

Effective from Friday 3 May 2024

Shared Ownership - Purchase/Mover fixed 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
- Daily interest
- Interest will be charged to the 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 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	30/09/2026	5.19%	£40,000	£500,000	Standard	£999	£0	✓	£0	19585
	85%	2 Year	30/09/2026	5.89%	£40,000	£500,000	Standard	£0	£0	✓	£250	19586
	90%	2 Year	30/09/2026	5.29%	£40,000	£500,000	Standard	£999	£0	✓	£0	19587
	90%	2 Year	30/09/2026	5.91%	£40,000	£500,000	Standard	£0	£0	✓	£250	19588
	90%	3 Year	30/09/2027	5.54%	£40,000	£500,000	Standard	£0	£0	✓	£250	19607
	90%	5 Year	30/09/2029	5.54%	£40,000	£500,000	Standard	£0	£0	✓	£500	19610

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.

[◇] Maximum LTV of Borrowers Share - up to 95% LTV for houses and up to 85% LTV for flats (including new build).

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

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



wbfi.co.uk



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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.

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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 [△]	Booking fee	Free standard valuation*	Cashback	Product code
75%	95%	2 Year	30/09/2026	5.71%	£60,000	£400,000	Standard	£499 [†]	£0	✓	£0	19589
	95%	2 Year	30/09/2026	6.04%	£40,000	£400,000	Standard	£0	£0	✓	£250	19590
	95%	3 Year	30/09/2027	5.79%	£40,000	£400,000	Standard	£0	£0	✓	£250	19608

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