

Effective from Friday 12 April 2024

Remortgage 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 ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	30/09/2026	5.05%	£40,000	£1,000,000	Standard	£999	£0	✓	£500	19579
	2 Year	30/09/2026	5.40%	£40,000	£1,000,000	Standard	£0	£0	✓	£500	19580
	3 Year	30/09/2027	4.83%	£40,000	£1,000,000	Standard	£999	£0	✓	£500	19601
	3 Year	30/09/2027	5.06%	£40,000	£1,000,000	Standard	£0	£0	✓	£500	19602
	5 Year	30/06/2029	4.90%	£75,000	£1,000,000	Standard	£999	£0	✓	£500	19486
	5 Year	30/06/2029	4.99%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	19487

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.

^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.



wbfi.co.uk



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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.

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.

A12884-04/24-01

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
85%	2 Year	30/09/2026	5.30%	£40,000	£500,000	Standard	£999	£0	✓	£500	19581
	2 Year	30/09/2026	5.59%	£40,000	£500,000	Standard	£0	£0	✓	£500	19582
	3 Year	30/09/2027	5.04%	£40,000	£500,000	Standard	£999	£0	✓	£500	19603
	3 Year	30/09/2027	5.29%	£40,000	£500,000	Standard	£0	£0	✓	£500	19604
	5 Year	30/06/2029	5.03%	£75,000	£500,000	Standard	£999	£0	✓	£500	19488
	5 Year	30/06/2029	5.14%	£75,000	£500,000	Standard	£0	£0	✓	£500	19489
90%	2 Year	30/09/2026	5.45%	£40,000	£500,000	Standard	£999	£0	✓	£500	19583
	2 Year	30/09/2026	5.74%	£40,000	£500,000	Standard	£0	£0	✓	£500	19584
	3 Year	30/09/2027	5.18%	£40,000	£500,000	Standard	£999	£0	✓	£500	19605
	3 Year	30/09/2027	5.40%	£40,000	£500,000	Standard	£0	£0	✓	£500	19606
	5 Year	30/06/2029	5.14%	£75,000	£500,000	Standard	£999	£0	✓	£500	19490
	5 Year	30/06/2029	5.24%	£75,000	£500,000	Standard	£0	£0	✓	£500	19491

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Effective from Thursday 11 January 2024

Remortgage 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 ^Δ	Booking fee	Free standard valuation*	Cashback	During the discounted period the product rate will never fall below†	Product code
80%	2 Year	30/04/2026	1.00%	5.74%	£40,000	£1,000,000	Assisted	£999	£0	✓	£0	2.50%	19354

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.

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

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

† 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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