

BM Rate Guide

12th July 2017

BM Standard Variable Rate (not available for new mortgage applications)

4.59%

Bank of England Base Rate

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	30/09/2019	£0	£25,001	£1,000,000	0	60	3% to 30/09/2018 1% to 30/09/2019	WJZ	N/A
	1.69	30/09/2019	0.50%	£25,001	£1,000,000	0	60	2% to 30/09/2018 1% to 30/09/2019	WKA	N/A
	1.49	30/09/2019	£995	£25,001	£1,000,000	0	60	2% to 30/09/2018 1% to 30/09/2019	WKB	N/A
	2.39	30/09/2019	£0	£25,001	£1,000,000	0	75	3% to 30/09/2018 1% to 30/09/2019	WKC	N/A
	2.19	30/09/2019	0.50%	£25,001	£1,000,000	0	75	3% to 30/09/2018 1% to 30/09/2019	WKD	N/A
	2.24	30/09/2019	£995	£25,001	£1,000,000	0	75	3% to 30/09/2018 1% to 30/09/2019	WKE	N/A
3 year	2.09	30/09/2020	£995	£25,001	£1,000,000	0	60	5% to 30/09/2018 3% to 30/09/2019 1% to 30/09/2020	WKF	N/A
	2.74	30/09/2020	£995	£25,001	£1,000,000	0	75	5% to 30/09/2018 4% to 30/09/2019 1% to 30/09/2020	WKG	N/A
5 year	2.64	30/09/2022	£0	£25,001	£1,000,000	0	60	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 1% to 30/09/2022	WIH	N/A
	2.44	30/09/2022	£995	£25,001	£1,000,000	0	60	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 1% to 30/09/2022	WII	N/A
	2.24	30/09/2022	£1,995	£25,001	£1,000,000	0	60	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 1% to 30/09/2022	WIJ	N/A
	3.29	30/09/2022	£0	£25,001	£1,000,000	0	75	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 2% to 30/09/2022	WIK	N/A
	2.99	30/09/2022	£995	£25,001	£1,000,000	0	75	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 2% to 30/09/2022	WIL	N/A
	2.89	30/09/2022	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 1% to 30/09/2022	WIM	N/A

Fixed - Remortgage

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.14	30/09/2019	£0	£25,001	£1,000,000	0	60	3% to 30/09/2018 1% to 30/09/2019	WIN	Free Level 1 valuation fee (max £1,500) £500 cashback
	1.91	30/09/2019	0.50%	£25,001	£1,000,000	0	60	3% to 30/09/2018 1% to 30/09/2019	WIO	Free Level 1 valuation fee (max £1,500)
	1.84	30/09/2019	£995	£25,001	£1,000,000	0	60	3% to 30/09/2018 1% to 30/09/2019	WIP	Free Level 1 valuation fee (max £1,500) £500 cashback
	2.64	30/09/2019	£0	£25,001	£1,000,000	0	75	3% to 30/09/2018 2% to 30/09/2019	WIQ	Free Level 1 valuation fee (max £1,500)
	2.39	30/09/2019	0.50%	£25,001	£1,000,000	0	75	3% to 30/09/2018 2% to 30/09/2019	WIR	Free Level 1 valuation fee (max £1,500)
	2.14	30/09/2019	£1,495	£25,001	£1,000,000	0	75	3% to 30/09/2018 1% to 30/09/2019	WIS	Free Level 1 valuation fee (max £1,500) £500 cashback
	1.81	30/09/2019	£1,995	£300,000	£1,000,000	0	60	2% to 30/09/2018 1% to 30/09/2019	WIT	Free Level 1 valuation fee (max £1,500)
	2.04	30/09/2019	£1,995	£300,000	£1,000,000	0	75	3% to 30/09/2018 1% to 30/09/2019	WIU	Free Level 1 valuation fee (max £1,500)
3 year	2.14	30/09/2020	£995	£25,001	£1,000,000	0	60	5% to 30/09/2018 3% to 30/09/2019 1% to 30/09/2020	WKH	Free Level 1 valuation fee (max £1,500)
	2.69	30/09/2020	£995	£25,001	£1,000,000	0	75	5% to 30/09/2018 4% to 30/09/2019 1% to 30/09/2020	WKI	Free Level 1 valuation fee (max £1,500)
5 year	2.69	30/09/2022	£0	£25,001	£1,000,000	0	60	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 1% to 30/09/2022	WIX	Free Level 1 valuation fee (max £1,500)
	2.54	30/09/2022	£995	£25,001	£1,000,000	0	60	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 1% to 30/09/2022	WIY	Free Level 1 valuation fee (max £1,500) £500 cashback
	2.29	30/09/2022	£1,995	£25,001	£1,000,000	0	60	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 1% to 30/09/2022	WIZ	Free Level 1 valuation fee (max £1,500)
	3.19	30/09/2022	£0	£25,001	£1,000,000	0	75	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 2% to 30/09/2022	WJA	Free Level 1 valuation fee (max £1,500)
	3.04	30/09/2022	£995	£25,001	£1,000,000	0	75	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 2% to 30/09/2022	WJB	Free Level 1 valuation fee (max £1,500) £500 cashback
	2.79	30/09/2022	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 1% to 30/09/2022	WJC	Free Level 1 valuation fee (max £1,500)

