

BM Rate Guide

18th April 2018

BM Standard Variable Rate (not available for new mortgage applications)
Bank of England Base Rate

4.84%
0.50%

Buy to Let

10% overpayment allowed each year on all products

Fixed - House Purchase										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.29	30/06/2020	£0	£25,001	£1,000,000	0	60	3% to 30/06/2019 1% to 30/06/2020	XDK	N/A
	1.65	30/06/2020	£1,995	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XDL	N/A
	1.89	30/06/2020	£995	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XDM	N/A
	2.69	30/06/2020	£0	£25,001	£1,000,000	0	75	3% to 30/06/2019 2% to 30/06/2020	XDN	N/A
	2.06	30/06/2020	£1,995	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XDO	N/A
	2.29	30/06/2020	£995	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XDP	N/A
3 year	2.29	30/06/2021	£995	£25,001	£1,000,000	0	60	4% to 30/06/2019 3% to 30/06/2020 1% to 30/06/2021	XDQ	N/A
	2.84	30/06/2021	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 1% to 30/06/2021	XDR	N/A
5 year	2.71	30/06/2023	£0	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XDS	N/A
	2.55	30/06/2023	£995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDT	N/A
	2.39	30/06/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDU	N/A
	3.20	30/06/2023	£0	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XDV	N/A
	3.04	30/06/2023	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDW	N/A
	2.88	30/06/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDX	N/A

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.19	30/06/2020	£0	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XJQ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.19	30/06/2020	£0	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XLZ	Free Level 1 valuation fee (max £1,500) £300 Cashback
	1.99	30/06/2020	0.50%	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XJV	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.99	30/06/2020	0.50%	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XMA	Free Level 1 valuation fee (max £1,500) £300 Cashback
	1.79	30/06/2020	£995	£25,001	£1,000,000	0	60	1% to 30/06/2020	XJR	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.79	30/06/2020	£995	£25,001	£1,000,000	0	60	1% to 30/06/2020	XMB	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.37	30/06/2020	£0	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XMG	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.37	30/06/2020	£0	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XME	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.17	30/06/2020	0.50%	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XMF	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.17	30/06/2020	0.50%	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XMD	Free Level 1 valuation fee (max £1,500) £300 Cashback
	1.97	30/06/2020	£995	£25,001	£1,000,000	0	75	1% to 30/06/2020	XMH	Free Level 1 valuation fee (max £1,500) Free Conveyancing
1.97	30/06/2020	£995	£25,001	£1,000,000	0	75	1% to 30/06/2020	XMC	Free Level 1 valuation fee (max £1,500) £300 Cashback	
3 year	2.06	30/06/2021	£995	£25,001	£1,000,000	0	60	3% to 30/06/2019 2% to 30/06/2020 1% to 30/06/2021	XMJ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.06	30/06/2021	£995	£25,001	£1,000,000	0	60	3% to 30/06/2019 2% to 30/06/2020 1% to 30/06/2021	XMI	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.51	30/06/2021	£995	£25,001	£1,000,000	0	75	4% to 30/06/2019 3% to 30/06/2020 1% to 30/06/2021	XML	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.51	30/06/2021	£995	£25,001	£1,000,000	0	75	4% to 30/06/2019 3% to 30/06/2020 1% to 30/06/2021	XMK	Free Level 1 valuation fee (max £1,500) £300 Cashback
5 year	2.58	30/06/2023	£0	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XKF	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.58	30/06/2023	£0	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XMO	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.42	30/06/2023	£995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XKH	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.42	30/06/2023	£995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XMN	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.26	30/06/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XKE	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.26	30/06/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XMM	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.92	30/06/2023	£0	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XMS	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.92	30/06/2023	£0	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XMR	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.76	30/06/2023	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XMT	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.76	30/06/2023	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XMQ	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.60	30/06/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XMU	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.60	30/06/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XMP	Free Level 1 valuation fee (max £1,500) £300 Cashback

Buy to Let

18th April 2018

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

Tracker - House Purchase

Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.44	+1.94	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	XDY	N/A
	2.94	+2.44	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	XDZ	N/A
	2.99	+2.49	£995	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	XEA	N/A

Tracker - Remortgage

Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.34	+1.84	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	XEB	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.62	+2.12	0.50%	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	XMY	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.62	+2.12	£995	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	XXM	Free Level 1 valuation fee (max £1,500) Free Conveyancing

