

BM Rate Guide

17th October 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	2.09	31/12/2019	£0	£25,001	£1,000,000	0	60	3% to 31/12/2018 2% to 31/12/2019	WTH	N/A
	1.89	31/12/2019	0.50%	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WTI	N/A
	1.69	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WTJ	N/A
	2.59	31/12/2019	£0	£25,001	£1,000,000	0	75	3% to 31/12/2018 2% to 31/12/2019	WTK	N/A
	2.39	31/12/2019	0.50%	£25,001	£1,000,000	0	75	3% to 31/12/2018 2% to 31/12/2019	WTL	N/A
	2.19	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WTM	N/A
3 year	2.29	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	WTN	N/A
	2.94	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	WTO	N/A
5 year	2.61	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	WTP	N/A
	2.45	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	WTQ	N/A
	2.29	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	WTR	N/A
	3.25	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	WTS	N/A
	3.09	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	WTT	N/A
	2.93	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	WTU	N/A

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.19	31/12/2019	£0	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WUS	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.19	31/12/2019	£0	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WUQ	Free Level 1 valuation fee (max £1,500) £250 Cashback
	1.99	31/12/2019	0.50%	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WUP	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.99	31/12/2019	0.50%	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WUR	Free Level 1 valuation fee (max £1,500) £250 Cashback
	1.79	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WUO	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.79	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WUT	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.59	31/12/2019	£0	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WUV	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.59	31/12/2019	£0	£25,001	£1,000,000	0	75	3% to 31/12/2018 2% to 31/12/2019	WUZ	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.39	31/12/2019	0.50%	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WUY	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.39	31/12/2019	0.50%	£25,001	£1,000,000	0	75	3% to 31/12/2018 2% to 31/12/2019	WUU	Free Level 1 valuation fee (max £1,500) £250 Cashback
2.19	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WUX	Free Level 1 valuation fee (max £1,500) Free Conveyancing	
2.19	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WUW	Free Level 1 valuation fee (max £1,500) £250 Cashback	
3 year	2.21	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	WQU	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.21	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	WRT	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.76	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	WQV	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.76	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	WRU	Free Level 1 valuation fee (max £1,500) £250 Cashback
5 year	2.70	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	WVD	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.70	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	WVC	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.54	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	WVF	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.54	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	WVA	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.38	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	WVB	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.38	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	WVE	Free Level 1 valuation fee (max £1,500) £250 Cashback
	3.25	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	WVL	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	3.25	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	WVI	Free Level 1 valuation fee (max £1,500) £250 Cashback
	3.09	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	WVJ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	3.09	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	WVK	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.93	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	WVH	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.93	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	WVG	Free Level 1 valuation fee (max £1,500) £250 Cashback

Buy to Let

17th October 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	1.99	+1.74	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	WTV	N/A
	2.49	+2.24	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WTW	N/A
	2.54	+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	1.99	+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
	2.39	+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
	2.39	+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 17th October 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	31/12/2019	0.50%	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WUC	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.79	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WUI	Free Level 1 valuation fee (max £1,500) £250 Cashback
	1.79	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WUD	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.39	31/12/2019	0.50%	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WUE	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.09	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WUJ	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.09	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WUF	Free Level 1 valuation fee (max £1,500) Free Conveyancing
5 year	2.38	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	WUK	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.38	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	WUG	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.93	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	WUL	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.93	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	WUH	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	2.09	+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
	2.49	+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

17th October 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	31/01/2020	£0	£1,000	£99,999	0	60	3% to 31/01/2019 2% to 31/01/2020	WSB
	2.74	31/01/2020	£499	£100,000	£299,999	0	60	3% to 31/01/2019 1% to 31/01/2020	WSK
	2.84	31/01/2020	£0	£100,000	£299,999	0	60	3% to 31/01/2019 1% to 31/01/2020	WSJ
	2.54	31/01/2020	£999	£300,000	£2,000,000	0	60	3% to 31/01/2019 1% to 31/01/2020	WSZ
	3.59	31/01/2020	£0	£1,000	£99,999	60	75	3% to 31/01/2019 2% to 31/01/2020	WSG
	2.94	31/01/2020	£499	£100,000	£299,999	60	75	3% to 31/01/2019 1% to 31/01/2020	WSS
	3.09	31/01/2020	£0	£100,000	£299,999	60	75	3% to 31/01/2019 2% to 31/01/2020	WSR
	2.69	31/01/2020	£999	£300,000	£2,000,000	60	75	3% to 31/01/2019 1% to 31/01/2020	WTD
5 year	4.39	31/01/2023	£0	£1,000	£99,999	0	60	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2023	WSD
	4.19	31/01/2023	£499	£100,000	£299,999	0	60	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WSO
	4.24	31/01/2023	£0	£100,000	£299,999	0	60	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WSN
	4.04	31/01/2023	£999	£300,000	£2,000,000	0	60	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WTB
	4.89	31/01/2023	£0	£1,000	£99,999	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2023	WSI
	4.59	31/01/2023	£499	£100,000	£299,999	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WSW
	4.69	31/01/2023	£0	£100,000	£299,999	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WSV
	4.39	31/01/2023	£999	£300,000	£2,000,000	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WTF
	5.19	31/01/2023	£0	£1,000	£2,000,000	75	125	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2023	WOT

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	31/01/2020	£0	£1,000	£99,999	0	60	3% to 31/01/2019 2% to 31/01/2020	WSC
	2.74	31/01/2020	£499	£100,000	£299,999	0	60	3% to 31/01/2019 1% to 31/01/2020	WSM
	2.84	31/01/2020	£0	£100,000	£299,999	0	60	3% to 31/01/2019 1% to 31/01/2020	WSL
	2.54	31/01/2020	£999	£300,000	£2,000,000	0	60	3% to 31/01/2019 1% to 31/01/2020	WTA
	3.59	31/01/2020	£0	£1,000	£99,999	60	75	3% to 31/01/2019 2% to 31/01/2020	WSF
	2.94	31/01/2020	£499	£100,000	£299,999	60	75	3% to 31/01/2019 1% to 31/01/2020	WSU
	3.09	31/01/2020	£0	£100,000	£299,999	60	75	3% to 31/01/2019 1% to 31/01/2020	WST
	2.69	31/01/2020	£999	£300,000	£2,000,000	60	75	3% to 31/01/2019 1% to 31/01/2020	WTE
5 year	4.39	31/01/2023	£0	£1,000	£99,999	0	60	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WSE
	4.19	31/01/2023	£499	£100,000	£299,999	0	60	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WSQ
	4.24	31/01/2023	£0	£100,000	£299,999	0	60	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WSP
	4.04	31/01/2023	£999	£300,000	£2,000,000	0	60	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WTC
	4.89	31/01/2023	£0	£1,000	£99,999	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2023	WSH
	4.59	31/01/2023	£499	£100,000	£299,999	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WSY
	4.69	31/01/2023	£0	£100,000	£299,999	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WSX
	4.39	31/01/2023	£999	£300,000	£2,000,000	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WTG
	5.19	31/01/2023	£0	£1,000	£2,000,000	75	125	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2023	WPL

Further Borrowing only
17th October 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	31/01/2020	£0	£5,000	£1,000,000	0	75	3% to 31/01/2020	WPM	WPN

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.