

Effective Tuesday 7 January 2020

## 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
- 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	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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	85%	2 Year	31/03/2022	<b>2.44%</b>	£40,000	£500,000	Standard	£0	£0	✓	£250	16580
	85%	3 Year	31/03/2023	<b>2.54%</b>	£40,000	£500,000	Standard	£0	£0	✓	£500	16583
	85%	5 Year	31/03/2025	<b>2.74%</b>	£40,000	£500,000	Standard	£0	£0	✓	£750	16586
	90%	2 Year	31/03/2022	<b>2.59%</b>	£40,000	£500,000	Standard	£0	£0	✓	£250	16581
	90%	3 Year	31/03/2023	<b>2.64%</b>	£40,000	£500,000	Standard	£0	£0	✓	£500	16584
	90%	5 Year	31/03/2025	<b>2.84%</b>	£40,000	£500,000	Standard	£0	£0	✓	£750	16587

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](#).

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[ist@westbrom.co.uk](mailto:ist@westbrom.co.uk)



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A14780-01/20-01

Max Borrowers Share	Max LTV of Borrowers Share	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	95%	2 Year	31/03/2022	3.19%	£40,000	£350,000	Standard	£0	£0	✓	£250	16582
	95%	3 Year	31/03/2023	3.29%	£40,000	£350,000	Standard	£0	£0	✓	£500	16585
	95%	5 Year	31/03/2025	3.49%	£40,000	£350,000	Standard	£0	£0	✓	£750	16588

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A14780-01/20-01

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## Shared Equity - 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 LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/03/2022	<b>2.24%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£0	16565
	2 Year	31/03/2022	<b>2.39%</b>	£100,000	£1,000,000	Standard	£0	£0	✓	£500	16566
	3 Year	31/03/2023	<b>2.34%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£0	16570
	3 Year	31/03/2023	<b>2.44%</b>	£100,000	£1,000,000	Standard	£0	£0	✓	£500	16571
	5 Year	31/03/2025	<b>2.64%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£0	16575
	5 Year	31/03/2025	<b>2.69%</b>	£100,000	£1,000,000	Standard	£0	£0	✓	£500	16576

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A14843-01/20-01

## Shared Equity - Remortgage fixed rate products

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- Daily interest
- Interest will be charged to the date of redemption
- Overpayments below £1,000  
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- 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 LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/03/2022	<b>2.24%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£500	16567
	2 Year	31/03/2022	<b>1.99%</b>	£70,000	£1,000,000	Standard	£999	£0	✓	£500	16568
	2 Year	31/03/2022	<b>2.24%</b>	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	16569
	3 Year	31/03/2023	<b>2.34%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£500	16572
	3 Year	31/03/2023	<b>2.14%</b>	£70,000	£1,000,000	Standard	£999	£0	✓	£500	16573
	3 Year	31/03/2023	<b>2.34%</b>	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	16574
	5 Year	31/03/2025	<b>2.64%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£500	16577
	5 Year	31/03/2025	<b>2.54%</b>	£70,000	£1,000,000	Standard	£999	£0	✓	£500	16578
	5 Year	31/03/2025	<b>2.64%</b>	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	16579

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A14843-01/20-01

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## Assisted mortgage fixed rates 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
- 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	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
<b>90%</b>	2 Year	31/03/2022	<b>2.44%</b>	£40,000	£500,000	Standard	£499	£0	✓	£0	16561
<b>90%</b>	2 Year	31/03/2022	<b>2.74%</b>	£75,000	£500,000	Standard	£0	£0	✓	£500	16562

## 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
<b>90%</b>	2 Year	31/03/2022	<b>2.44%</b>	£40,000	£500,000	Standard	£499	£0	✓	£0	16563
<b>90%</b>	2 Year	31/03/2022	<b>2.74%</b>	£75,000	£500,000	Standard	£0	£0	✓	£500	16564

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A14918-01/20-01

# Effective from Tuesday 7 January 2020

## Interest Only Purchase/Mover fixed rates 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
- 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	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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/03/2022	1.99%	£75,000	£1,000,000	Standard	£0	£0	✓	£0	16589
	3 Year	31/03/2023	2.09%	£75,000	£1,000,000	Standard	£0	£0	✓	£0	16593
	5 Year	31/03/2025	2.24%	£75,000	£1,000,000	Standard	£0	£0	✓	£0	16595

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A14938-01/20-01

## 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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/03/2022	2.50%	1.99%	£75,000	£1,000,000	Standard	£499	£0	✓	£0	16591

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## Interest Only Remortgage fixed rates 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
- 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	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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/03/2022	1.99%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16590
	3 Year	31/03/2023	2.09%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16594
	5 Year	31/03/2025	2.24%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16596

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A14938-01/20-01



## Interest Only Remortgage 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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/03/2022	2.50%	1.99%	£75,000	£1,000,000	Assisted	£499	£0	✓	£0	16592

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