

Effective from Friday 19 April 2024

## Shared Ownership - Purchase/Mover fixed 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
- 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				
	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 Borrowers Share	Max LTV of Borrowers Share <sup>◇</sup>	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	85%	2 Year	30/09/2026	<b>5.19%</b>	£40,000	£500,000	Standard	£999	£0	✓	£0	19585
	85%	2 Year	30/09/2026	<b>5.89%</b>	£40,000	£500,000	Standard	£0	£0	✓	£250	19586
	85%	5 Year	30/09/2029	<b>5.44%</b>	£40,000	£500,000	Standard	£0	£0	✓	£500	19609

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.

<sup>Δ</sup> Interest is charged on all fees added to the loan

<sup>†</sup> Any fees added to the mortgage cannot exceed 95% LTV.

<sup>◇</sup> 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](http://wbfi.co.uk).



[wbfi.co.uk](http://wbfi.co.uk)



[ist@westbrom.co.uk](mailto: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.

Head Office: 2 Providence Place, West Bromwich B70 8AF. [www.westbrom.co.uk](http://www.westbrom.co.uk) 'the West Brom' and 'the West Brom for intermediaries' are trading names of West Bromwich Building Society.

A14780-04/24-01

Max Borrowers Share	Max LTV of Borrowers Share <sup>◇</sup>	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>△</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	90%	2 Year	30/09/2026	5.29%	£40,000	£500,000	Standard	£999	£0	✓	£0	19587
	90%	2 Year	30/09/2026	5.91%	£40,000	£500,000	Standard	£0	£0	✓	£250	19588
	90%	3 Year	30/09/2027	5.54%	£40,000	£500,000	Standard	£0	£0	✓	£250	19607
	90%	5 Year	30/09/2029	5.54%	£40,000	£500,000	Standard	£0	£0	✓	£500	19610
	95%	2 Year	30/09/2026	5.71%	£60,000	£400,000	Standard	£499 <sup>†</sup>	£0	✓	£0	19589
	95%	2 Year	30/09/2026	6.04%	£40,000	£400,000	Standard	£0	£0	✓	£250	19590
	95%	3 Year	30/09/2027	5.79%	£40,000	£400,000	Standard	£0	£0	✓	£250	19608
	95%	5 Year	30/09/2029	5.64%	£40,000	£400,000	Standard	£499 <sup>†</sup>	£0	✓	£0	19611
	95%	5 Year	30/09/2029	5.81%	£40,000	£400,000	Standard	£0	£0	✓	£500	19612

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.

<sup>△</sup> Interest is charged on all fees added to the loan

<sup>†</sup> Any fees added to the mortgage cannot exceed 95% LTV.

<sup>◇</sup> 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](http://wbfi.co.uk).



[wbfi.co.uk](http://wbfi.co.uk)



[ist@westbrom.co.uk](mailto: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.

Head Office: 2 Providence Place, West Bromwich B70 8AF. [www.westbrom.co.uk](http://www.westbrom.co.uk) 'the West Brom' and 'the West Brom for intermediaries' are trading names of West Bromwich Building Society.

A14780-04/24-01