

The following products will be withdrawn from close of business **Monday 6 January 2020.**

Processing your DIPs

The deadline for the completion of DIPs on the products being withdrawn is close of business Monday 6 January 2020.

If you have already completed a DIP, either at refer or accept stage, pipeline applications will be accepted until close of business
Monday 13 January 2020.



wbfi.co.uk



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0345 241 3597

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Head Office: 2 Providence Place, West Bromwich B70 8AF. www.westbrom.co.uk 'the West Brom' and 'the West Brom for intermediaries' are trading names of West Bromwich Building Society.

A14982-01/20-01

Shared Ownership - Purchase/Mover fixed rate products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- Daily interest
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(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	2%	1%			
3 years	3%	2%	1%		
5 years	5%	4%	3%	2%	1%

Max Borrowers Share	Max LTV of Borrowers Share	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
75%	85%	2 Year	31/01/2022	2.44%	£40,000	£500,000	Standard	£0	£0	✓	£250	16393
	90%	2 Year	31/01/2022	2.59%	£40,000	£500,000	Standard	£0	£0	✓	£250	16394
	95%	2 Year	31/01/2022	3.19%	£40,000	£350,000	Standard	£0	£0	✓	£250	16395
	85%	3 Year	31/01/2023	2.54%	£40,000	£500,000	Standard	£0	£0	✓	£500	16396
	90%	3 Year	31/01/2023	2.64%	£40,000	£500,000	Standard	£0	£0	✓	£500	16397
	95%	3 Year	31/01/2023	3.29%	£40,000	£350,000	Standard	£0	£0	✓	£500	16398

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Max Borrowers Share	Max LTV of Borrowers Share	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
75%	85%	5 Year	31/01/2025	2.74%	£40,000	£500,000	Standard	£0	£0	✓	£750	16399
	90%	5 Year	31/01/2025	2.84%	£40,000	£500,000	Standard	£0	£0	✓	£750	16400
	95%	5 Year	31/01/2025	3.49%	£40,000	£350,000	Standard	£0	£0	✓	£750	16401

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Shared Equity - Purchase/Mover fixed rate products

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Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	2%	1%			
3 years	3%	2%	1%		
5 years	5%	4%	3%	2%	1%

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/01/2022	2.24%	£70,000	£1,000,000	Standard	£0	£0	✓	£0	16335
	2 Year	31/01/2022	2.39%	£100,000	£1,000,000	Standard	£0	£0	✓	£500	16336
	3 Year	31/01/2023	2.34%	£70,000	£1,000,000	Standard	£0	£0	✓	£0	16340
	3 Year	31/01/2023	2.44%	£100,000	£1,000,000	Standard	£0	£0	✓	£500	16341
	5 Year	31/01/2025	2.64%	£70,000	£1,000,000	Standard	£0	£0	✓	£0	16345
	5 Year	31/01/2025	2.69%	£100,000	£1,000,000	Standard	£0	£0	✓	£500	16346

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Shared Equity - Remortgage fixed rate products

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Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	2%	1%			
3 years	3%	2%	1%		
5 years	5%	4%	3%	2%	1%

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/01/2022	2.24%	£70,000	£1,000,000	Standard	£0	£0	✓	£500	16337
	2 Year	31/01/2022	1.99%	£70,000	£1,000,000	Standard	£999	£0	✓	£500	16338
	2 Year	31/01/2022	2.24%	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	16339
	3 Year	31/01/2023	2.34%	£70,000	£1,000,000	Standard	£0	£0	✓	£500	16342
	3 Year	31/01/2023	2.14%	£70,000	£1,000,000	Standard	£999	£0	✓	£500	16343
	3 Year	31/01/2023	2.34%	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	16344
	5 Year	31/01/2025	2.64%	£70,000	£1,000,000	Standard	£0	£0	✓	£500	16347
	5 Year	31/01/2025	2.54%	£70,000	£1,000,000	Standard	£999	£0	✓	£500	16348
	5 Year	31/01/2025	2.64%	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	16349

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Assisted mortgage fixed rates products

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Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	2%	1%			
3 years					
5 years					

Purchase/Mover

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
90%	2 Year	31/01/2022	2.44%	£40,000	£500,000	Standard	£499	£0	✓	£0	16331
	2 Year	31/01/2022	2.74%	£75,000	£500,000	Standard	£0	£0	✓	£500	16332

Remortgage

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
90%	2 Year	31/01/2022	2.44%	£40,000	£500,000	Standard	£499	£0	✓	£0	16333
	2 Year	31/01/2022	2.74%	£75,000	£500,000	Standard	£0	£0	✓	£500	16334

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Interest Only Purchase/Mover fixed rates products

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Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	2%	1%			
3 years	3%	2%	1%		
5 years	5%	4%	3%	2%	1%

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/01/2022	1.99%	£75,000	£1,000,000	Standard	£0	£0	✓	£0	16411
	3 Year	31/01/2023	2.09%	£75,000	£1,000,000	Standard	£0	£0	✓	£0	16436
	5 Year	31/01/2025	2.24%	£75,000	£1,000,000	Standard	£0	£0	✓	£0	16442

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Interest Only Purchase/Mover discounted variable rate products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- Interest will be charged to the date of redemption
- Overpayments
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- No Early repayment charges apply

Max LTV (excl. fees)	Deal period	End date	Discount off SVR	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/01/2022	2.50%	1.99%	£75,000	£1,000,000	Standard	£499	£0	✓	£0	16424

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Interest Only Remortgage fixed rates products

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Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	2%	1%			
3 years	3%	2%	1%		
5 years	5%	4%	3%	2%	1%

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/01/2022	1.99%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16420
	3 Year	31/01/2023	2.09%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16440
	5 Year	31/01/2025	2.24%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16445

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- Overpayments
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- No Early repayment charges apply

Max LTV (excl. fees)	Deal period	End date	Discount off SVR	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/01/2022	2.50%	1.99%	£75,000	£1,000,000	Assisted	£499	£0	✓	£0	16428

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