

Effective from Friday 10 July 2020

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 **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	Standard	£999	£0	✓	£0	16948
	2 Year	30/09/2022	1.24%	£40,000	£2,000,000	Standard	£999	£0	✓	£500	16862
	2 Year	30/09/2022	1.62%	£75,000	£2,000,000	Standard	£0	£0	✓	£500	16949
	3 Year	30/09/2023	1.34%	£40,000	£2,000,000	Standard	£999	£0	✓	£0	16957
	3 Year	30/09/2023	1.64%	£75,000	£2,000,000	Standard	£0	£0	✓	£500	16958

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Δ Interest is charged on all fees added to the loan

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

For full Lending and Security Guidelines visit wbfi.co.uk.



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 'the West Brom' and 'the West Brom for intermediaries' are trading names of West Bromwich Building Society.

A12884-07/20-02

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%	5 Year	30/09/2025	1.40%	£40,000	£2,000,000	Standard	£999	£0	✓	£0	16963
	5 Year	30/09/2025	1.54%	£40,000	£2,000,000	Standard	£999	£0	✓	£500	16875
	5 Year	30/09/2025	1.69%	£75,000	£2,000,000	Standard	£0	£0	✓	£500	16964
75%	2 Year	30/09/2022	1.25%	£40,000	£1,000,000	Standard	£999	£0	✓	£0	16950
	2 Year	30/09/2022	1.35%	£40,000	£1,000,000	Standard	£999	£0	✓	£500	16951
	2 Year	30/09/2022	1.44%	£40,000	£1,000,000	Standard	£999	£0	✓	£500	16863
	2 Year	30/09/2022	1.79%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16952
	3 Year	30/09/2023	1.84%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16959
	5 Year	30/09/2025	1.54%	£40,000	£1,000,000	Standard	£999	£0	✓	£0	16965
	5 Year	30/09/2025	1.64%	£40,000	£1,000,000	Standard	£999	£0	✓	£500	16876
	5 Year	30/09/2025	1.84%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16966

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80%	2 Year	30/09/2022	1.43%	£40,000	£1,000,000	Standard	£999	£0	✓	£0	16953
	2 Year	30/09/2022	1.54%	£40,000	£1,000,000	Standard	£999	£0	✓	£500	16864
	2 Year	30/09/2022	1.89%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16954
	3 Year	30/09/2023	1.74%	£40,000	£1,000,000	Standard	£999	£0	✓	£500	16960
	3 Year	30/09/2023	1.99%	£40,000	£1,000,000	Standard	£0	£0	✓	£500	16961
	5 Year	30/09/2025	1.79%	£40,000	£1,000,000	Standard	£999	£0	✓	£500	16877
	5 Year	30/09/2025	1.99%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16967
85%	2 Year	30/09/2022	1.79%	£40,000	£500,000	Standard	£999	£0	✓	£0	16955
	2 Year	30/09/2022	2.04%	£75,000	£500,000	Standard	£0	£0	✓	£0	16956
	3 Year	30/09/2023	1.94%	£40,000	£500,000	Standard	£499	£0	✓	£0	16962
	5 Year	30/09/2025	2.04%	£40,000	£500,000	Standard	£999	£0	✓	£0	16968
	5 Year	30/09/2025	2.14%	£40,000	£500,000	Standard	£0	£0	✓	£0	16969

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