Foreign Nationals - Shared Ownership Purchase/Mover fixed rate products

Effective from Thursday 13 August 2026

Important information

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.24%** variable, or SVR with a potential reduction determined by your client's Loan to Value at that time for the rest of the term
- Daily interest
- Interest will be charged to the 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				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
2 years	2.5%	1.5%			

Max Borrowers Share	Max LTV of Borrowers Share	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
75%	95%	2 Year	31/10/2028	**5.52%**	£40,000	£600,000	Standard	£0	£0	✓	£0	21686	12853

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.

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

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

◊ Maximum LTV of Borrowers Share - up to 95% LTV for houses and up to 85% LTV for flats (including new build).

* An overview of our Valuation options are available here.

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