

BM Rate Guide 20th September 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

We will pay our legal fees on Free Conveyancing products

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.04	31/12/2019	£0	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WQO	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.04	31/12/2019	£0	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WRN	Free Level 1 valuation fee (max £1,500) £250 Cashback
	1.84	31/12/2019	0.50%	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WQP	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.84	31/12/2019	0.50%	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WRO	Free Level 1 valuation fee (max £1,500) £250 Cashback
	1.64	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WQQ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.64	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WRP	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.44	31/12/2019	£0	£25,001	£1,000,000	0	75	3% to 31/12/2018 2% to 31/12/2019	WQR	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.44	31/12/2019	£0	£25,001	£1,000,000	0	75	3% to 31/12/2018 2% to 31/12/2019	WRQ	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.24	31/12/2019	0.50%	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WQS	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.24	31/12/2019	0.50%	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WRR	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.04	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WQT	Free Level 1 valuation fee (max £1,500) Free Conveyancing
2.04	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WRS	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	2.55	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	WQW	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.55	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	WRV	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.39	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	WQX	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.39	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	WRW	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.23	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	WQY	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.23	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	WRX	Free Level 1 valuation fee (max £1,500) £250 Cashback
	3.10	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	WQZ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	3.10	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	WRY	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.94	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	WRA	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.94	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	WRZ	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.78	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	WRB	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.78	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	WSA	Free Level 1 valuation fee (max £1,500) £250 Cashback

Buy to Let

20th September 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

We will pay our legal fees on Free Conveyancing 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 1% in year 2	WRC	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.24	+1.99	0.50%	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WRD	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.24	+1.99	£995	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WRE	Free Level 1 valuation fee (max £1,500) Free Conveyancing

Let to Buy

20th September 2017

Not available for First Time Buyers

Not available for porting

10% overpayment allowed each year on all products

We will pay our legal fees on Free Conveyancing products

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	1.84	31/12/2019	0.50%	£25,001	£1,000,000	0	60	3% to 31/12/2018 1% to 31/12/2019	WRF	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.64	31/12/2019	£995	£25,001	£1,000,000	0	60	2% to 31/12/2018 1% to 31/12/2019	WRG	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.24	31/12/2019	0.50%	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WRH	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.94	31/12/2019	£995	£25,001	£1,000,000	0	75	3% to 31/12/2018 1% to 31/12/2019	WRI	Free Level 1 valuation fee (max £1,500) Free Conveyancing
5 year	2.23	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	WRJ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.78	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	WRK	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

We will pay our legal fees on Free Conveyancing products

Tracker - Remortgage										
Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	1.94	+1.69	0.50%	£25,001	£1,000,000	0	60	3% in year 1 2% in year 2	WRL	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.34	+2.09	0.50%	£25,001	£1,000,000	0	75	3% in year 1 1% in year 2	WRM	Free Level 1 valuation fee (max £1,500) Free Conveyancing

Product Transfers

20th September 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	31/01/2020	£0	£1,000	£99,999	0	60	3% to 31/01/2019 2% to 31/01/2020	WOD
	2.54	31/01/2020	£499	£100,000	£299,999	0	60	3% to 31/01/2019 1% to 31/01/2020	WOE
	2.64	31/01/2020	£0	£100,000	£299,999	0	60	3% to 31/01/2019 1% to 31/01/2020	WOF
	2.34	31/01/2020	£999	£300,000	£2,000,000	0	60	3% to 31/01/2019 1% to 31/01/2020	WOG
	3.39	31/01/2020	£0	£1,000	£99,999	60	75	3% to 31/01/2019 2% to 31/01/2020	WOH
	2.74	31/01/2020	£499	£100,000	£299,999	60	75	3% to 31/01/2019 1% to 31/01/2020	WOI
	2.89	31/01/2020	£0	£100,000	£299,999	60	75	3% to 31/01/2019 1% to 31/01/2020	WOJ
	2.49	31/01/2020	£999	£300,000	£2,000,000	60	75	3% to 31/01/2019 1% to 31/01/2020	WOK
5 year	4.19	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	WOL
	3.99	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	WOM
	4.04	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	WON
	3.84	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	WOO
	4.69	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	WOP
	4.39	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	WOQ
	4.49	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	WOR
	4.19	31/01/2023	£999	£300,000	£2,000,000	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2023	WOS
	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	3.09	31/01/2020	£0	£1,000	£99,999	0	60	3% to 31/01/2019 2% to 31/01/2020	WOU
	2.54	31/01/2020	£499	£100,000	£299,999	0	60	3% to 31/01/2019 1% to 31/01/2020	WOV
	2.64	31/01/2020	£0	£100,000	£299,999	0	60	3% to 31/01/2019 1% to 31/01/2020	WOX
	2.34	31/01/2020	£999	£300,000	£2,000,000	0	60	3% to 31/01/2019 1% to 31/01/2020	WOY
	3.39	31/01/2020	£0	£1,000	£99,999	60	75	3% to 31/01/2019 2% to 31/01/2020	WOZ
	2.74	31/01/2020	£499	£100,000	£299,999	60	75	3% to 31/01/2019 1% to 31/01/2020	WPA
	2.89	31/01/2020	£0	£100,000	£299,999	60	75	3% to 31/01/2019 1% to 31/01/2020	WPB
	2.49	31/01/2020	£999	£300,000	£2,000,000	60	75	3% to 31/01/2019 1% to 31/01/2020	WPC
5 year	4.19	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	WPD
	3.99	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	WPE
	4.04	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	WPF
	3.84	31/01/2023	£999	£300,000	£2,000,000	0	60	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2023	WPG
	4.69	31/01/2023	£0	£1,000	£99,999	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2022 2% to 31/01/2023	WPH
	4.39	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	WPI
	4.49	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	WPJ
	4.19	31/01/2023	£999	£300,000	£2,000,000	60	75	5% to 31/01/2019 4% to 31/01/2020 3% to 31/01/2023	WPK
	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
20th September 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.