

BM Rate Guide

9th July 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	2.23	30/09/2020	£0	£25,001	£1,000,000	0	60	2% to 30/09/2019 1% to 30/09/2020	XNL	N/A
	1.69	30/09/2020	£1,995	£25,001	£1,000,000	0	60	1% to 30/09/2019 1% to 30/09/2020	XNM	N/A
	1.89	30/09/2020	£995	£25,001	£1,000,000	0	60	1% to 30/09/2019 1% to 30/09/2020	XNN	N/A
	2.44	30/09/2020	£0	£25,001	£1,000,000	0	75	2% to 30/09/2019 1% to 30/09/2020	XNO	N/A
	1.90	30/09/2020	£1,995	£25,001	£1,000,000	0	75	1% to 30/09/2019 1% to 30/09/2020	XNP	N/A
	2.09	30/09/2020	£995	£25,001	£1,000,000	0	75	2% to 30/09/2019 1% to 30/09/2020	XNQ	N/A
3 year	2.04	30/09/2021	£995	£25,001	£1,000,000	0	60	3% to 30/09/2019 2% to 30/09/2020 1% to 30/09/2021	XNR	N/A
	2.59	30/09/2021	£995	£25,001	£1,000,000	0	75	4% to 30/09/2019 3% to 30/09/2020 1% to 30/09/2021	XNS	N/A
5 year	2.42	30/09/2023	£0	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 2% to 30/09/2023	XNT	N/A
	2.28	30/09/2023	£995	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XNU	N/A
	2.14	30/09/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2021 2% to 30/09/2022 1% to 30/09/2023	XNV	N/A
	2.91	30/09/2023	£0	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 2% to 30/09/2023	XNW	N/A
	2.77	30/09/2023	£995	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XNX	N/A
	2.63	30/09/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XNY	N/A

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.24	30/09/2020	£0	£25,001	£1,000,000	0	60	2% to 30/09/2019 1% to 30/09/2020	XRB	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.24	30/09/2020	£0	£25,001	£1,000,000	0	60	2% to 30/09/2019 1% to 30/09/2020	XRA	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.04	30/09/2020	0.50%	£25,001	£1,000,000	0	60	2% to 30/09/2019 1% to 30/09/2020	XQZ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.04	30/09/2020	0.50%	£25,001	£1,000,000	0	60	2% to 30/09/2019 1% to 30/09/2020	XRD	Free Level 1 valuation fee (max £1,500) £300 Cashback
	1.84	30/09/2020	£995	£25,001	£1,000,000	0	60	1% to 30/09/2020	XRC	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.84	30/09/2020	£995	£25,001	£1,000,000	0	60	1% to 30/09/2020	XRE	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.37	30/09/2020	£0	£25,001	£1,000,000	0	75	2% to 30/09/2019 1% to 30/09/2020	XOW	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.37	30/09/2020	£0	£25,001	£1,000,000	0	75	2% to 30/09/2019 1% to 30/09/2020	XOU	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.17	30/09/2020	0.50%	£25,001	£1,000,000	0	75	2% to 30/09/2019 1% to 30/09/2020	XOV	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.17	30/09/2020	0.50%	£25,001	£1,000,000	0	75	2% to 30/09/2019 1% to 30/09/2020	XOT	Free Level 1 valuation fee (max £1,500) £300 Cashback
	1.97	30/09/2020	£995	£25,001	£1,000,000	0	75	1% to 30/09/2020	XOX	Free Level 1 valuation fee (max £1,500) Free Conveyancing
1.97	30/09/2020	£995	£25,001	£1,000,000	0	75	1% to 30/09/2020	XOS	Free Level 1 valuation fee (max £1,500) £300 Cashback	
3 year	2.06	30/09/2021	£995	£25,001	£1,000,000	0	60	3% to 30/09/2019 2% to 30/09/2020 1% to 30/09/2021	XOZ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.06	30/09/2021	£995	£25,001	£1,000,000	0	60	2% to 30/09/2020 1% to 30/09/2021	XOY	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.44	30/09/2021	£995	£25,001	£1,000,000	0	75	3% to 30/09/2020 1% to 30/09/2021	XRF	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.44	30/09/2021	£995	£25,001	£1,000,000	0	75	4% to 30/09/2019 3% to 30/09/2020 1% to 30/09/2021	XRG	Free Level 1 valuation fee (max £1,500) £300 Cashback
5 year	2.52	30/09/2023	£0	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XRL	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.52	30/09/2023	£0	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 2% to 30/09/2023	XRM	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.36	30/09/2023	£995	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XRH	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.36	30/09/2023	£995	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XRI	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.20	30/09/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2021 2% to 30/09/2022 1% to 30/09/2023	XRJ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.20	30/09/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2021 2% to 30/09/2022 1% to 30/09/2023	XRK	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.85	30/09/2023	£0	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XRS	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.85	30/09/2023	£0	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XRP	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.69	30/09/2023	£995	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XRQ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.69	30/09/2023	£995	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XRO	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.53	30/09/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XRR	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.53	30/09/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XRN	Free Level 1 valuation fee (max £1,500) £300 Cashback

Buy to Let

9th July 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	2.13	+1.63	0.00%	£25,001	£1,000,000	0	60	3% in year 1 2% in year 2	XRT	N/A
	2.34	+1.84	£0	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	XRU	N/A

