

## BM Rate Guide 1st December 2017

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
<b>2 year</b>	2.09	31/03/2020	£0	£25,001	£1,000,000	0	60	3% to 31/03/2019 2% to 31/03/2020	WVW	N/A
	1.89	31/03/2020	0.50%	£25,001	£1,000,000	0	60	3% to 31/03/2019 1% to 31/03/2020	WVW	N/A
	1.69	31/03/2020	£995	£25,001	£1,000,000	0	60	2% to 31/03/2019 1% to 31/03/2020	WVX	N/A
	2.59	31/03/2020	£0	£25,001	£1,000,000	0	75	3% to 31/03/2019 2% to 31/03/2020	WVY	N/A
	2.39	31/03/2020	0.50%	£25,001	£1,000,000	0	75	3% to 31/03/2019 2% to 31/03/2020	WVZ	N/A
	2.19	31/03/2020	£995	£25,001	£1,000,000	0	75	3% to 31/03/2019 1% to 31/03/2020	WWA	N/A
<b>3 year</b>	2.29	31/03/2021	£995	£25,001	£1,000,000	0	60	5% to 31/03/2019 3% to 31/03/2020 1% to 31/03/2021	WWB	N/A
	2.94	31/03/2021	£995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 2% to 31/03/2021	WWC	N/A
<b>5 year</b>	2.61	31/03/2023	£0	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WWD	N/A
	2.45	31/03/2023	£995	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WWE	N/A
	2.29	31/03/2023	£1,995	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WWF	N/A
	3.25	31/03/2023	£0	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 2% to 31/03/2023	WWG	N/A
	3.09	31/03/2023	£995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WWH	N/A
	2.93	31/03/2023	£1,995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WWI	N/A

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.19	31/03/2020	£0	£25,001	£1,000,000	0	60	3% to 31/03/2019 1% to 31/03/2020	WWX	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.19	31/03/2020	£0	£25,001	£1,000,000	0	60	3% to 31/03/2019 1% to 31/03/2020	WVW	Free Level 1 valuation fee (max £1,500) £250 Cashback
	1.99	31/03/2020	0.50%	£25,001	£1,000,000	0	60	3% to 31/03/2019 1% to 31/03/2020	WVU	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.99	31/03/2020	0.50%	£25,001	£1,000,000	0	60	3% to 31/03/2019 1% to 31/03/2020	WWW	Free Level 1 valuation fee (max £1,500) £250 Cashback
	1.79	31/03/2020	£995	£25,001	£1,000,000	0	60	2% to 31/03/2019 1% to 31/03/2020	WWT	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.79	31/03/2020	£995	£25,001	£1,000,000	0	60	2% to 31/03/2019 1% to 31/03/2020	WVY	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.59	31/03/2020	£0	£25,001	£1,000,000	0	75	3% to 31/03/2019 1% to 31/03/2020	WXA	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.59	31/03/2020	£0	£25,001	£1,000,000	0	75	3% to 31/03/2019 2% to 31/03/2020	WXE	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.39	31/03/2020	0.50%	£25,001	£1,000,000	0	75	3% to 31/03/2019 1% to 31/03/2020	WXD	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.39	31/03/2020	0.50%	£25,001	£1,000,000	0	75	3% to 31/03/2019 2% to 31/03/2020	WWZ	Free Level 1 valuation fee (max £1,500) £250 Cashback
2.19	31/03/2020	£995	£25,001	£1,000,000	0	75	3% to 31/03/2019 1% to 31/03/2020	WXC	Free Level 1 valuation fee (max £1,500) Free Conveyancing	
2.19	31/03/2020	£995	£25,001	£1,000,000	0	75	3% to 31/03/2019 1% to 31/03/2020	WXB	Free Level 1 valuation fee (max £1,500) £250 Cashback	
3 year	2.21	31/03/2021	£995	£25,001	£1,000,000	0	60	5% to 31/03/2019 3% to 31/03/2020 1% to 31/03/2021	WVR	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.21	31/03/2021	£995	£25,001	£1,000,000	0	60	5% to 31/03/2019 3% to 31/03/2020 1% to 31/03/2021	WVT	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.76	31/03/2021	£995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 1% to 31/03/2021	WVS	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.76	31/03/2021	£995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 1% to 31/03/2021	WVU	Free Level 1 valuation fee (max £1,500) £250 Cashback
5 year	2.70	31/03/2023	£0	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WXI	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.70	31/03/2023	£0	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WXH	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.54	31/03/2023	£995	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WXK	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.54	31/03/2023	£995	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WXF	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.38	31/03/2023	£1,995	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WXG	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.38	31/03/2023	£1,995	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WXJ	Free Level 1 valuation fee (max £1,500) £250 Cashback
	3.25	31/03/2023	£0	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 2% to 31/03/2023	WXQ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	3.25	31/03/2023	£0	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 2% to 31/03/2023	WXN	Free Level 1 valuation fee (max £1,500) £250 Cashback
	3.09	31/03/2023	£995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	W XO	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	3.09	31/03/2023	£995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WXP	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.93	31/03/2023	£1,995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WXM	Free Level 1 valuation fee (max £1,500) Free Conveyancing
2.93	31/03/2023	£1,995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WXL	Free Level 1 valuation fee (max £1,500) £250 Cashback	

