

Foreign Nationals - Purchase/Mover fixed rate products

Effective from Thursday 13 August 2026

Important information

- When the initial product rate ends it automatically moves to our Standard Variable Rate (SVR), currently **6.24%** 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 90% LTV.

Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
2 years	2.5%	1.5%			
3 years	3.5%	2.5%	1.5%		
5 years	5.5%	4.5%	3.5%	2.5%	1.5%

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	Interest rate code
80%	2 Year	31/10/2028	5.34%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	21681	12848
	5 Year	31/10/2031	5.40%	£75,000	£1,000,000	Standard	£0	£0	✓	£0	21684	12851
90%	2 Year	31/10/2028	5.45%	£40,000	£750,000	Standard	£0	£0	✓	£0	21682	12849
	3 Year	31/10/2029	5.45%	£40,000	£750,000	Standard	£0	£0	✓	£0	21683	12850
	5 Year	31/10/2031	5.53%	£75,000	£750,000	Standard	£999†	£0	✓	£0	21685	12852

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 90% 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](#).

wbfi.co.uk | ist@westbrom.co.uk | 0345 241 3597

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.