

Effective from Friday 3 May 2024

Remortgage 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 | 5.29% | £40,000 | £1,000,000 | Standard | £999 | £0 | ✓ | £500 | 19639 |
| | 2 Year | 30/09/2026 | 5.59% | £40,000 | £1,000,000 | Standard | £0 | £0 | ✓ | £500 | 19640 |
| | 3 Year | 30/09/2027 | 5.13% | £40,000 | £1,000,000 | Standard | £999 | £0 | ✓ | £500 | 19655 |
| | 3 Year | 30/09/2027 | 5.36% | £40,000 | £1,000,000 | Standard | £0 | £0 | ✓ | £500 | 19656 |
| | 5 Year | 30/09/2029 | 4.90% | £75,000 | £1,000,000 | Standard | £999 | £0 | ✓ | £500 | 19623 |

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

* 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 | 5.46% | £40,000 | £500,000 | Standard | £999 | £0 | ✓ | £500 | 19641 |
| | 2 Year | 30/09/2026 | 5.81% | £40,000 | £500,000 | Standard | £0 | £0 | ✓ | £500 | 19642 |
| | 3 Year | 30/09/2027 | 5.27% | £40,000 | £500,000 | Standard | £999 | £0 | ✓ | £500 | 19657 |
| | 3 Year | 30/09/2027 | 5.49% | £40,000 | £500,000 | Standard | £0 | £0 | ✓ | £500 | 19658 |
| | 5 Year | 30/09/2029 | 5.03% | £75,000 | £500,000 | Standard | £999 | £0 | ✓ | £500 | 19625 |
| 90% | 2 Year | 30/09/2026 | 5.64% | £40,000 | £500,000 | Standard | £999 | £0 | ✓ | £500 | 19643 |
| | 2 Year | 30/09/2026 | 5.95% | £40,000 | £500,000 | Standard | £0 | £0 | ✓ | £500 | 19644 |
| | 3 Year | 30/09/2027 | 5.39% | £40,000 | £500,000 | Standard | £999 | £0 | ✓ | £500 | 19659 |
| | 3 Year | 30/09/2027 | 5.59% | £40,000 | £500,000 | Standard | £0 | £0 | ✓ | £500 | 19660 |
| | 5 Year | 30/09/2029 | 5.24% | £75,000 | £500,000 | Standard | £0 | £0 | ✓ | £500 | 19628 |

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Effective from Thursday 11 January 2024

Remortgage 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 |
|-------------------------|-------------|------------|---------------------|-------------------------|----------|------------|-----------|--------------------------------|-------------|-----------------------------|----------|---|--------------|
| 80% | 2 Year | 30/04/2026 | 1.00% | 5.74% | £40,000 | £1,000,000 | Assisted | £999 | £0 | ✓ | £0 | 2.50% | 19354 |

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.

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