

Effective from Thursday 2 April 2026

Switcher fixed rates products

- 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%			
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
75%	2 Year	31/07/2028	4.94%	£1	£1,000,000	N/A	£0	£0	N/A	£0	21313
	3 Year	31/07/2029	4.94%	£1	£1,000,000	N/A	£0	£0	N/A	£0	21321
	5 Year	31/07/2031	4.99%	£1	£1,000,000	N/A	£0	£0	N/A	£0	21325
85%	2 Year	31/07/2028	4.84%	£1	£750,000	N/A	£999	£0	N/A	£0	21315
	2 Year	31/07/2028	5.04%	£1	£750,000	N/A	£0	£0	N/A	£0	21314
	3 Year	31/07/2029	5.04%	£1	£750,000	N/A	£0	£0	N/A	£0	21322
	5 Year	31/07/2031	5.09%	£1	£750,000	N/A	£0	£0	N/A	£0	21326

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.

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.

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
90%	2 Year	31/07/2028	5.09%	£1	£750,000	N/A	£999	£0	N/A	£0	21317
	2 Year	31/07/2028	5.21%	£1	£750,000	N/A	£0	£0	N/A	£0	21316
	3 Year	31/07/2029	5.25%	£1	£750,000	N/A	£0	£0	N/A	£0	21323
	5 Year	31/07/2031	5.34%	£1	£750,000	N/A	£0	£0	N/A	£0	21327
95%	2 Year	31/07/2028	5.30%	£1	£600,000	N/A	£0	£0	N/A	£0	21318
	3 Year	31/07/2029	5.30%	£1	£600,000	N/A	£0	£0	N/A	£0	21324
	5 Year	31/07/2031	5.40%	£1	£600,000	N/A	£0	£0	N/A	£0	21328
100%	2 Year	31/07/2028	5.45%	£1	£400,000	N/A	£0	£0	N/A	£0	21319

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.

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.

Effective from Thursday 2 April 2026

Switcher discounted variable rate products

- 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)

Discounted rate deal period	Year				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
2 years	1%	1%			

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/ Tracker period the product will never fall below	Product code
90%	2 Year	31/07/2028	1.64%	4.60%	£1	£750,000	N/A	£0	£0	N/A	£0	2.50%	21320

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.

* A product floor applies to all discounted products which is set to a standard rate of 2.50% during the discounted period.

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.

Effective from Thursday 2 April 2026

Help to Buy Switcher fixed rate products

- 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%			
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
75%	2 Year	31/07/2028	5.38%	£1	£1,000,000	N/A	£0	£0	N/A	£0	21336
	5 Year	31/07/2031	5.44%	£1	£1,000,000	N/A	£0	£0	N/A	£0	21337

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.

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.

Effective from Thursday 2 April 2026

Shared Ownership Switcher fixed rate products

- 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%			
3 years	3.5%	2.5%	1.5%		
5 years	5.5%	4.5%	3.5%	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
75%	90%	2 Year	31/07/2028	5.38%	£1	£750,000	N/A	£0	£0	N/A	£0	21329
	90%	3 Year	31/07/2029	5.40%	£1	£750,000	N/A	£0	£0	N/A	£0	21332
	90%	5 Year	31/07/2031	5.43%	£1	£750,000	N/A	£0	£0	N/A	£0	21334
	95%	2 Year	31/07/2028	5.42%	£1	£600,000	N/A	£0	£0	N/A	£0	21330
	95%	3 Year	31/07/2029	5.45%	£1	£600,000	N/A	£0	£0	N/A	£0	21333
	95%	5 Year	31/07/2031	5.46%	£1	£600,000	N/A	£0	£0	N/A	£0	21335
	100%	2 Year	31/07/2028	5.50%	£1	£400,000	N/A	£0	£0	N/A	£0	21331

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.

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.