Let to Buy 18th April 2018

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	2.19	30/06/2020	£0	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XLQ	Free Level 1 valuation fee (max £1,500) £300 Cashback
	1.79	30/06/2020	£995	£25,001	£1,000,000	0	60	1% to 30/06/2020	XLP	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.37	30/06/2020	£0	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XLS	Free Level 1 valuation fee (max £1,500) £300 Cashback
	1.97	30/06/2020	£995	£25,001	£1,000,000	0	75	1% to 30/06/2020	XLR	Free Level 1 valuation fee (max £1,500) £300 Cashback
5 year	2.58	30/06/2023	£0	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XLV	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.42	30/06/2023	£995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XLU	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.26	30/06/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XLT	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.92	30/06/2023	£0	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XLX	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.76	30/06/2023	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XLY	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.60	30/06/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XLW	Free Level 1 valuation fee (max £1,500) £300 Cashback

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	2.44	+1.94	0.50%	£25,001	£1,000,000	0	60	3% in year 1 2% in year 2	XMV	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.72	+2.22	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	XMW	Free Level 1 valuation fee (max £1,500) £300 Cashback

Product Transfers

18th April 2018

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	2.99	31/07/2020	£499	£1,000	£2,000,000	0	60	3% to 31/07/2019 1% to 31/07/2020	XKS
	3.14	31/07/2020	£0	£1,000	£2,000,000	0	60	3% to 31/07/2019 1% to 31/07/2020	XKR
	2.69	31/07/2020	£999	£1,000	£2,000,000	0	60	3% to 31/07/2019 1% to 31/07/2020	XLH
	3.19	31/07/2020	£499	£1,000	£2,000,000	60	75	3% to 31/07/2019 1% to 31/07/2020	XLA
	3.39	31/07/2020	£0	£1,000	£2,000,000	60	75	3% to 31/07/2019 2% to 31/07/2020	XKZ
	2.84	31/07/2020	£999	£1,000	£2,000,000	60	75	3% to 31/07/2019 1% to 31/07/2020	XLL
5 year	4.29	31/07/2023	£499	£1,000	£2,000,000	0	60	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XKW
	4.34	31/07/2023	£0	£1,000	£2,000,000	0	60	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XKV
	4.14	31/07/2023	£999	£1,000	£2,000,000	0	60	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XLJ
	4.69	31/07/2023	£499	£1,000	£2,000,000	60	75	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XLE
	4.79	31/07/2023	£0	£1,000	£2,000,000	60	75	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XLD
	4.49	31/07/2023	£999	£1,000	£2,000,000	60	75	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XLN
	5.19	31/07/2023	£0	£1,000	£2,000,000	75	125	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2023	XFW

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	2.99	31/07/2020	£499	£1,000	£2,000,000	0	60	3% to 31/07/2019 1% to 31/07/2020	XKU
	3.14	31/07/2020	£0	£1,000	£2,000,000	0	60	3% to 31/07/2019 1% to 31/07/2020	XKT
	2.69	31/07/2020	£999	£1,000	£2,000,000	0	60	3% to 31/07/2019 1% to 31/07/2020	XLI
	3.19	31/07/2020	£499	£1,000	£2,000,000	60	75	3% to 31/07/2019 1% to 31/07/2020	XLC
	3.39	31/07/2020	£0	£1,000	£2,000,000	60	75	3% to 31/07/2019 2% to 31/07/2020	XLB
	2.84	31/07/2020	£999	£1,000	£2,000,000	60	75	3% to 31/07/2019 1% to 31/07/2020	XLM
5 year	4.29	31/07/2023	£499	£1,000	£2,000,000	0	60	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XKY
	4.34	31/07/2023	£0	£1,000	£2,000,000	0	60	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XKX
	4.14	31/07/2023	£999	£1,000	£2,000,000	0	60	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XLK
	4.69	31/07/2023	£499	£1,000	£2,000,000	60	75	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XLG
	4.79	31/07/2023	£0	£1,000	£2,000,000	60	75	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2023	XLF
	4.49	31/07/2023	£999	£1,000	£2,000,000	60	75	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	XLO
	5.19	31/07/2023	£0	£1,000	£2,000,000	75	125	5% to 31/07/2019 4% to 31/07/2020 3% to 31/07/2023	AFX

Further Borrowing only
18th April 2018
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	31/07/2020	£0	£5,000	£1,000,000	0	75	3% to 31/07/2020	XFY	XFZ

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	2.99	4.84	£0	£5,000	£1,000,000	0	75	5% for year 1 4% for year 2 3% for year 3	XAW	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.