

BM Rate Guide

3rd April 2017

BM Standard Variable Rate (not available for new mortgage applications)

4.59%

Bank of England Base Rate

0.25%

Buy to Let

10% overpayment allowed each year on all products

Fixed - Purchase and Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	1.79	30/06/2019	£1,995	£300,000	£1,000,000	0	60	3% to 30/06/2018 1% to 30/06/2019	WBJ	Exclusive when taking out BM Conveyancing. See your BDM for details.
	1.89	30/06/2019	£1,995	£300,000	£1,000,000	0	60	3% to 30/06/2018 1% to 30/06/2019	WBK	N/A
	1.89	30/06/2019	0.50%	£25,001	£300,000	0	60	3% to 30/06/2018 1% to 30/06/2019	WBL	Exclusive when taking out BM Conveyancing. See your BDM for details.
	1.99	30/06/2019	0.50%	£25,001	£300,000	0	60	3% to 30/06/2018 1% to 30/06/2019	WBM	N/A
	2.04	30/06/2019	£995	£25,001	£1,000,000	0	60	3% to 30/06/2018 1% to 30/06/2019	WBN	Refund of standard mortgage valuation fee (Max £920) £500 Cashback Remortgage Only
	2.09	30/06/2019	£495	£25,001	£1,000,000	0	60	3% to 30/06/2018 1% to 30/06/2019	WCY	£500 cashback Available for House Purchase only
	2.34	30/06/2019	£0	£25,001	£1,000,000	0	60	3% to 30/06/2018 2% to 30/06/2019	WBO	Refund of standard mortgage valuation fee (Max £920) £500 Cashback Remortgage Only
	2.34	30/06/2019	£0	£25,001	£1,000,000	0	60	3% to 30/06/2018 2% to 30/06/2019	WBP	Refund of standard mortgage valuation fee (Max £920)
	2.04	30/06/2019	£1,995	£300,000	£1,000,000	0	75	3% to 30/06/2018 1% to 30/06/2019	WBQ	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.14	30/06/2019	£1,995	£300,000	£1,000,000	0	75	3% to 30/06/2018 1% to 30/06/2019	WBR	N/A
	2.24	30/06/2019	£1,495	£25,001	£1,000,000	0	75	3% to 30/06/2018 1% to 30/06/2019	WBS	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.34	30/06/2019	£1,495	£25,001	£1,000,000	0	75	3% to 30/06/2018 1% to 30/06/2019	WBT	N/A
	2.39	30/06/2019	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2018 2% to 30/06/2019	WBU	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.44	30/06/2019	£995	£25,001	£1,000,000	0	75	3% to 30/06/2018 1% to 30/06/2019	WBV	Remortgage Only Refund of standard mortgage valuation fee (Max £920) £500 cashback
2.49	30/06/2019	£495	£25,001	£1,000,000	0	75	3% to 30/06/2018 2% to 30/06/2019	WCZ	£500 cashback Available for House Purchase only	
2.49	30/06/2019	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2018 2% to 30/06/2019	WBW	N/A	
2.74	30/06/2019	£0	£25,001	£1,000,000	0	75	3% to 30/06/2018 2% to 30/06/2019	WBX	Refund of standard mortgage valuation fee (Max £920)	
3 year	2.59	30/06/2020	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2018 4% to 30/06/2019 1% to 30/06/2020	TZD	N/A
	2.99	30/06/2020	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2018 4% to 30/06/2019 2% to 30/06/2020	TZE	N/A
5 year	2.39	30/06/2022	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2018 4% to 30/06/2019 3% to 30/06/2021 1% to 30/06/2022	WDA	N/A
	2.69	30/06/2022	£995	£25,001	£1,000,000	0	60	5% to 30/06/2018 4% to 30/06/2019 3% to 30/06/2021 1% to 30/06/2022	WDB	Remortgage Only Refund of standard mortgage valuation fee (Max £920) £500 cashback
	2.79	30/06/2022	£0	£25,001	£1,000,000	0	60	5% to 30/06/2018 4% to 30/06/2019 3% to 30/06/2021 2% to 30/06/2022	WDC	N/A
	2.89	30/06/2022	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2018 4% to 30/06/2019 3% to 30/06/2021 1% to 30/06/2022	WDD	N/A
	3.19	30/06/2022	£995	£25,001	£1,000,000	0	75	5% to 30/06/2018 4% to 30/06/2019 3% to 30/06/2021 2% to 30/06/2022	WDE	Remortgage Only Refund of standard mortgage valuation fee (Max £920) £500 cashback
	3.29	30/06/2022	£0	£25,001	£1,000,000	0	75	5% to 30/06/2018 4% to 30/06/2019 3% to 30/06/2021 2% to 30/06/2022	WDF	N/A

Buy to Let

3rd April 2017

Not available for First Time Buyers
10% overpayment allowed each year on all products

Tracker - Purchase and Remortgage										
Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	1.99	+1.74	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	WBY	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.09	+1.84	0.50%	£25,001	£1,000,000	0	60	3% in year 1 2% in year 2	WBZ	N/A
	2.34	+2.09	£1,495	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WCA	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.44	+2.19	£1,495	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WCB	N/A
	2.49	+2.24	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WCC	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.59	+2.34	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WCD	N/A

