

# BM Rate Guide

1st October 2018

BM Standard Variable Rate (not available for new mortgage applications)  
Bank of England Base Rate

5.09%  
0.75%

## Buy to Let

No MAF

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	2.23	31/12/2020	£0	£25,001	£1,000,000	0	60	2% to 31/12/2019 1% to 31/12/2020	XXI	N/A
	1.69	31/12/2020	£1,995	£25,001	£1,000,000	0	60	1% to 31/12/2019 1% to 31/12/2020	XXJ	N/A
	1.89	31/12/2020	£995	£25,001	£1,000,000	0	60	1% to 31/12/2019 1% to 31/12/2020	XXK	N/A
	2.39	31/12/2020	£0	£25,001	£1,000,000	0	75	2% to 31/12/2019 1% to 31/12/2020	XXL	N/A
	1.85	31/12/2020	£1,995	£25,001	£1,000,000	0	75	1% to 31/12/2020	XXM	N/A
	2.04	31/12/2020	£995	£25,001	£1,000,000	0	75	2% to 31/12/2019 1% to 31/12/2020	XXN	N/A
3 year	2.04	31/12/2021	£995	£25,001	£1,000,000	0	60	3% to 31/12/2019 2% to 31/12/2020 1% to 31/12/2021	XXO	N/A
	2.42	31/12/2021	£995	£25,001	£1,000,000	0	75	4% to 31/12/2019 3% to 31/12/2020 1% to 31/12/2021	XXP	N/A
5 year	2.42	31/12/2023	£0	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 2% to 31/12/2023	XXQ	N/A
	2.28	31/12/2023	£995	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XXR	N/A
	2.14	31/12/2023	£1,995	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XXS	N/A
	2.74	31/12/2023	£0	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 2% to 31/12/2023	XXT	N/A
	2.60	31/12/2023	£995	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XXU	N/A
	2.46	31/12/2023	£1,995	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XXV	N/A

