

# The following products will be withdrawn from close of business **Thursday 19 December 2019.**

## **Processing your DIPs**

The deadline for the completion of DIPs on the products being withdrawn is close of business Thursday 19 December 2019.

If you have already completed a DIP, either at refer or accept stage, pipeline applications will be accepted until close of business  
**Thursday 26 December 2019.**



[wbfi.co.uk](http://wbfi.co.uk)



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**0345 241 3597**

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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.

# 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
- 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	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	31/01/2022	<b>1.59%</b>	£40,000	£2,000,000	Standard	£0	£0	✓	£0	16402
	3 Year	31/01/2023	<b>1.74%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16429
	5 Year	31/01/2025	<b>1.89%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16441
75%	2 Year	31/01/2022	<b>1.59%</b>	£40,000	£1,000,000	Standard	£199	£0	✓	£0	16404
	2 Year	31/01/2022	<b>1.79%</b>	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16403
	3 Year	31/01/2023	<b>1.84%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16368
	5 Year	31/01/2025	<b>2.19%</b>	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16446

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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
80%	2 Year	31/01/2022	1.79%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16405
	5 Year	31/01/2025	1.99%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16372
	5 Year	31/01/2025	2.39%	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16373
85%	2 Year	31/01/2022	1.89%	£40,000	£500,000	Standard	£0	£0	✓	£0	16406
	3 Year	31/01/2023	2.09%	£40,000	£500,000	Standard	£0	£0	✓	£0	16430
	3 Year	31/01/2023	2.29%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16431
90%	2 Year	31/01/2022	2.29%	£40,000	£500,000	Standard	£0	£0	✓	£0	16407
	2 Year	31/01/2022	2.49%	£100,000	£500,000	Standard	£0	£0	✓	£750	16408
	3 Year	31/01/2023	2.34%	£40,000	£500,000	Standard	£0	£0	✓	£0	16432
	3 Year	31/01/2023	2.59%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16433
	5 Year	31/01/2025	2.39%	£40,000	£500,000	Standard	£0	£0	✓	£0	16374
	5 Year	31/01/2025	2.54%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16375

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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
95%	2 Year	31/01/2022	2.89%	£40,000	£350,000	Standard	£0	£0	✓	£0	16447
	2 Year	31/01/2022	3.29%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16448
	3 Year	31/01/2023	2.94%	£40,000	£350,000	Standard	£0	£0	✓	£0	16455
	3 Year	31/01/2023	3.34%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16456
	5 Year	31/01/2025	2.99%	£40,000	£350,000	Standard	£0	£0	✓	£0	16457
	5 Year	31/01/2025	3.34%	£100,000	£350,000	Standard	£0	£0	✓	£1,500	16458

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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
- 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

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	31/01/2022	2.70%	<b>1.79%</b>	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16421
<b>80%</b>	2 Year	31/01/2022	2.50%	<b>1.99%</b>	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16422
<b>90%</b>	2 Year	31/01/2022	2.10%	<b>2.39%</b>	£40,000	£500,000	Standard	£499	£0	✓	£0	16423

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## 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
- 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	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
<b>50%</b>	2 Year	31/01/2022	<b>1.39%</b>	£40,000	£500,000	Standard	£999	£0	✓	£250	16449
<b>60%</b>	2 Year	31/01/2022	<b>1.59%</b>	£40,000	£2,000,000	Assisted	£0	£0	✓	£0	16412
	2 Year	31/01/2022	<b>1.59%</b>	£75,000	£2,000,000	Standard	£0	£0	✓	£300	16413
	3 Year	31/01/2023	<b>1.74%</b>	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16437
	5 Year	31/01/2025	<b>1.84%</b>	£75,000	£2,000,000	Standard	£0	£0	✓	£300	16443
	5 Year	31/01/2025	<b>1.84%</b>	£75,000	£2,000,000	Assisted	£0	£0	✓	£0	16444

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75%	2 Year	31/01/2022	1.79%	£100,000	£1,000,000	Assisted	£0	£0	✓	£0	16414
	2 Year	31/01/2022	1.79%	£100,000	£1,000,000	Standard	£0	£0	✓	£400	16415
	2 Year	31/01/2022	1.94%	£100,000	£1,000,000	Assisted	£0	£0	✓	£400	16416
	3 Year	31/01/2023	1.84%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16370
	5 Year	31/01/2025	1.94%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16380
	5 Year	31/01/2025	1.94%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16381
	5 Year	31/01/2025	2.04%	£75,000	£1,000,000	Assisted	£0	£0	✓	£300	16382
80%	2 Year	31/01/2022	1.89%	£100,000	£1,000,000	Assisted	£0	£0	✓	£0	16417
	3 Year	31/01/2023	1.99%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16438
	5 Year	31/01/2025	2.09%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16383
	5 Year	31/01/2025	2.09%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16384
90%	2 Year	31/01/2022	2.24%	£75,000	£500,000	Assisted	£0	£0	✓	£0	16418
	2 Year	31/01/2022	2.24%	£75,000	£500,000	Standard	£0	£0	✓	£400	16419
	3 Year	31/01/2023	2.39%	£75,000	£500,000	Standard	£0	£0	✓	£300	16439
	5 Year	31/01/2025	2.44%	£40,000	£500,000	Assisted	£0	£0	✓	£0	16385
	5 Year	31/01/2025	2.44%	£75,000	£500,000	Standard	£0	£0	✓	£300	16386

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## Remortgage fixed rates products (including 0.50% cashback)

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- 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) (0.5% cashback)

Fixed rate deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	2.5%	1.5%			

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 <sup>†</sup>	Product code
<b>60%</b>	2 Year	31/01/2022	<b>1.84%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16450
<b>75%</b>	2 Year	31/01/2022	<b>1.99%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16451
<b>80%</b>	2 Year	31/01/2022	<b>2.19%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16452
<b>85%</b>	2 Year	31/01/2022	<b>2.24%</b>	£40,000	£500,000	Standard	£0	£0	✓	0.50%	16453
<b>90%</b>	2 Year	31/01/2022	<b>2.44%</b>	£40,000	£500,000	Standard	£0	£0	✓	0.50%	16454

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† The cashback is calculated on the mortgage loan.



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## 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
- 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

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>75%</b>	2 Year	31/01/2022	2.70%	<b>1.79%</b>	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16425
<b>80%</b>	2 Year	31/01/2022	2.50%	<b>1.99%</b>	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16426
<b>90%</b>	2 Year	31/01/2022	2.10%	<b>2.39%</b>	£40,000	£500,000	Assisted	£499	£0	✓	£0	16427

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