

Effective from Tuesday 16 April 2024

## Purchase/Mover fixed rates products

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.74%** variable, or SVR with a potential reduction determined by your client's Loan to Value at that time for the rest of the term
- 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	3%	2%			
3 years	4%	3%	2%		
5 years	6%	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
75%	2 Year	30/09/2026	<b>4.91%</b>	£40,000	£1,000,000	Standard	£999	£0	✓	£0	19569
	2 Year	30/09/2026	<b>5.16%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£0	19570
	3 Year	30/09/2027	<b>4.71%</b>	£40,000	£1,000,000	Standard	£999	£0	✓	£0	19591
	3 Year	30/09/2027	<b>4.94%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£0	19592
	5 Year	30/06/2029	<b>4.64%</b>	£75,000	£1,000,000	Standard	£999	£0	✓	£0	19476
	5 Year	30/06/2029	<b>4.76%</b>	£75,000	£1,000,000	Standard	£0	£0	✓	£0	19477

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.

<sup>Δ</sup> Interest is charged on all fees added to the loan

<sup>†</sup> Any fees added to the mortgage cannot exceed 95% LTV.

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

For full Lending and Security Guidelines visit [wbfi.co.uk](http://wbfi.co.uk).



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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
85%	2 Year	30/09/2026	5.03%	£40,000	£500,000	Standard	£999	£0	✓	£0	19571
	2 Year	30/09/2026	5.29%	£40,000	£500,000	Standard	£0	£0	✓	£0	19572
	3 Year	30/09/2027	4.84%	£40,000	£500,000	Standard	£999	£0	✓	£0	19593
	3 Year	30/09/2027	5.05%	£40,000	£500,000	Standard	£0	£0	✓	£0	19594
	5 Year	30/06/2029	4.72%	£75,000	£500,000	Standard	£999	£0	✓	£0	19478
	5 Year	30/06/2029	4.83%	£75,000	£500,000	Standard	£0	£0	✓	£0	19479
90%	2 Year	30/09/2026	5.16%	£40,000	£500,000	Standard	£999	£0	✓	£0	19573
	2 Year	30/09/2026	5.42%	£40,000	£500,000	Standard	£0	£0	✓	£0	19574
	2 Year	30/09/2026	5.65%	£40,000	£500,000	Standard	£0	£0	✓	£500	19575
	3 Year	30/09/2027	4.96%	£40,000	£500,000	Standard	£999	£0	✓	£0	19595
	3 Year	30/09/2027	5.14%	£40,000	£500,000	Standard	£0	£0	✓	£0	19596
	3 Year	30/09/2027	5.29%	£40,000	£500,000	Standard	£0	£0	✓	£500	19597
	5 Year	30/06/2029	4.83%	£75,000	£500,000	Standard	£999	£0	✓	£0	19480
	5 Year	30/06/2029	4.93%	£75,000	£500,000	Standard	£0	£0	✓	£0	19481
	5 Year	30/06/2029	5.09%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	19482

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Max LTV	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	30/09/2026	5.59%	£40,000	£400,000	Standard	£499 <sup>†</sup>	£0	✓	£0	19576
	2 Year	30/09/2026	5.71%	£40,000	£400,000	Standard	£0	£0	✓	£0	19577
	2 Year	30/09/2026	5.94%	£40,000	£400,000	Standard	£0	£0	✓	£500	19578
	3 Year	30/09/2027	5.38%	£40,000	£400,000	Standard	£499 <sup>†</sup>	£0	✓	£0	19598
	3 Year	30/09/2027	5.43%	£40,000	£400,000	Standard	£0	£0	✓	£0	19599
	3 Year	30/09/2027	5.63%	£40,000	£400,000	Standard	£0	£0	✓	£500	19600
	5 Year	30/06/2029	5.34%	£100,000	£400,000	Standard	£0	£0	✓	£1,000	19485

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# Effective from Thursday 11 January 2024

## Purchase/Mover discounted variable rate products

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.74%** variable, or SVR with a potential reduction determined by your client's Loan to Value at that time for the rest of the term
- 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 should your client wish to redeem, overpay or switch to another product with the Society

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	During the discounted period the product rate will never fall below †	Product code
<b>90%</b>	2 Year	30/04/2026	<b>0.80%</b>	5.94%	£40,000	£500,000	Standard	£999	£0	✓	£0	2.50%	19353

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<sup>Δ</sup> Interest is charged on all fees added to the loan

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† A product floor applies to all discounted products which is set to a standard rate of 2.50% during the discounted period.

◊ Any fees added to the mortgage cannot exceed 95% LTV.

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