

BM Rate Guide

18th August 2017

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

4.59%
0.25%

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	1.89	31/12/2019	£0	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WMT	N/A
	1.69	31/12/2019	0.50%	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WMU	N/A
	1.49	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WMV	N/A
	2.39	31/12/2019	£0	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WMW	N/A
	2.19	31/12/2019	0.50%	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WMX	N/A
	1.99	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WND	N/A
3 year	2.09	31/12/2020	£995	£25,001	£1,000,000	0	60	5% to 31/12/2018 3% to 31/12/2019 1% to 31/12/2020	WMZ	N/A
	2.74	31/12/2020	£995	£25,001	£1,000,000	0	75	5% to 31/12/2018 4% to 31/12/2019 2% to 31/12/2020	WNA	N/A
5 year	2.41	31/12/2022	£0	£25,001	£1,000,000	0	60	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNE	N/A
	2.25	31/12/2022	£995	£25,001	£1,000,000	0	60	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNF	N/A
	2.09	31/12/2022	£1,995	£25,001	£1,000,000	0	60	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNG	N/A
	3.05	31/12/2022	£0	£25,001	£1,000,000	0	75	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 2% to 31/12/2022	WNH	N/A
	2.89	31/12/2022	£995	£25,001	£1,000,000	0	75	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNJ	N/A
	2.73	31/12/2022	£1,995	£25,001	£1,000,000	0	75	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNI	N/A

Fixed - Remortgage

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.14	31/12/2019	£0	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WMS	Free Level 1 valuation fee (max £1,500) £500 cashback
	1.74	31/12/2019	0.50%	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WNL	Free Level 1 valuation fee (max £1,500)
	1.64	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WNK	Free Level 1 valuation fee (max £1,500) £500 cashback
	2.34	31/12/2019	£0	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WNO	Free Level 1 valuation fee (max £1,500)
	2.14	31/12/2019	0.50%	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WNN	Free Level 1 valuation fee (max £1,500)
	2.04	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WNM	Free Level 1 valuation fee (max £1,500) £500 cashback
3 year	2.14	31/12/2020	£995	£25,001	£1,000,000	0	60	5% to 31/12/2018 3% to 31/12/2019 1% to 31/12/2020	WNB	Free Level 1 valuation fee (max £1,500)
	2.69	31/12/2020	£995	£25,001	£1,000,000	0	75	5% to 31/12/2018 4% to 31/12/2019 1% to 31/12/2020	WNC	Free Level 1 valuation fee (max £1,500)
5 year	2.51	31/12/2022	£0	£25,001	£1,000,000	0	60	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNQ	Free Level 1 valuation fee (max £1,500)
	2.36	31/12/2022	£995	£25,001	£1,000,000	0	60	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNR	Free Level 1 valuation fee (max £1,500) £500 cashback
	2.19	31/12/2022	£1,995	£25,001	£1,000,000	0	60	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNP	Free Level 1 valuation fee (max £1,500)
	3.06	31/12/2022	£0	£25,001	£1,000,000	0	75	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 2% to 31/12/2022	WNU	Free Level 1 valuation fee (max £1,500)
	2.91	31/12/2022	£995	£25,001	£1,000,000	0	75	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNT	Free Level 1 valuation fee (max £1,500) £500 cashback
	2.74	31/12/2022	£1,995	£25,001	£1,000,000	0	75	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNS	Free Level 1 valuation fee (max £1,500)

Buy to Let

18th August 2017

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	1.79	+1.54	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	WLT	N/A
	2.29	+2.04	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WLU	N/A
	2.34	+2.09	£995	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WLV	N/A

Tracker - Remortgage

Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	1.84	+1.59	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	WMN	Free Level 1 valuation fee (max £1,500)
	2.24	+1.99	0.50%	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WMP	Free Level 1 valuation fee (max £1,500)
	2.24	+1.99	£995	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WMO	Free Level 1 valuation fee (max £1,500)

Let to Buy

18th August 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	1.74	31/12/2019	0.50%	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WNV	Free Level 1 valuation fee (max £1,500)
	1.44	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WNW	Free Level 1 valuation fee (max £1,500)
	2.14	31/12/2019	0.50%	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WNY	Free Level 1 valuation fee (max £1,500)
	1.84	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 2% to 31/12/2019	WNX	Free Level 1 valuation fee (max £1,500)
5 year	2.19	31/12/2022	£1,995	£25,001	£1,000,000	0	60	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WNZ	Free Level 1 valuation fee (max £1,500)
	2.74	31/12/2022	£1,995	£25,001	£1,000,000	0	75	5% to 31/12/2018 4% to 31/12/2019 3% to 31/12/2021 1% to 31/12/2022	WOA	Free Level 1 valuation fee (max £1,500)

