

BM Rate Guide 13th February 2019

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	30/06/2021	£0	£25,001	£1,000,000	0	60	2% to 30/06/2020 1% to 30/06/2021	EMO	N/A
	1.80	30/06/2021	£1,995	£25,001	£1,000,000	0	60	1% to 30/06/2021	EMS	N/A
	2.00	30/06/2021	£995	£25,001	£1,000,000	0	60	1% to 30/06/2021	EMQ	N/A
	2.42	30/06/2021	£0	£25,001	£1,000,000	0	75	2% to 30/06/2020 1% to 30/06/2021	EMP	N/A
	1.88	30/06/2021	£1,995	£25,001	£1,000,000	0	75	1% to 30/06/2021	EMT	N/A
	2.07	30/06/2021	£995	£25,001	£1,000,000	0	75	1% to 30/06/2021	EMR	N/A
3 year	2.05	30/06/2022	£995	£25,001	£1,000,000	0	60	2% to 30/06/2021 1% to 30/06/2022	EMW	N/A
	2.45	30/06/2022	£995	£25,001	£1,000,000	0	75	3% to 30/06/2020 2% to 30/06/2021 1% to 30/06/2022	EMX	N/A
5 year	2.33	30/06/2024	£0	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	EMY	N/A
	2.19	30/06/2024	£995	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	ENA	N/A
	2.05	30/06/2024	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	ENC	N/A
	2.64	30/06/2024	£0	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 2% to 30/06/2024	EMZ	N/A
	2.50	30/06/2024	£995	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	ENB	N/A
	2.36	30/06/2024	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	END	N/A

No MAF

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.19	30/06/2021	£0	£25,001	£1,000,000	0	60	2% to 30/06/2020 1% to 30/06/2021	ENG	Free Level 1 valuation fee Free Conveyancing
	2.19	30/06/2021	£0	£25,001	£1,000,000	0	60	2% to 30/06/2020 1% to 30/06/2021	ENE	Free Level 1 valuation fee £500 Cashback
	1.99	30/06/2021	0.50%	£25,001	£1,000,000	0	60	2% to 30/06/2020 1% to 30/06/2021	ENH	Free Level 1 valuation fee Free Conveyancing
	1.99	30/06/2021	0.50%	£25,001	£1,000,000	0	60	2% to 30/06/2020 1% to 30/06/2021	ENF	Free Level 1 valuation fee £500 Cashback
	1.79	30/06/2021	£995	£25,001	£1,000,000	0	60	1% to 30/06/2021	ENN	Free Level 1 valuation fee Free Conveyancing
	1.79	30/06/2021	£995	£25,001	£1,000,000	0	60	1% to 30/06/2021	ENM	Free Level 1 valuation fee £500 Cashback
	2.46	30/06/2021	£0	£25,001	£1,000,000	0	75	2% to 30/06/2020 1% to 30/06/2021	ENK	Free Level 1 valuation fee Free Conveyancing
	2.46	30/06/2021	£0	£25,001	£1,000,000	0	75	2% to 30/06/2020 1% to 30/06/2021	ENI	Free Level 1 valuation fee £500 Cashback
	2.26	30/06/2021	0.50%	£25,001	£1,000,000	0	75	2% to 30/06/2020 1% to 30/06/2021	ENL	Free Level 1 valuation fee Free Conveyancing
	2.26	30/06/2021	0.50%	£25,001	£1,000,000	0	75	2% to 30/06/2020 1% to 30/06/2021	ENJ	Free Level 1 valuation fee £500 Cashback
3 year	2.01	30/06/2022	£995	£25,001	£1,000,000	0	60	2% to 30/06/2021 1% to 30/06/2022	ENV	Free Level 1 valuation fee Free Conveyancing
	2.01	30/06/2022	£995	£25,001	£1,000,000	0	60	2% to 30/06/2021 1% to 30/06/2022	ENU	Free Level 1 valuation fee £500 Cashback
	2.43	30/06/2022	£995	£25,001	£1,000,000	0	75	3% to 30/06/2020 2% to 30/06/2021 1% to 30/06/2022	ENX	Free Level 1 valuation fee Free Conveyancing
	2.43	30/06/2022	£995	£25,001	£1,000,000	0	75	3% to 30/06/2020 2% to 30/06/2021 1% to 30/06/2022	ENW	Free Level 1 valuation fee £500 Cashback
5 year	2.40	30/06/2024	£0	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	ENZ	Free Level 1 valuation fee Free Conveyancing
	2.40	30/06/2024	£0	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	ENY	Free Level 1 valuation fee £500 Cashback
	2.24	30/06/2024	£995	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EOD	Free Level 1 valuation fee Free Conveyancing
	2.24	30/06/2024	£995	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EOC	Free Level 1 valuation fee £500 Cashback
	2.08	30/06/2024	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EOH	Free Level 1 valuation fee Free Conveyancing
	2.08	30/06/2024	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EOG	Free Level 1 valuation fee £500 Cashback
	2.74	30/06/2024	£0	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	EOB	Free Level 1 valuation fee Free Conveyancing
	2.74	30/06/2024	£0	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	EOA	Free Level 1 valuation fee £500 Cashback
	2.58	30/06/2024	£995	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	EOF	Free Level 1 valuation fee Free Conveyancing
	2.58	30/06/2024	£995	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	EOE	Free Level 1 valuation fee £500 Cashback
	2.42	30/06/2024	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EOJ	Free Level 1 valuation fee Free Conveyancing
	2.42	30/06/2024	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EOI	Free Level 1 valuation fee £500 Cashback

