3 year fixed rate products</b> (continued)							
<b>2.89%</b> fixed until 30/09/2021 (15579)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £100,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 30/09/2021 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) £1,000 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 30/09/2019: <b>4%</b> of the amount repaid; Until 30/09/2020: <b>3%</b> of the amount repaid; Until 30/09/2021: <b>2%</b> of the amount repaid.
<b>3.54%</b> fixed until 30/09/2021 (15595)	<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)	
<b>3.69%</b> fixed until 30/09/2021 (15596)	<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) £500 cashback	

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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 30/09/2023 (15542)	<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 30/09/2023 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)	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.  The fees are: Until 30/09/2020: <b>5%</b> of the amount repaid; Until 30/09/2021: <b>4%</b> of the amount repaid; Until 30/09/2022: <b>3%</b> of the amount repaid; Until 30/09/2023: <b>2%</b> of the amount repaid.
<b>2.49%</b> fixed until 30/09/2023 (15543)	<b>80%</b> (excl. fees)	<b>3.8%</b>					
<b>2.64%</b> fixed until 30/09/2023 (15588)	<b>90%</b> (excl. fees)	<b>3.9%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740)	
<b>2.74%</b> fixed until 30/09/2023 (15587)	<b>90%</b> (excl. fees)	<b>3.9%</b>			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
5 year fixed rate products (continued)							
<b>2.94%</b> fixed until 30/09/2023 (15586)	<b>90%</b> (excl. fees)	<b>4.0%</b>	<b>Min</b> £100,000 <b>Max</b> £500,000	<ul style="list-style-type: none"> <li>After 30/09/2023 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) £1,000 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 30/09/2020: <b>5%</b> of the amount repaid; Until 30/09/2021: <b>4%</b> of the amount repaid; Until 30/09/2022: <b>3%</b> of the amount repaid; Until 30/09/2023: <b>2%</b> of the amount repaid.
<b>3.64%</b> fixed until 30/09/2023 (15597)	<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 30/09/2023 (15598)	<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>1.79%</b> fixed until 30/09/2020 (15512)	<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 30/09/2020 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>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.  The fees are: Until 30/09/2019: <b>3%</b> of the amount repaid. Until 30/09/2020: <b>2%</b> of the amount repaid.
<b>2.04%</b> fixed until 30/09/2020 (15511)	<b>75%</b> (excl. fees)	<b>4.2%</b>			N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
<b>1.84%</b> fixed until 30/09/2020 (15514)	<b>80%</b> (excl. fees)	<b>4.2%</b>			Completion fee £999 <sup>Δ</sup>	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)							
<b>2.09%</b> fixed until 30/09/2020 (15513)	<b>80%</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 30/09/2020 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 30/09/2019: <b>3%</b> of the amount repaid.  Until 30/09/2020: <b>2%</b> of the amount repaid.
<b>2.49%</b> fixed until 30/09/2020 (15577)	<b>90%</b> (excl. fees)	<b>4.2%</b>	<b>Min</b> £40,000 <b>Max</b> £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 30/09/2020 (15578)	<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>2.75%</b> discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of <b>1.74%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15526)	<b>65%</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>Interest will be charged to the end of the month of redemption</li><li>Overpayments</li></ul> (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	None
<b>2.75%</b> discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of <b>1.74%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15527)	<b>65%</b> (excl. fees)	<b>4.2%</b>			Standard legal fees Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740) £300 cashback	
<b>2.65%</b> discount off the West Brom's Standard Variable Rate until 30/09/2020 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 (15528)	<b>75%</b> (excl. fees)	<b>4.2%</b>			Completion fee £499 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
<b>2.50%</b> discount off the West Brom's Standard Variable Rate until 30/09/2020 giving a current variable rate of <b>1.99%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15529)	<b>80%</b> (excl. fees)	<b>4.2%</b>					
<b>2.20%</b> discount off the West Brom's Standard Variable Rate until 30/09/2020 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 (15530)	<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>2.34%</b> fixed until 30/09/2020 (15519)	<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 30/09/2020 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 Δ	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 30/09/2019: <b>3%</b> of the amount repaid. Until 30/09/2020: <b>2%</b> of the amount repaid.
<b>2.69%</b> fixed until 30/09/2020 (15520)	<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
3 year fixed rate products							
<b>2.19%</b> fixed until 30/09/2021 (15538)	<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 30/09/2021 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 30/09/2019: <b>4%</b> of the amount repaid; Until 30/09/2020: <b>3%</b> of the amount repaid; Until 30/09/2021: <b>2%</b> of the amount repaid.
<b>2.29%</b> fixed until 30/09/2021 (15539)	<b>80%</b> (excl. fees)	<b>4.0%</b>					
<b>2.64%</b> fixed until 30/09/2021 (15584)	<b>90%</b> (excl. fees)	<b>4.1%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	
<b>2.64%</b> fixed until 30/09/2021 (15585)	<b>90%</b> (excl. fees)	<b>4.1%</b>				Standard legal fees Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 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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## 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 30/09/2023 (15551)	<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 30/09/2023 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 30/09/2020: <b>5%</b> of the amount repaid; Until 30/09/2021: <b>4%</b> of the amount repaid; Until 30/09/2022: <b>3%</b> of the amount repaid; Until 30/09/2023: <b>2%</b> of the amount repaid.
<b>2.39%</b> fixed until 30/09/2023 (15549)	<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 30/09/2023 (15550)	<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	
<b>2.39%</b> fixed until 30/09/2023 (15554)	<b>80%</b> (excl. fees)	<b>3.8%</b>			Completion fee £999 <sup>Δ</sup>	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £300 cashback	
<b>2.49%</b> fixed until 30/09/2023 (15552)	<b>80%</b> (excl. fees)	<b>3.8%</b>			N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	

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



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## Remortgage

Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge
5 year fixed rate products (continued)							
<b>2.49%</b> fixed until 30/09/2023 (15553)	<b>80%</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 30/09/2023 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) £400 cashback	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.
<b>2.74%</b> fixed until 30/09/2023 (15591)	<b>90%</b> (excl. fees)	<b>3.9%</b>	<b>Min</b> £40,000 <b>Max</b> £500,000		N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals	The fees are: Until 30/09/2020: <b>5%</b> of the amount repaid; Until 30/09/2021: <b>4%</b> of the amount repaid;
<b>2.74%</b> fixed until 30/09/2023 (15592)	<b>90%</b> (excl. fees)	<b>3.9%</b>			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback	Until 30/09/2022: <b>3%</b> of the amount repaid; Until 30/09/2023: <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.

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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 <b>wbfi.co.uk</b> 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 <b>wbfi.co.uk</b>	
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)

## 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.

^ 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](http://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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