

# Effective from Wednesday 17 June 2020

## Remortgage fixed rates products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **3.99%** 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	30/09/2022	1.14%	£40,000	£2,000,000	Assisted	£999	£0	✓	£0	16898
	2 Year	30/09/2022	1.59%	£40,000	£2,000,000	Assisted	£0	£0	✓	£0	16836
	2 Year	30/09/2022	1.64%	£75,000	£2,000,000	Standard	£0	£0	✓	£500	16837
	2 Year	30/09/2022	1.84%	£75,000	£2,000,000	Assisted	£0	£0	✓	£500	16838
	3 Year	30/09/2023	1.39%	£40,000	£2,000,000	Assisted	£999	£0	✓	£0	16904
	3 Year	30/09/2023	1.64%	£40,000	£2,000,000	Assisted	£0	£0	✓	£0	16847
	3 Year	30/09/2023	1.69%	£75,000	£2,000,000	Standard	£0	£0	✓	£500	16848

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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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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.

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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
60%	5 Year	30/09/2025	1.39%	£40,000	£2,000,000	Assisted	£999	£0	✓	£0	16906
	5 Year	30/09/2025	1.69%	£40,000	£2,000,000	Assisted	£0	£0	✓	£0	16907
	5 Year	30/09/2025	1.74%	£40,000	£2,000,000	Standard	£0	£0	✓	£500	16856
75%	2 Year	30/09/2022	1.24%	£40,000	£1,000,000	Assisted	£999	£0	✓	£0	16899
	2 Year	30/09/2022	1.59%	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	16900
	2 Year	30/09/2022	1.69%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16901
	2 Year	30/09/2022	2.04%	£75,000	£1,000,000	Assisted	£0	£0	✓	£700	16841
	3 Year	30/09/2023	1.44%	£40,000	£1,000,000	Assisted	£999	£0	✓	£0	16905
	3 Year	30/09/2023	1.74%	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	16849
	5 Year	30/09/2025	1.49%	£40,000	£1,000,000	Assisted	£999	£0	✓	£0	16908
	5 Year	30/09/2025	1.74%	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	16909
	5 Year	30/09/2025	1.84%	£40,000	£1,000,000	Standard	£0	£0	✓	£500	16858

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80%	2 Year	30/09/2022	1.44%	£40,000	£1,000,000	Assisted	£999	£0	✓	£0	16902
	2 Year	30/09/2022	1.99%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16842
	5 Year	30/09/2025	1.71%	£40,000	£1,000,000	Assisted	£1495	£0	✓	£0	16910
	5 Year	30/09/2025	1.99%	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	16859
	5 Year	30/09/2025	1.99%	£40,000	£1,000,000	Standard	£0	£0	✓	£500	16911
85%	2 Year	30/09/2022	1.59%	£40,000	£500,000	Assisted	£999	£0	✓	£0	16903
	2 Year	30/09/2022	2.19%	£75,000	£500,000	Standard	£0	£0	✓	£500	16843
	3 Year	30/09/2023	2.14%	£75,000	£500,000	Assisted	£0	£0	✓	£0	16850
	5 Year	30/09/2025	1.86%	£40,000	£500,000	Assisted	£1495	£0	✓	£0	16912
	5 Year	30/09/2025	2.19%	£40,000	£500,000	Assisted	£0	£0	✓	£0	16861

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