

Effective from Friday 3 May 2024

Purchase/Mover fixed rates products

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.74%** variable, or SVR with a potential reduction determined by your client's Loan to Value at that time for the rest of the term
- Deals available for Repayment basis only
- Daily interest
- Interest will be charged to date 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)
- 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	3%	2%			
3 years	4%	3%	2%		
5 years	6%	5%	4%	3%	2%

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	30/09/2026	5.21%	£40,000	£1,000,000	Standard	£999	£0	✓	£0	19629
	2 Year	30/09/2026	5.46%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	19630
	3 Year	30/09/2027	5.05%	£40,000	£1,000,000	Standard	£999	£0	✓	£0	19645
	3 Year	30/09/2027	5.24%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	19646

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

[†] Any fees added to the mortgage cannot exceed 95% LTV.

* An overview of our Valuation options are available [here](#).

For full Lending and Security Guidelines visit wbfi.co.uk.



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.

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.

A12884-05/24-01

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
85%	2 Year	30/09/2026	5.35%	£40,000	£500,000	Standard	£999	£0	✓	£0	19631
	2 Year	30/09/2026	5.57%	£40,000	£500,000	Standard	£0	£0	✓	£0	19632
	3 Year	30/09/2027	5.17%	£40,000	£500,000	Standard	£999	£0	✓	£0	19647
	3 Year	30/09/2027	5.34%	£40,000	£500,000	Standard	£0	£0	✓	£0	19648
	5 Year	30/09/2029	4.90%	£75,000	£500,000	Standard	£999	£0	✓	£0	19615
90%	2 Year	30/09/2026	5.49%	£40,000	£500,000	Standard	£999	£0	✓	£0	19633
	2 Year	30/09/2026	5.72%	£40,000	£500,000	Standard	£0	£0	✓	£0	19634
	2 Year	30/09/2026	5.95%	£40,000	£500,000	Standard	£0	£0	✓	£500	19635
	3 Year	30/09/2027	5.29%	£40,000	£500,000	Standard	£999	£0	✓	£0	19649
	3 Year	30/09/2027	5.44%	£40,000	£500,000	Standard	£0	£0	✓	£0	19650
	3 Year	30/09/2027	5.59%	£40,000	£500,000	Standard	£0	£0	✓	£500	19651
	5 Year	30/09/2029	5.27%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	19619

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Max LTV	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
95%	2 Year	30/09/2026	6.29%	£40,000	£400,000	Standard	£0	£0	✓	£500	19638
	3 Year	30/09/2027	5.64%	£40,000	£400,000	Standard	£499 [†]	£0	✓	£0	19652
	3 Year	30/09/2027	5.88%	£40,000	£400,000	Standard	£0	£0	✓	£500	19654
	5 Year	30/09/2029	5.49%	£100,000	£400,000	Standard	£0	£0	✓	£1,000	19622

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Effective from Thursday 11 January 2024

Purchase/Mover discounted variable rate products

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.74%** variable, or SVR with a potential reduction determined by your client's Loan to Value at that time for the rest of the term
- Deals available for Repayment basis only
- 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 should your client wish to redeem, overpay or switch to another product with the Society

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	During the discounted period the product rate will never fall below †	Product code
90%	2 Year	30/04/2026	0.80%	5.94%	£40,000	£500,000	Standard	£999	£0	✓	£0	2.50%	19353

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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† A product floor applies to all discounted products which is set to a standard rate of 2.50% during the discounted period.

◊ Any fees added to the mortgage cannot exceed 95% LTV.

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