

Effective from Wednesday 1 May 2024

Switcher 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
- 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	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	Booking fee	Free standard valuation	Cashback	Product code
75%	2 Year	31/08/2026	5.04%	£1	£1,000,000	N/A	£0	£0	N/A	£0	19661
	3 Year	31/08/2027	4.99%	£1	£1,000,000	N/A	£0	£0	N/A	£0	19666
	5 Year	31/08/2029	4.84%	£1	£1,000,000	N/A	£0	£0	N/A	£0	19670
85%	2 Year	31/08/2026	5.19%	£1	£500,000	N/A	£0	£0	N/A	£0	19662
	3 Year	31/08/2027	5.19%	£1	£500,000	N/A	£0	£0	N/A	£0	19667
	5 Year	31/08/2029	4.99%	£1	£500,000	N/A	£0	£0	N/A	£0	19671
90%	2 Year	31/08/2026	5.39%	£1	£500,000	N/A	£0	£0	N/A	£0	19663
	3 Year	31/08/2027	5.39%	£1	£500,000	N/A	£0	£0	N/A	£0	19668
	5 Year	31/08/2029	5.11%	£1	£500,000	N/A	£0	£0	N/A	£0	19672

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.



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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.

A14777-05/24-01

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
95%	2 Year	31/08/2026	5.54%	£1	£400,000	N/A	£0	£0	N/A	£0	19664
	3 Year	31/08/2027	5.44%	£1	£400,000	N/A	£0	£0	N/A	£0	19669
	5 Year	31/08/2029	5.29%	£1	£400,000	N/A	£0	£0	N/A	£0	19673
100%	2 Year	31/08/2026	5.79%	£1	£400,000	N/A	£0	£0	N/A	£0	19665

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Assisted Mortgage Switcher fixed rate products

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- 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%			

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	31/08/2026	5.34%	£1	£250,000	N/A	£0	£0	N/A	£0	19681

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Help to Buy Switcher fixed rate products

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- 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%			
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	Booking fee	Free standard valuation	Cashback	Product code
75%	2 Year	31/08/2026	5.49%	£1	£1,000,000	N/A	£0	£0	N/A	£0	19674
	5 Year	31/08/2029	5.39%	£1	£1,000,000	N/A	£0	£0	N/A	£0	19675

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Shared Ownership Switcher fixed rate products

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- 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%			
5 years	6%	5%	4%	3%	2%

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%	85%	2 Year	31/08/2026	5.49%	£1	£500,000	N/A	£0	£0	N/A	£0	19676
	85%	5 Year	31/08/2029	5.34%	£1	£500,000	N/A	£0	£0	N/A	£0	19679
	95%	2 Year	31/08/2026	5.69%	£1	£400,000	N/A	£0	£0	N/A	£0	19677
	95%	5 Year	31/08/2029	5.54%	£1	£400,000	N/A	£0	£0	N/A	£0	19680
	100%	2 Year	31/08/2026	5.99%	£1	£400,000	N/A	£0	£0	N/A	£0	19678

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