No MAF

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.24	31/12/2020	£0	£25,001	£1,000,000	0	60	2% to 31/12/2019 1% to 31/12/2020	XXW	Free Level 1 valuation fee Free Conveyancing
	2.24	31/12/2020	£0	£25,001	£1,000,000	0	60	2% to 31/12/2019 1% to 31/12/2020	XXX	Free Level 1 valuation fee £300 Cashback
	2.04	31/12/2020	0.50%	£25,001	£1,000,000	0	60	2% to 31/12/2019 1% to 31/12/2020	XXY	Free Level 1 valuation fee Free Conveyancing
	2.04	31/12/2020	0.50%	£25,001	£1,000,000	0	60	2% to 31/12/2019 1% to 31/12/2020	XXZ	Free Level 1 valuation fee £300 Cashback
	1.84	31/12/2020	£995	£25,001	£1,000,000	0	60	1% to 31/12/2020	XYA	Free Level 1 valuation fee Free Conveyancing
	1.84	31/12/2020	£995	£25,001	£1,000,000	0	60	1% to 31/12/2020	XYB	Free Level 1 valuation fee £300 Cashback
	2.32	31/12/2020	£0	£25,001	£1,000,000	0	75	2% to 31/12/2019 1% to 31/12/2020	XYC	Free Level 1 valuation fee Free Conveyancing
	2.32	31/12/2020	£0	£25,001	£1,000,000	0	75	2% to 31/12/2019 1% to 31/12/2020	XYD	Free Level 1 valuation fee £300 Cashback
	2.12	31/12/2020	0.50%	£25,001	£1,000,000	0	75	2% to 31/12/2019 1% to 31/12/2020	XYE	Free Level 1 valuation fee Free Conveyancing
	2.12	31/12/2020	0.50%	£25,001	£1,000,000	0	75	2% to 31/12/2019 1% to 31/12/2020	XYF	Free Level 1 valuation fee £300 Cashback
	1.92	31/12/2020	£995	£25,001	£1,000,000	0	75	1% to 31/12/2020	XYG	Free Level 1 valuation fee Free Conveyancing
	1.92	31/12/2020	£995	£25,001	£1,000,000	0	75	1% to 31/12/2020	XYH	Free Level 1 valuation fee £300 Cashback
3 year	2.06	31/12/2021	£995	£25,001	£1,000,000	0	60	3% to 31/12/2019 2% to 31/12/2020 1% to 31/12/2021	XYI	Free Level 1 valuation fee Free Conveyancing
	2.06	31/12/2021	£995	£25,001	£1,000,000	0	60	3% to 31/12/2019 2% to 31/12/2020 1% to 31/12/2021	XYJ	Free Level 1 valuation fee £300 Cashback
	2.41	31/12/2021	£995	£25,001	£1,000,000	0	75	3% to 31/12/2020 1% to 31/12/2021	XYK	Free Level 1 valuation fee Free Conveyancing
	2.41	31/12/2021	£995	£25,001	£1,000,000	0	75	4% to 31/12/2019 3% to 31/12/2020 1% to 31/12/2021	XYL	Free Level 1 valuation fee £300 Cashback
5 year	2.52	31/12/2023	£0	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XYM	Free Level 1 valuation fee Free Conveyancing
	2.52	31/12/2023	£0	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 2% to 31/12/2023	XYN	Free Level 1 valuation fee £300 Cashback
	2.36	31/12/2023	£995	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XYO	Free Level 1 valuation fee Free Conveyancing
	2.36	31/12/2023	£995	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XYP	Free Level 1 valuation fee £300 Cashback
	2.20	31/12/2023	£1,995	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XYQ	Free Level 1 valuation fee Free Conveyancing
	2.20	31/12/2023	£1,995	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XYR	Free Level 1 valuation fee £300 Cashback
	2.82	31/12/2023	£0	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 2% to 31/12/2023	XYS	Free Level 1 valuation fee Free Conveyancing
	2.82	31/12/2023	£0	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 2% to 31/12/2023	XYT	Free Level 1 valuation fee £300 Cashback
	2.66	31/12/2023	£995	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XYU	Free Level 1 valuation fee Free Conveyancing
	2.66	31/12/2023	£995	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XYV	Free Level 1 valuation fee £300 Cashback
	2.50	31/12/2023	£1,995	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XYW	Free Level 1 valuation fee Free Conveyancing
	2.50	31/12/2023	£1,995	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XYX	Free Level 1 valuation fee £300 Cashback

# Buy to Let

## 1st October 2018

No MAF

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	2.38	+1.63	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	XYX	N/A
	2.54	+1.79	£0	£25,001	£1,000,000	0	75	3% in year 1 2% in year 2	XYZ	N/A

### Tracker - Remortgage

Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.39	+1.64	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	XZA	Free Level 1 valuation fee Free Conveyancing
	2.39	+1.64	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	XZB	Free Level 1 valuation fee £300 Cashback
	2.47	+1.72	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	XZC	Free Level 1 valuation fee Free Conveyancing
	2.47	+1.72	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	XZD	Free Level 1 valuation fee £300 Cashback

## Let to Buy 1st October 2018

No MAF  
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	2.24	31/12/2020	£0	£25,001	£1,000,000	0	60	2% to 31/12/2019 1% to 31/12/2020	XZE	Free Level 1 valuation fee £300 Cashback
	1.84	31/12/2020	£995	£25,001	£1,000,000	0	60	1% to 31/12/2020	XZF	Free Level 1 valuation fee £300 Cashback
	2.32	31/12/2020	£0	£25,001	£1,000,000	0	75	2% to 31/12/2019 1% to 31/12/2020	XZG	Free Level 1 valuation fee £300 Cashback
	1.92	31/12/2020	£995	£25,001	£1,000,000	0	75	1% to 31/12/2020	XZH	Free Level 1 valuation fee £300 Cashback
5 year	2.52	31/12/2023	£0	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XZI	Free Level 1 valuation fee £300 Cashback
	2.36	31/12/2023	£995	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XZJ	Free Level 1 valuation fee £300 Cashback
	2.20	31/12/2023	£1,995	£25,001	£1,000,000	0	60	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XZK	Free Level 1 valuation fee £300 Cashback
	2.82	31/12/2023	£0	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 2% to 31/12/2023	XZL	Free Level 1 valuation fee £300 Cashback
	2.66	31/12/2023	£995	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XZM	Free Level 1 valuation fee £300 Cashback
	2.50	31/12/2023	£1,995	£25,001	£1,000,000	0	75	5% to 31/12/2019 4% to 31/12/2020 3% to 31/12/2022 1% to 31/12/2023	XZN	Free Level 1 valuation fee £300 Cashback

