

Purchase/Mover fixed rates products

Effective from Friday 11 July 2025

Important information

- When the initial product rate ends it automatically moves to our Standard Variable Rate (SVR), currently **6.49%** variable, or a reduced variable rate based on the loan to value (LTV), for the rest of the term.
- Repayment only.
- Daily interest.
- Interest will be charged to date of redemption.
- Overpayments allowed below £1,000. The amount that interest is charged on will 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.
- Purchase/Mover fixed rate products are available for new build houses up to 85% LTV, for higher LTV options please see our 'new build' specific range of products.

Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 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 ^	Booking fee	Free standard valuation*	Cashback	Product code
80%	2 Year	31/12/2027	4.10%	£40,000	£1,000,000	Standard	£999	£0	✓	£0	20656
	2 Year	31/12/2027	4.30%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	20657
	3 Year	31/12/2028	4.30%	£40,000	£1,000,000	Standard	£999	£0	✓	£0	20671
	3 Year	31/12/2028	4.44%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	20672

These mortgage products run for a fixed period with a set end date. The actual length of the product may vary slightly, depending on when the mortgage is completed.

^ Interest is charged on all fees added to the loan.

† Any fees added to the mortgage can't exceed 95% LTV.

* Free standard valuations are only applicable for properties up to £1m. An overview of our valuation options are available [here](#).

For full Lending and Security Guidelines visit [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 ^	Booking fee	Free standard valuation*	Cashback	Product code
80%	5 Year	30/09/2030	4.30%	£75,000	£1,000,000	Standard	£999	£0	✓	£0	20643
	5 Year	30/09/2030	4.41%	£75,000	£1,000,000	Standard	£0	£0	✓	£0	20644
90%	2 Year	31/12/2027	4.29%	£40,000	£500,000	Standard	£999	£0	✓	£0	20658
	2 Year	31/12/2027	4.50%	£40,000	£500,000	Standard	£0	£0	✓	£0	20659
	2 Year	31/12/2027	4.75%	£40,000	£500,000	Standard	£0	£0	✓	£500	20660
	3 Year	31/12/2028	4.40%	£40,000	£500,000	Standard	£999	£0	✓	£0	20673
	3 Year	31/12/2028	4.55%	£40,000	£500,000	Standard	£0	£0	✓	£0	20674
	3 Year	31/12/2028	4.72%	£40,000	£500,000	Standard	£0	£0	✓	£500	20675
	5 Year	30/09/2030	4.40%	£75,000	£500,000	Standard	£999	£0	✓	£0	20645
	5 Year	30/09/2030	4.51%	£100,000	£500,000	Standard	£0	£0	✓	£0	20646
	5 Year	30/09/2030	4.67%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	20647

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Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min loan	Max loan	Legal fee	Completion fee ^	Booking fee	Free standard valuation*	Cashback	Product code
95%	2 Year	31/12/2027	4.94%	£40,000	£400,000	Standard	£999†	£0	✓	£0	20661
	2 Year	31/12/2027	5.13%	£40,000	£400,000	Standard	£0	£0	✓	£0	20662
	2 Year	31/12/2027	5.39%	£40,000	£400,000	Standard	£0	£0	✓	£500	20663
	3 Year	31/12/2028	4.83%	£40,000	£400,000	Standard	£999†	£0	✓	£0	20676
	3 Year	31/12/2028	4.98%	£40,000	£400,000	Standard	£0	£0	✓	£0	20677
	3 Year	31/12/2028	5.15%	£40,000	£400,000	Standard	£0	£0	✓	£500	20678
	5 Year	30/09/2030	4.94%	£75,000	£400,000	Standard	£999†	£0	✓	£0	20518
	5 Year	30/09/2030	5.04%	£75,000	£400,000	Standard	£0	£0	✓	£0	20519
	5 Year	30/09/2030	5.23%	£100,000	£400,000	Standard	£0	£0	✓	£1,000	20520

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Purchase/Mover discounted variable rate products

Effective from Thursday 5 June 2025

Important information

- When the initial product rate ends it automatically moves to our Standard Variable Rate (SVR), currently **6.49%** variable, or a reduced variable rate based on the loan to value (LTV), for the rest of the term.
- Repayment only.
- Daily interest.
- Interest will be charged to date of redemption.
- Overpayments allowed below £1,000. The amount that interest is charged on will 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.
- Purchase/Mover fixed rate products are available for new build houses up to 85% LTV, for higher LTV options please see our 'new build' specific range of products.

Max LTV (excl. fees)	Deal period	End date	Discount off SVR	Initial product rate	Min loan	Max loan	Legal fee	Completion fee ^	Booking fee	Free standard valuation*	Cashback	During the Discounted period the product will never fall below	Product code
90%	2 Year	30/09/2027	1.50%	4.99%	£40,000	£500,000	Standard	£999	£0	✓	£0	2.50%	20597

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^ Interest is charged on all fees added to the loan

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

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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.

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