

BM Rate Guide 10th November 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
2 year	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
3 year	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
5 year	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	WXP	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

10th November 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 10th November 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
	2.09	31/03/2020	£995	£25,001	£1,000,000	0	75	3% to 31/03/2019 1% to 31/03/2020	WWQ	Free Level 1 valuation fee (max £1,500) £250 Cashback
	2.09	31/03/2020	£995	£25,001	£1,000,000	0	75	3% to 31/03/2019 1% to 31/03/2020	WWM	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

10th November 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
10th November 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	3.74	+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.