# Buy to Let

## 1st December 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	2.24	+1.74	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	WTV	N/A
	2.74	+2.24	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WTW	N/A
	2.79	+2.29	£995	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WTX	N/A

### Tracker - Remortgage

Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.24	+1.74	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	WVM	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.64	+2.14	0.50%	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WVO	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.64	+2.14	£995	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WVN	Free Level 1 valuation fee (max £1,500) Free Conveyancing

## Let to Buy

### 1st December 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	1.99	31/03/2020	0.50%	£25,001	£1,000,000	0	60	3% to 31/03/2019 1% to 31/03/2020	WWJ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.79	31/03/2020	£995	£25,001	£1,000,000	0	60	2% to 31/03/2019 1% to 31/03/2020	WWP	Free Level 1 valuation fee (max £1,500) £250 Cashback
	1.79	31/03/2020	£995	£25,001	£1,000,000	0	60	2% to 31/03/2019 1% to 31/03/2020	WWK	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.39	31/03/2020	0.50%	£25,001	£1,000,000	0	75	3% to 31/03/2019 1% to 31/03/2020	WWL	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.19	31/03/2020	£995	£25,001	£1,000,000	0	75	2% to 31/03/2019 1% to 31/03/2020	WZI	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.19	31/03/2020	£995	£25,001	£1,000,000	0	75	2% to 31/03/2019 1% to 31/03/2020	WZH	Free Level 1 valuation fee (max £1,500) Free Conveyancing
5 year	2.38	31/03/2023	£1,995	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WWR	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.38	31/03/2023	£1,995	£25,001	£1,000,000	0	60	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WWN	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.93	31/03/2023	£1,995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WWS	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.93	31/03/2023	£1,995	£25,001	£1,000,000	0	75	5% to 31/03/2019 4% to 31/03/2020 3% to 31/03/2022 1% to 31/03/2023	WWO	Free Level 1 valuation fee (max £1,500) Free Conveyancing

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	2.34	+1.84	0.50%	£25,001	£1,000,000	0	60	3% in year 1 2% in year 2	WUM	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.74	+2.24	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WUN	Free Level 1 valuation fee (max £1,500) Free Conveyancing