Tracker - Remortgage

Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.14	+1.64	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	XRX	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.14	+1.64	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	XRZ	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.27	+1.77	0.00%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	XRY	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.27	+1.77	£0	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	XSA	Free Level 1 valuation fee (max £1,500) £300 Cashback

Let to Buy 9th July 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	2.24	30/09/2020	£0	£25,001	£1,000,000	0	60	2% to 30/09/2019 1% to 30/09/2020	XQS	Free Level 1 valuation fee (max £1,500) £300 Cashback
	1.84	30/09/2020	£995	£25,001	£1,000,000	0	60	1% to 30/09/2020	XQR	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.37	30/09/2020	£0	£25,001	£1,000,000	0	75	2% to 30/09/2019 1% to 30/09/2020	XOI	Free Level 1 valuation fee (max £1,500) £300 Cashback
	1.97	30/09/2020	£995	£25,001	£1,000,000	0	75	1% to 30/09/2020	XOH	Free Level 1 valuation fee (max £1,500) £300 Cashback
5 year	2.52	30/09/2023	£0	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XQV	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.36	30/09/2023	£995	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XQT	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.20	30/09/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2021 2% to 30/09/2022 1% to 30/09/2023	XQU	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.85	30/09/2023	£0	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XQX	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.69	30/09/2023	£995	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XQY	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.53	30/09/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2019 4% to 30/09/2020 3% to 30/09/2022 1% to 30/09/2023	XQW	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	2.14	2 year	£0	£25,001	£1,000,000	0	60	3% in year 1 2% in year 2	XRV	Free Level 1 valuation fee (max £1,500) £300 Cashback
	2.42	2 year	£0	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	XRW	Free Level 1 valuation fee (max £1,500) £300 Cashback

Product Transfers

9th July 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	31/10/2020	£499	£1,000	£2,000,000	0	60	3% to 31/10/2019 1% to 31/10/2020	XPU
	3.14	31/10/2020	£0	£1,000	£2,000,000	0	60	3% to 31/10/2019 2% to 31/10/2020	XPT
	2.69	31/10/2020	£999	£1,000	£2,000,000	0	60	2% to 31/10/2019 1% to 31/10/2020	XQB
	3.19	31/10/2020	£499	£1,000	£2,000,000	60	75	3% to 31/10/2019 1% to 31/10/2020	XPY
	3.39	31/10/2020	£0	£1,000	£2,000,000	60	75	3% to 31/10/2019 2% to 31/10/2020	XPX
	2.84	31/10/2020	£999	£1,000	£2,000,000	60	75	3% to 31/10/2019 1% to 31/10/2020	XQD
5 year	3.14	31/10/2023	£499	£1,000	£2,000,000	0	60	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 2% to 31/10/2023	XQG
	3.19	31/10/2023	£0	£1,000	£2,000,000	0	60	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 2% to 31/10/2023	XQF
	2.99	31/10/2023	£999	£1,000	£2,000,000	0	60	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 1% to 31/10/2023	XQN
	3.44	31/10/2023	£499	£1,000	£2,000,000	60	75	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 2% to 31/10/2023	XQK
	3.54	31/10/2023	£0	£1,000	£2,000,000	60	75	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 2% to 31/10/2023	XQJ
	3.24	31/10/2023	£999	£1,000	£2,000,000	60	75	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 1% to 31/10/2023	XQP
	5.19	31/10/2023	£0	£1,000	£2,000,000	75	125	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2023	XPO

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	31/10/2020	£499	£1,000	£2,000,000	0	60	3% to 31/10/2019 1% to 31/10/2020	XPW
	3.14	31/10/2020	£0	£1,000	£2,000,000	0	60	3% to 31/10/2019 1% to 31/10/2020	XPV
	2.69	31/10/2020	£999	£1,000	£2,000,000	0	60	2% to 31/10/2019 1% to 31/10/2020	XQC
	3.19	31/10/2020	£499	£1,000	£2,000,000	60	75	3% to 31/10/2019 1% to 31/10/2020	XQA
	3.39	31/10/2020	£0	£1,000	£2,000,000	60	75	3% to 31/10/2019 1% to 31/10/2020	XPZ
	2.84	31/10/2020	£999	£1,000	£2,000,000	60	75	3% to 31/10/2019 1% to 31/10/2020	XQE
5 year	3.14	31/10/2023	£499	£1,000	£2,000,000	0	60	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 1% to 31/10/2023	XQI
	3.19	31/10/2023	£0	£1,000	£2,000,000	0	60	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 1% to 31/10/2023	XQH
	2.99	31/10/2023	£999	£1,000	£2,000,000	0	60	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 1% to 31/10/2023	XQO
	3.44	31/10/2023	£499	£1,000	£2,000,000	60	75	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 2% to 31/10/2023	XQM
	3.54	31/10/2023	£0	£1,000	£2,000,000	60	75	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 2% to 31/10/2023	XQL
	3.24	31/10/2023	£999	£1,000	£2,000,000	60	75	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2022 1% to 31/10/2023	XQQ
	5.19	31/10/2023	£0	£1,000	£2,000,000	75	125	5% to 31/10/2019 4% to 31/10/2020 3% to 31/10/2023	XPQ

Further Borrowing only
9th July 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	31/10/2020	£0	£5,000	£1,000,000	0	75	3% to 31/10/2020	XPR	XPS

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.