No MAF  
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	2.39	+1.64	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	XZO	Free Level 1 valuation fee £300 Cashback
	2.47	+1.72	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	XZP	Free Level 1 valuation fee £300 Cashback

# Product Transfers

## 1st October 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
2 year	3.09	31/01/2021	£499	£1,000	£2,000,000	0	60	3% to 31/01/2020 1% to 31/01/2021	XWJ
	3.24	31/01/2021	£0	£1,000	£2,000,000	0	60	3% to 31/01/2020 2% to 31/01/2021	XWI
	2.79	31/01/2021	£999	£1,000	£2,000,000	0	60	3% to 31/01/2020 1% to 31/01/2021	XWY
	3.19	31/01/2021	£499	£1,000	£2,000,000	60	75	3% to 31/01/2020 2% to 31/01/2021	XZT
	3.39	31/01/2021	£0	£1,000	£2,000,000	60	75	3% to 31/01/2020 2% to 31/01/2021	XZS
	2.84	31/01/2021	£999	£1,000	£2,000,000	60	75	3% to 31/01/2020 1% to 31/01/2021	XZW
5 year	3.24	31/01/2024	£499	£1,000	£2,000,000	0	60	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	XWN
	3.29	31/01/2024	£0	£1,000	£2,000,000	0	60	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	XWM
	3.09	31/01/2024	£999	£1,000	£2,000,000	0	60	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	XXA
	3.44	31/01/2024	£499	£1,000	£2,000,000	60	75	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	EGO
	3.54	31/01/2024	£0	£1,000	£2,000,000	60	75	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	EGN
	3.24	31/01/2024	£999	£1,000	£2,000,000	60	75	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	EGR
	5.04	31/01/2024	£0	£1,000	£2,000,000	75	125	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2024	XZY

# 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	31/01/2021	£499	£1,000	£2,000,000	0	60	3% to 31/01/2020 1% to 31/01/2021	XWL
	3.24	31/01/2021	£0	£1,000	£2,000,000	0	60	3% to 31/01/2020 2% to 31/01/2021	XWK
	2.79	31/01/2021	£999	£1,000	£2,000,000	0	60	3% to 31/01/2020 1% to 31/01/2021	XWZ
	3.19	31/01/2021	£499	£1,000	£2,000,000	60	75	3% to 31/01/2020 1% to 31/01/2021	XZV
	3.39	31/01/2021	£0	£1,000	£2,000,000	60	75	3% to 31/01/2020 2% to 31/01/2021	XZU
	2.84	31/01/2021	£999	£1,000	£2,000,000	60	75	3% to 31/01/2020 1% to 31/01/2021	XZX
5 year	3.24	31/01/2024	£499	£1,000	£2,000,000	0	60	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	XWP
	3.29	31/01/2024	£0	£1,000	£2,000,000	0	60	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	XWO
	3.09	31/01/2024	£999	£1,000	£2,000,000	0	60	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	XXB
	3.44	31/01/2024	£499	£1,000	£2,000,000	60	75	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	EGQ
	3.54	31/01/2024	£0	£1,000	£2,000,000	60	75	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	EGP
	3.24	31/01/2024	£999	£1,000	£2,000,000	60	75	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2023 2% to 31/01/2024	EGS
	5.04	31/01/2024	£0	£1,000	£2,000,000	75	125	5% to 31/01/2020 4% to 31/01/2021 3% to 31/01/2024	XZZ

**Further Borrowing only**  
**1st October 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	31/01/2021	£0	£5,000	£1,000,000	0	75	3% to 31/01/2021	XWG	XWH

<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>	3.74	2.99	5.09	£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.