

## BM Rate Guide 16th February 2018

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>	2.29	30/06/2020	£0	£25,001	£1,000,000	0	60	3% to 30/06/2019 1% to 30/06/2020	XDK	N/A
	1.65	30/06/2020	£1,995	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XDL	N/A
	1.89	30/06/2020	£995	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XDM	N/A
	2.69	30/06/2020	£0	£25,001	£1,000,000	0	75	3% to 30/06/2019 2% to 30/06/2020	XDN	N/A
	2.06	30/06/2020	£1,995	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XDO	N/A
	2.29	30/06/2020	£995	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XDP	N/A
<b>3 year</b>	2.29	30/06/2021	£995	£25,001	£1,000,000	0	60	4% to 30/06/2019 3% to 30/06/2020 1% to 30/06/2021	XDQ	N/A
	2.84	30/06/2021	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 1% to 30/06/2021	XDR	N/A
<b>5 year</b>	2.71	30/06/2023	£0	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XDS	N/A
	2.55	30/06/2023	£995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDT	N/A
	2.39	30/06/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDU	N/A
	3.20	30/06/2023	£0	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XDV	N/A
	3.04	30/06/2023	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDW	N/A
	2.88	30/06/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDX	N/A

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.19	30/06/2020	£0	£25,001	£1,000,000	0	60	3% to 30/06/2019 1% to 30/06/2020	XBQ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.19	30/06/2020	£0	£25,001	£1,000,000	0	60	3% to 30/06/2019 1% to 30/06/2020	XBR	Free Level 1 valuation fee (max £1,500) £500 Cashback
	1.99	30/06/2020	0.50%	£25,001	£1,000,000	0	60	3% to 30/06/2019 1% to 30/06/2020	XBS	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.99	30/06/2020	0.50%	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XBT	Free Level 1 valuation fee (max £1,500) £500 Cashback
	1.79	30/06/2020	£995	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XBU	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.79	30/06/2020	£995	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XBV	Free Level 1 valuation fee (max £1,500) £500 Cashback
	2.59	30/06/2020	£0	£25,001	£1,000,000	0	75	3% to 30/06/2019 1% to 30/06/2020	XBW	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.59	30/06/2020	£0	£25,001	£1,000,000	0	75	3% to 30/06/2019 1% to 30/06/2020	XBX	Free Level 1 valuation fee (max £1,500) £500 Cashback
	2.39	30/06/2020	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2019 1% to 30/06/2020	XBY	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.39	30/06/2020	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2019 2% to 30/06/2020	XBZ	Free Level 1 valuation fee (max £1,500) £500 Cashback
3 year	2.21	30/06/2021	£995	£25,001	£1,000,000	0	60	5% to 30/06/2019 3% to 30/06/2020 1% to 30/06/2021	XCC	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.21	30/06/2021	£995	£25,001	£1,000,000	0	60	4% to 30/06/2019 3% to 30/06/2020 1% to 30/06/2021	XCD	Free Level 1 valuation fee (max £1,500) £500 Cashback
	2.76	30/06/2021	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 1% to 30/06/2021	XCE	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.76	30/06/2021	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 1% to 30/06/2021	XCF	Free Level 1 valuation fee (max £1,500) £500 Cashback
5 year	2.70	30/06/2023	£0	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XCG	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.70	30/06/2023	£0	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XCH	Free Level 1 valuation fee (max £1,500) £500 Cashback
	2.54	30/06/2023	£995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XCI	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.54	30/06/2023	£995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XCJ	Free Level 1 valuation fee (max £1,500) £500 Cashback
	2.38	30/06/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XCK	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.38	30/06/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XCL	Free Level 1 valuation fee (max £1,500) £500 Cashback
	3.25	30/06/2023	£0	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XCM	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	3.25	30/06/2023	£0	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XCN	Free Level 1 valuation fee (max £1,500) £500 Cashback
	3.09	30/06/2023	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XCO	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	3.09	30/06/2023	£995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 2% to 30/06/2023	XCP	Free Level 1 valuation fee (max £1,500) £500 Cashback
	2.93	30/06/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XCQ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.93	30/06/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XCR	Free Level 1 valuation fee (max £1,500) £500 Cashback

**Limited Time Only Remortgage Offers**  
**16th February 2018**  
**Buy to Let**

**10% overpayment allowed each year on all products**

<b>Fixed - Remortgage</b>										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
<b>2 year</b>	1.54	30/06/2020	£995	£25,001	£1,000,000	0	60	1% to 30/06/2020	XCS	Free Level 1 valuation fee (max £1,500)
	1.79	30/06/2020	£995	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XCT	Free Level 1 valuation fee (max £1,500)
<b>5 year</b>	2.09	30/06/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XCU	Free Level 1 valuation fee (max £1,500)
	2.64	30/06/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XCV	Free Level 1 valuation fee (max £1,500)

# Buy to Let

## 16th February 2018

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	2.44	+1.94	0.50%	£25,001	£1,000,000	0	60	3% in year 1 1% in year 2	XDY	N/A
	2.94	+2.44	0.50%	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	XDZ	N/A
	2.99	+2.49	£995	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	XEA	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 16th February 2018

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	30/06/2020	0.50%	£25,001	£1,000,000	0	60	3% to 30/06/2019 1% to 30/06/2020	XCW	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	1.79	30/06/2020	£995	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XCX	Free Level 1 valuation fee (max £1,500) £500 Cashback
	1.79	30/06/2020	£995	£25,001	£1,000,000	0	60	2% to 30/06/2019 1% to 30/06/2020	XCY	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.39	30/06/2020	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2019 1% to 30/06/2020	XCZ	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.19	30/06/2020	£995	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XDA	Free Level 1 valuation fee (max £1,500) £500 Cashback
	2.19	30/06/2020	£995	£25,001	£1,000,000	0	75	2% to 30/06/2019 1% to 30/06/2020	XDB	Free Level 1 valuation fee (max £1,500) Free Conveyancing
5 year	2.38	30/06/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDC	Free Level 1 valuation fee (max £1,500) £500 Cashback
	2.38	30/06/2023	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDD	Free Level 1 valuation fee (max £1,500) Free Conveyancing
	2.93	30/06/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDE	Free Level 1 valuation fee (max £1,500) £500 Cashback
	2.93	30/06/2023	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2019 4% to 30/06/2020 3% to 30/06/2022 1% to 30/06/2023	XDF	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

## 16th February 2018

### 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
<b>2 Year</b>	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
<b>5 year</b>	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**  
**16th February 2018**  
**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>	3.49	2.99	4.84	£0	£5,000	£1,000,000	0	75	5% for year 1 4% for year 2 3% for year 3	XAW	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.