Let to Buy

3rd April 2017

Not available for First Time Buyers

Not available for porting

10% overpayment allowed each year on all products

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	1.89	30/06/2019	0.50%	£25,001	£1,000,000	0	60	3% to 30/06/2018 1% to 30/06/2019	WCE	Exclusive when taking out BM Conveyancing. See your BDM for details.
	1.99	30/06/2019	0.50%	£25,001	£1,000,000	0	60	3% to 30/06/2018 1% to 30/06/2019	WCF	N/A
	2.24	30/06/2019	£1,495	£25,001	£1,000,000	0	75	3% to 30/06/2018 1% to 30/06/2019	WCG	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.34	30/06/2019	£1,495	£25,001	£1,000,000	0	75	3% to 30/06/2018 1% to 30/06/2019	WCH	N/A
	2.39	30/06/2019	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2018 1% to 30/06/2019	WCI	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.49	30/06/2019	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2018 2% to 30/06/2019	WCJ	N/A
5 year	2.39	30/06/2022	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2018 4% to 30/06/2019 3% to 30/06/2021 1% to 30/06/2022	WDG	N/A
	2.89	30/06/2022	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2018 4% to 30/06/2019 3% to 30/06/2021 1% to 30/06/2022	WDH	N/A

Not available for First Time Buyers

Not available for porting

10% overpayment allowed each year on all products

Tracker - Remortgage										
Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.09	+1.84	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	WCK	N/A
	2.44	+2.19	£1,495	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WCL	N/A

Product Transfers

3rd April 2017

Buy to Let

10% overpayment allowed each year on all products

Fixed									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code
2 Year	3.54	31/07/2019	£0	£1,000	£149,999	0	60	3% to 31/07/2019	TZW
	3.29	31/07/2019	£499	£150,000	£299,999	0	60	3% to 31/07/2018 2% to 31/07/2019	TZZ
	3.39	31/07/2019	£0	£150,000	£299,999	0	60	3% to 31/07/2018 2% to 31/07/2019	TZY
	3.09	31/07/2019	£999	£300,000	£2,000,000	0	60	3% to 31/07/2018 2% to 31/07/2019	WAH
	3.89	31/07/2019	£0	£1,000	£149,999	60	75	3% to 31/07/2019	TZX
	3.54	31/07/2019	£499	£150,000	£299,999	60	75	3% to 31/07/2019	WAG
	3.69	31/07/2019	£0	£150,000	£299,999	60	75	3% to 31/07/2019	WAF
	3.29	31/07/2019	£999	£300,000	£2,000,000	60	75	3% to 31/07/2018 2% to 31/07/2019	WAI
5 year	4.19	31/07/2022	£0	£1,000	£149,999	0	60	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WAJ
	3.99	31/07/2022	£499	£150,000	£299,999	0	60	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WAM
	4.04	31/07/2022	£0	£150,000	£299,999	0	60	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WAL
	3.84	31/07/2022	£999	£300,000	£2,000,000	0	60	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2021 2% to 31/07/2022	WAP
	4.69	31/07/2022	£0	£1,000	£149,999	60	75	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WAK
	4.39	31/07/2022	£499	£150,000	£299,999	60	75	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WAO
	4.49	31/07/2022	£0	£150,000	£299,999	60	75	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WAN
	4.19	31/07/2022	£999	£300,000	£2,000,000	60	75	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WAQ
	5.19	31/07/2022	£0	£1,000	£2,000,000	75	125	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	TZU

Let to Buy

10% overpayment allowed each year on all products

Fixed									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code
2 Year	3.54	31/07/2019	£0	£1,000	£149,999	0	60	3% to 31/07/2019	WAR
	3.29	31/07/2019	£499	£150,000	£299,999	0	60	3% to 31/07/2018 2% to 31/07/2019	WAU
	3.39	31/07/2019	£0	£150,000	£299,999	0	60	3% to 31/07/2018 2% to 31/07/2019	WAT
	3.09	31/07/2019	£999	£300,000	£2,000,000	0	60	3% to 31/07/2018 2% to 31/07/2019	WAX
	3.89	31/07/2019	£0	£1,000	£149,999	60	75	3% to 31/07/2019	WAS
	3.54	31/07/2019	£499	£150,000	£299,999	60	75	3% to 31/07/2019	WAW
	3.69	31/07/2019	£0	£150,000	£299,999	60	75	3% to 31/07/2019	WAV
	3.29	31/07/2019	£999	£300,000	£2,000,000	60	75	3% to 31/07/2018 2% to 31/07/2019	WAY
5 year	4.19	31/07/2022	£0	£1,000	£149,999	0	60	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WAZ
	3.99	31/07/2022	£499	£150,000	£299,999	0	60	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WBC
	4.04	31/07/2022	£0	£150,000	£299,999	0	60	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WBB
	3.84	31/07/2022	£999	£300,000	£2,000,000	0	60	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WBF
	4.69	31/07/2022	£0	£1,000	£149,999	60	75	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WBA
	4.39	31/07/2022	£499	£150,000	£299,999	60	75	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WBE
	4.49	31/07/2022	£0	£150,000	£299,999	60	75	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WBD
	4.19	31/07/2022	£999	£300,000	£2,000,000	60	75	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	WBG
	5.19	31/07/2022	£0	£1,000	£2,000,000	75	125	5% to 31/07/2018 4% to 31/07/2019 3% to 31/07/2022	TZV

Further Borrowing only
3rd April 2017
Buy to Let and Let to Buy

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Buy to Let Product Code	Let to Buy Product Code
2 year	3.29	31/07/2019	£0	£5,000	£1,000,000	0	75	3% to 31/07/2019	WBH	WBI

Tracker											
Product Type	Rate(%)	Tracks BOE	Reversion Rate(%)	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Buy to Let Product Code	Additional Info
3 year	3.49	+3.24	4.59	£0	£5,000	£1,000,000	0	75	5% for year 1 4% for year 2 3% for year 3	TXX	Further Borrowing only. Drawdown facility. Drawdown of over payments. Payment Holidays. ERCs on full Redemption only. Only available in conjunction with an existing Flexible Mortgage.