

The following products will be withdrawn from close of business **Tuesday 10 March 2020.**

Processing your DIPs

The deadline for the completion of DIPs on the products being withdrawn is close of business Tuesday 10 March 2020.

If you have already completed a DIP, either at refer or accept stage, pipeline applications will be accepted until close of business
Tuesday 17 March 2020.



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ist@westbrom.co.uk



0345 241 3597

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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.

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 ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/03/2022	1.29%	£40,000	£750,000	Standard	£999	£0	✓	£0	16604
	2 Year	31/03/2022	1.59%	£40,000	£2,000,000	Standard	£0	£0	✓	£0	16502
	3 Year	31/03/2023	1.74%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16531
	5 Year	31/03/2025	1.89%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16543
75%	2 Year	31/03/2022	1.39%	£40,000	£750,000	Standard	£999	£0	✓	£0	16603
	2 Year	31/03/2022	1.79%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16503
	3 Year	31/03/2023	1.84%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16532
	5 Year	31/03/2025	2.19%	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16544

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Δ Interest is charged on all fees added to the loan

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

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A14982-03/20-01

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
80%	2 Year	31/03/2022	1.79%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16505
	5 Year	31/03/2025	1.99%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16545
	5 Year	31/03/2025	2.39%	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16546
85%	2 Year	31/03/2022	1.89%	£40,000	£500,000	Standard	£0	£0	✓	£0	16506
	3 Year	31/03/2023	2.04%	£40,000	£500,000	Standard	£0	£0	✓	£0	16619
	3 Year	31/03/2023	2.29%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16534
90%	2 Year	31/03/2022	1.89%	£40,000	£500,000	Standard	£999	£0	✓	£0	16606
	2 Year	31/03/2022	2.09%	£40,000	£500,000	Standard	£0	£0	✓	£0	16605
	2 Year	31/03/2022	2.49%	£100,000	£500,000	Standard	£0	£0	✓	£750	16508
	3 Year	31/03/2023	2.34%	£40,000	£500,000	Standard	£0	£0	✓	£0	16535
	3 Year	31/03/2023	2.59%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16536
	5 Year	31/03/2025	2.39%	£40,000	£500,000	Standard	£0	£0	✓	£0	16547
	5 Year	31/03/2025	2.54%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16548
95%	2 Year	31/03/2022	2.79%	£40,000	£350,000	Standard	£0	£0	✓	£0	16648

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Remortgage fixed rates products

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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 ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/03/2022	1.29%	£75,000	£1,000,000	Assisted	£999	£0	✓	£0	16608
	2 Year	31/03/2022	1.59%	£75,000	£2,000,000	Standard	£0	£0	✓	£300	16518
	2 Year	31/03/2022	1.59%	£75,000	£2,000,000	Assisted	£0	£0	✓	£0	16607
75%	2 Year	31/03/2022	1.79%	£100,000	£1,000,000	Assisted	£0	£0	✓	£0	16519
	2 Year	31/03/2022	1.79%	£100,000	£1,000,000	Standard	£0	£0	✓	£400	16520
	2 Year	31/03/2022	1.89%	£100,000	£1,000,000	Assisted	£0	£0	✓	£500	16609
80%	2 Year	31/03/2022	1.89%	£100,000	£1,000,000	Assisted	£0	£0	✓	£300	16610
90%	2 Year	31/03/2022	1.89%	£75,000	£500,000	Assisted	£999	£0	✓	£0	16612
	5 Year	31/03/2025	2.44%	£75,000	£500,000	Standard	£0	£0	✓	£300	16559

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A14982-03/20-01

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
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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) (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 ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
60%	2 Year	31/03/2022	1.84%	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16512
75%	2 Year	31/03/2022	1.99%	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16513
80%	2 Year	31/03/2022	2.19%	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16514
85%	2 Year	31/03/2022	2.24%	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16515
90%	2 Year	31/03/2022	2.44%	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16516

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† The cashback is calculated on the mortgage loan.



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