

# The following products will be withdrawn from close of business **Sunday 13 October 2019.**

## **Processing your DIPs**

The deadline for the completion of DIPs on the products being withdrawn is close of business **Sunday 13 October 2019.**

If you have already completed a DIP, either at refer or accept stage, pipeline applications will be accepted until close of business **Sunday 20 October 2019.**



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**0345 241 3597**

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](http://www.westbrom.co.uk) 'the West Brom' and 'the West Brom for intermediaries' are trading names of West Bromwich Building Society.

A12884-10/19-01

## 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 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	5%	5%	4%	3%	2%

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
65%	5 Year	31/10/2024	<b>1.89%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16219
	5 Year	31/10/2024	<b>2.19%</b>	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16220
75%	2 Year	31/10/2021	<b>1.79%</b>	£40,000	£1,000,000	Standard	£299	£0	✓	£0	16205
	3 Year	31/10/2022	<b>1.94%</b>	£75,000	£1,000,000	Standard	£0	£0	✓	£0	16212
	5 Year	31/10/2024	<b>1.94%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16221
	5 Year	31/10/2024	<b>2.24%</b>	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16222
80%	5 Year	31/10/2024	<b>2.04%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16223
	5 Year	31/10/2024	<b>2.39%</b>	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16224
85%	2 Year	31/10/2021	<b>1.99%</b>	£40,000	£500,000	Standard	£299	£0	✓	£0	16206
	3 Year	31/10/2022	<b>2.09%</b>	£75,000	£500,000	Standard	£0	£0	✓	£0	16214
	3 Year	31/10/2022	<b>2.29%</b>	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16213

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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90%	2 Year	31/10/2021	2.29%	£40,000	£500,000	Standard	£0	£0	✓	£0	16207
	2 Year	31/10/2021	2.49%	£100,000	£500,000	Standard	£0	£0	✓	£750	16095
	3 Year	31/10/2022	2.34%	£75,000	£500,000	Standard	£0	£0	✓	£0	16215
	3 Year	31/10/2022	2.59%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16111
	5 Year	31/10/2024	2.39%	£40,000	£500,000	Standard	£0	£0	✓	£0	16225
	5 Year	31/10/2024	2.64%	£100,000	£500,000	Standard	£0	£0	✓	£1,500	16226
95%	2 Year	31/10/2021	2.99%	£40,000	£350,000	Standard	£0	£0	✓	£0	16162
	2 Year	31/10/2021	3.39%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16163
	3 Year	31/10/2022	3.19%	£75,000	£350,000	Standard	£0	£0	✓	£0	16203
	3 Year	31/10/2022	3.49%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16204
	5 Year	31/10/2024	3.24%	£40,000	£350,000	Standard	£0	£0	✓	£0	16167
	5 Year	31/10/2024	3.59%	£100,000	£350,000	Standard	£0	£0	✓	£1,500	16227

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## 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
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(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
<b>65%</b>	2 Year	31/10/2021	2.60%	<b>1.89%</b>	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16103
<b>80%</b>	2 Year	31/10/2021	2.50%	<b>1.99%</b>	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16104
<b>90%</b>	2 Year	31/10/2021	2.10%	<b>2.39%</b>	£40,000	£500,000	Standard	£499	£0	✓	£0	16105

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## Remortgage fixed rates products

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75%	2 Year	31/10/2021	1.79%	£100,000	£1,000,000	Assisted	£0	£0	✓	£0	16164
	2 Year	31/10/2021	1.79%	£100,000	£1,000,000	Standard	£0	£0	✓	£400	16165
	2 Year	31/10/2021	1.94%	£100,000	£1,000,000	Assisted	£0	£0	✓	£400	16099
	3 Year	31/10/2022	1.84%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16216
	5 Year	31/10/2024	1.94%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16228
	5 Year	31/10/2024	1.94%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16229
	5 Year	31/10/2024	1.99%	£75,000	£1,000,000	Assisted	£0	£0	✓	£500	16230
80%	2 Year	31/10/2021	1.89%	£100,000	£1,000,000	Assisted	£0	£0	✓	£0	16208
	3 Year	31/10/2022	1.99%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16217
	5 Year	31/10/2024	2.04%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16231
	5 Year	31/10/2024	2.09%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16232

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90%	2 Year	31/10/2021	2.39%	£75,000	£500,000	Assisted	£0	£0	✓	£0	16209
	2 Year	31/10/2021	2.39%	£75,000	£500,000	Standard	£0	£0	✓	£400	16238
	3 Year	31/10/2022	2.39%	£75,000	£500,000	Standard	£0	£0	✓	£300	16218
	5 Year	31/10/2024	2.44%	£40,000	£500,000	Assisted	£0	£0	✓	£0	16171
	5 Year	31/10/2024	2.44%	£40,000	£500,000	Standard	£0	£0	✓	£500	16172

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<b>75%</b>	2 Year	31/10/2021	2.60%	<b>1.89%</b>	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16211
<b>80%</b>	2 Year	31/10/2021	2.50%	<b>1.99%</b>	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16107
<b>90%</b>	2 Year	31/10/2021	2.10%	<b>2.39%</b>	£40,000	£500,000	Assisted	£499	£0	✓	£0	16108

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