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	1.84	+1.59	0.50%	£25,001	£1,000,000	0	60	3% in year 1 2% in year 2	WMQ	Free Level 1 valuation fee (max £1,500)
	2.24	+1.99	0.50%	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WMR	Free Level 1 valuation fee (max £1,500)

Product Transfers

18th August 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	3.09	31/10/2019	£0	£1,000	£99,999	0	60	3% to 31/10/2018 2% to 31/10/2019	WKW
	2.54	31/10/2019	£499	£100,000	£299,999	0	60	3% to 31/10/2018 1% to 31/10/2019	WLF
	2.64	31/10/2019	£0	£100,000	£299,999	0	60	3% to 31/10/2018 1% to 31/10/2019	WKU
	2.34	31/10/2019	£999	£300,000	£2,000,000	0	60	3% to 31/10/2018 1% to 31/10/2019	WLI
	3.39	31/10/2019	£0	£1,000	£99,999	60	75	3% to 31/10/2018 2% to 31/10/2019	WKQ
	2.74	31/10/2019	£499	£100,000	£299,999	60	75	3% to 31/10/2018 1% to 31/10/2019	WLD
	2.89	31/10/2019	£0	£100,000	£299,999	60	75	3% to 31/10/2018 1% to 31/10/2019	WKR
	2.49	31/10/2019	£999	£300,000	£2,000,000	60	75	3% to 31/10/2018 1% to 31/10/2019	WKO
5 year	4.19	31/10/2022	£0	£1,000	£99,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WLK
	3.99	31/10/2022	£499	£100,000	£299,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WKN
	4.04	31/10/2022	£0	£100,000	£299,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WLG
	3.84	31/10/2022	£999	£300,000	£2,000,000	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WHD
	4.69	31/10/2022	£0	£1,000	£99,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WKK
	4.39	31/10/2022	£499	£100,000	£299,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WKM
	4.49	31/10/2022	£0	£100,000	£299,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WKZ
	4.19	31/10/2022	£999	£300,000	£2,000,000	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHE
5.19	31/10/2022	£0	£1,000	£2,000,000	75	125	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WGN	

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	3.09	31/10/2019	£0	£1,000	£99,999	0	60	3% to 31/10/2018 2% to 31/10/2019	WKS
	2.54	31/10/2019	£499	£100,000	£299,999	0	60	3% to 31/10/2018 1% to 31/10/2019	WKX
	2.64	31/10/2019	£0	£100,000	£299,999	0	60	3% to 31/10/2018 1% to 31/10/2019	WKV
	2.34	31/10/2019	£999	£300,000	£2,000,000	0	60	3% to 31/10/2018 1% to 31/10/2019	WKY
	3.39	31/10/2019	£0	£1,000	£99,999	60	75	3% to 31/10/2018 2% to 31/10/2019	WLB
	2.74	31/10/2019	£499	£100,000	£299,999	60	75	3% to 31/10/2018 1% to 31/10/2019	WLA
	2.89	31/10/2019	£0	£100,000	£299,999	60	75	3% to 31/10/2018 1% to 31/10/2019	WKL
	2.49	31/10/2019	£999	£300,000	£2,000,000	60	75	3% to 31/10/2018 1% to 31/10/2019	WLH
5 year	4.19	31/10/2022	£0	£1,000	£99,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WLL
	3.99	31/10/2022	£499	£100,000	£299,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WKP
	4.04	31/10/2022	£0	£100,000	£299,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WLJ
	3.84	31/10/2022	£999	£300,000	£2,000,000	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHT
	4.69	31/10/2022	£0	£1,000	£99,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WLE
	4.39	31/10/2022	£499	£100,000	£299,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WLC
	4.49	31/10/2022	£0	£100,000	£299,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2021 2% to 31/10/2022	WKT
	4.19	31/10/2022	£999	£300,000	£2,000,000	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHU
	5.19	31/10/2022	£0	£1,000	£2,000,000	75	125	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WGO

Further Borrowing only
18th August 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	31/10/2019	£0	£5,000	£1,000,000	0	75	3% to 31/10/2019	WHV	WHW

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.

Countrywide, Slater Hogg, Mortgage Intelligence Holdings, MIH13 and The Buy to Let Business

18th August 2017

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	1.79	31/12/2019	£995	£25,001	£1,000,000	0	75	2% to 31/12/2018 1% to 31/12/2019	WOB	N/A

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	1.44	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WOC	Free Level 1 valuation fee (max £1,500)