Buy to Let

12th July 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	1.89	+1.64	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	WJD	N/A
	2.59	+2.34	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WJE	N/A
	2.44	+2.19	£1,495	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WJF	N/A

Tracker - Remortgage

Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.01	+1.76	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	WJG	Free Level 1 valuation fee (max £1,500)
	2.49	+2.24	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WJH	Free Level 1 valuation fee (max £1,500)
	2.34	+2.09	£1,495	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WJI	Free Level 1 valuation fee (max £1,500)

Let to Buy

12th July 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	1.91	30/09/2019	0.50%	£25,001	£1,000,000	0	60	3% to 30/09/2018 1% to 30/09/2019	WJJ	Free Level 1 valuation fee (max £1,500)
	1.64	30/09/2019	£995	£25,001	£1,000,000	0	60	2% to 30/09/2018 1% to 30/09/2019	WJK	Free Level 1 valuation fee (max £1,500)
	2.39	30/09/2019	0.50%	£25,001	£1,000,000	0	75	3% to 30/09/2018 1% to 30/09/2019	WJL	Free Level 1 valuation fee (max £1,500)
	1.94	30/09/2019	£1,495	£25,001	£1,000,000	0	75	3% to 30/09/2018 1% to 30/09/2019	WJM	Free Level 1 valuation fee (max £1,500)
5 year	2.29	30/09/2022	£1,995	£25,001	£1,000,000	0	60	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 1% to 30/09/2022	WJN	Free Level 1 valuation fee (max £1,500)
	2.79	30/09/2022	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2018 4% to 30/09/2019 3% to 30/09/2021 1% to 30/09/2022	WJO	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	2.01	+1.76	0.50%	£25,001	£1,000,000	0	60	3% in year 1 2% in year 2	WJP	Free Level 1 valuation fee (max £1,500)
	2.49	+2.24	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	WJQ	Free Level 1 valuation fee (max £1,500)

Product Transfers

12th July 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	3.54	31/10/2019	£0	£1,000	£149,999	0	60	3% to 31/10/2019	WGP
	3.29	31/10/2019	£499	£150,000	£299,999	0	60	3% to 31/10/2018 2% to 31/10/2019	WGS
	3.39	31/10/2019	£0	£150,000	£299,999	0	60	3% to 31/10/2018 2% to 31/10/2019	WGR
	3.09	31/10/2019	£999	£300,000	£2,000,000	0	60	3% to 31/10/2018 2% to 31/10/2019	WGV
	3.89	31/10/2019	£0	£1,000	£149,999	60	75	3% to 31/10/2019	WGQ
	3.54	31/10/2019	£499	£150,000	£299,999	60	75	3% to 31/10/2019	WGU
	3.69	31/10/2019	£0	£150,000	£299,999	60	75	3% to 31/10/2019	WGT
	3.29	31/10/2019	£999	£300,000	£2,000,000	60	75	3% to 31/10/2018 2% to 31/10/2019	WGW
5 year	4.19	31/10/2022	£0	£1,000	£149,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WGX
	3.99	31/10/2022	£499	£150,000	£299,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHA
	4.04	31/10/2022	£0	£150,000	£299,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WGZ
	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	£149,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WGY
	4.39	31/10/2022	£499	£150,000	£299,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHC
	4.49	31/10/2022	£0	£150,000	£299,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHB
	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	3.54	31/10/2019	£0	£1,000	£149,999	0	60	3% to 31/10/2019	WHF
	3.29	31/10/2019	£499	£150,000	£299,999	0	60	3% to 31/10/2018 2% to 31/10/2019	WHI
	3.39	31/10/2019	£0	£150,000	£299,999	0	60	3% to 31/10/2018 2% to 31/10/2019	WHH
	3.09	31/10/2019	£999	£300,000	£2,000,000	0	60	3% to 31/10/2018 2% to 31/10/2019	WHL
	3.89	31/10/2019	£0	£1,000	£149,999	60	75	3% to 31/10/2019	WHG
	3.54	31/10/2019	£499	£150,000	£299,999	60	75	3% to 31/10/2019	WHK
	3.69	31/10/2019	£0	£150,000	£299,999	60	75	3% to 31/10/2019	WHJ
	3.29	31/10/2019	£999	£300,000	£2,000,000	60	75	3% to 31/10/2018 2% to 31/10/2019	WHM
5 year	4.19	31/10/2022	£0	£1,000	£149,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHN
	3.99	31/10/2022	£499	£150,000	£299,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHQ
	4.04	31/10/2022	£0	£150,000	£299,999	0	60	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHP
	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	£149,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHO
	4.39	31/10/2022	£499	£150,000	£299,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHS
	4.49	31/10/2022	£0	£150,000	£299,999	60	75	5% to 31/10/2018 4% to 31/10/2019 3% to 31/10/2022	WHR
	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
12th July 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	WBI

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.