# Product Transfers

## 1st December 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	3.29	30/04/2020	£0	£1,000	£99,999	0	60	3% to 30/04/2019 2% to 30/04/2020	WXX
	2.74	30/04/2020	£499	£100,000	£299,999	0	60	3% to 30/04/2019 1% to 30/04/2020	WYG
	2.84	30/04/2020	£0	£100,000	£299,999	0	60	3% to 30/04/2019 1% to 30/04/2020	WYF
	2.54	30/04/2020	£999	£300,000	£2,000,000	0	60	3% to 30/04/2019 1% to 30/04/2020	WYV
	3.59	30/04/2020	£0	£1,000	£99,999	60	75	3% to 30/04/2019 2% to 30/04/2020	WYC
	2.94	30/04/2020	£499	£100,000	£299,999	60	75	3% to 30/04/2019 1% to 30/04/2020	WYO
	3.09	30/04/2020	£0	£100,000	£299,999	60	75	3% to 30/04/2019 2% to 30/04/2020	WYN
	2.69	30/04/2020	£999	£300,000	£2,000,000	60	75	3% to 30/04/2019 1% to 30/04/2020	WYZ
5 year	4.39	30/04/2023	£0	£1,000	£99,999	0	60	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2023	WXZ
	4.19	30/04/2023	£499	£100,000	£299,999	0	60	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYK
	4.24	30/04/2023	£0	£100,000	£299,999	0	60	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYJ
	4.04	30/04/2023	£999	£300,000	£2,000,000	0	60	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYX
	4.89	30/04/2023	£0	£1,000	£99,999	60	75	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2023	WYE
	4.59	30/04/2023	£499	£100,000	£299,999	60	75	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYS
	4.69	30/04/2023	£0	£100,000	£299,999	60	75	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYR
	4.39	30/04/2023	£999	£300,000	£2,000,000	60	75	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WZB
	5.19	30/04/2023	£0	£1,000	£2,000,000	75	125	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2023	WXT

# 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	3.29	30/04/2020	£0	£1,000	£99,999	0	60	3% to 30/04/2019 2% to 30/04/2020	WXY
	2.74	30/04/2020	£499	£100,000	£299,999	0	60	3% to 30/04/2019 1% to 30/04/2020	WYI
	2.84	30/04/2020	£0	£100,000	£299,999	0	60	3% to 30/04/2019 1% to 30/04/2020	WYH
	2.54	30/04/2020	£999	£300,000	£2,000,000	0	60	3% to 30/04/2019 1% to 30/04/2020	WYW
	3.59	30/04/2020	£0	£1,000	£99,999	60	75	3% to 30/04/2019 2% to 30/04/2020	WYB
	2.94	30/04/2020	£499	£100,000	£299,999	60	75	3% to 30/04/2019 1% to 30/04/2020	WYQ
	3.09	30/04/2020	£0	£100,000	£299,999	60	75	3% to 30/04/2019 1% to 30/04/2020	WYP
	2.69	30/04/2020	£999	£300,000	£2,000,000	60	75	3% to 30/04/2019 1% to 30/04/2020	WZA
5 year	4.39	30/04/2023	£0	£1,000	£99,999	0	60	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYA
	4.19	30/04/2023	£499	£100,000	£299,999	0	60	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYM
	4.24	30/04/2023	£0	£100,000	£299,999	0	60	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYL
	4.04	30/04/2023	£999	£300,000	£2,000,000	0	60	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYY
	4.89	30/04/2023	£0	£1,000	£99,999	60	75	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2023	WYD
	4.59	30/04/2023	£499	£100,000	£299,999	60	75	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYU
	4.69	30/04/2023	£0	£100,000	£299,999	60	75	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WYT
	4.39	30/04/2023	£999	£300,000	£2,000,000	60	75	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2022 2% to 30/04/2023	WZC
	5.19	30/04/2023	£0	£1,000	£2,000,000	75	125	5% to 30/04/2019 4% to 30/04/2020 3% to 30/04/2023	WXU

**Further Borrowing only**  
**1st December 2017**  
**Buy to Let and Let to Buy**

<b>Fixed</b>										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Buy to Let Product Code	Let to Buy Product Code
<b>2 year</b>	3.29	30/04/2020	£0	£5,000	£1,000,000	0	75	3% to 30/04/2020	WXV	WXW

<b>Tracker</b>											
Product Type	Rate(%)	Tracks BOE	Reversion Rate(%)	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Buy to Let Product Code	Additional Info
<b>3 year</b>	3.74	+3.24	4.84	£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.