Buy to Let

13th February 2019

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	2.13	+1.38	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	EMU	N/A
	2.32	+1.57	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	EMV	N/A

No MAF

Tracker - Remortgage

Product Type	Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.09	+1.34	£0	£25,001	£1,000,000	0	60	2% in year 1 2% in year 2	ENR	Free Level 1 valuation fee Free Conveyancing
	2.09	+1.34	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	ENQ	Free Level 1 valuation fee £500 Cashback
	2.36	+1.61	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	ENT	Free Level 1 valuation fee Free Conveyancing
	2.36	+1.61	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	ENS	Free Level 1 valuation fee £500 Cashback

Let to Buy 13th February 2019

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	2.19	30/06/2021	£0	£25,001	£1,000,000	0	60	2% to 30/06/2020 1% to 30/06/2021	EOK	Free Level 1 valuation fee £500 Cashback
	1.79	30/06/2021	£995	£25,001	£1,000,000	0	60	1% to 30/06/2021	EOM	Free Level 1 valuation fee £500 Cashback
	2.46	30/06/2021	£0	£25,001	£1,000,000	0	75	2% to 30/06/2020 1% to 30/06/2021	EOL	Free Level 1 valuation fee £500 Cashback
	2.06	30/06/2021	£995	£25,001	£1,000,000	0	75	1% to 30/06/2021	EON	Free Level 1 valuation fee £500 Cashback
5 year	2.40	30/06/2024	£0	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	EOQ	Free Level 1 valuation fee £500 Cashback
	2.24	30/06/2024	£995	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EOS	Free Level 1 valuation fee £500 Cashback
	2.08	30/06/2024	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EOU	Free Level 1 valuation fee £500 Cashback
	2.74	30/06/2024	£0	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	EOR	Free Level 1 valuation fee £500 Cashback
	2.58	30/06/2024	£995	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2023 1% to 30/06/2024	EOT	Free Level 1 valuation fee £500 Cashback
	2.42	30/06/2024	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2020 4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EOV	Free Level 1 valuation fee £500 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	2.09	+1.34	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	EOO	Free Level 1 valuation fee £500 Cashback
	2.36	+1.61	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	EOP	Free Level 1 valuation fee £500 Cashback

Product Transfers

13th February 2019

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	3.14	30/04/2021	£499	£1,000	£2,000,000	0	60	3% to 30/04/2020 1% to 30/04/2021	EMH
	3.34	30/04/2021	£0	£1,000	£2,000,000	0	60	3% to 30/04/2020 2% to 30/04/2021	EMG
	2.79	30/04/2021	£999	£1,000	£2,000,000	0	60	2% to 30/04/2020 1% to 30/04/2021	EJF
	3.19	30/04/2021	£499	£1,000	£2,000,000	60	75	3% to 30/04/2020 1% to 30/04/2021	EJK
	3.39	30/04/2021	£0	£1,000	£2,000,000	60	75	3% to 30/04/2020 2% to 30/04/2021	EJJ
	2.84	30/04/2021	£999	£1,000	£2,000,000	60	75	2% to 30/04/2020 1% to 30/04/2021	EJN
5 year	3.39	30/04/2024	£499	£1,000	£2,000,000	0	60	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 1% to 30/04/2024	EMJ
	3.49	30/04/2024	£0	£1,000	£2,000,000	0	60	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 2% to 30/04/2024	EMI
	3.09	30/04/2024	£999	£1,000	£2,000,000	0	60	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 1% to 30/04/2024	EJH
	3.44	30/04/2024	£499	£1,000	£2,000,000	60	75	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 2% to 30/04/2024	EJS
	3.54	30/04/2024	£0	£1,000	£2,000,000	60	75	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 2% to 30/04/2024	EJR
	3.24	30/04/2024	£999	£1,000	£2,000,000	60	75	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 1% to 30/04/2024	EJV
	5.04	30/04/2024	£0	£1,000	£2,000,000	75	125	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2024	EJP

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	3.14	30/04/2021	£499	£1,000	£2,000,000	0	60	3% to 30/04/2020 1% to 30/04/2021	EML
	3.34	30/04/2021	£0	£1,000	£2,000,000	0	60	3% to 30/04/2020 1% to 30/04/2021	EMK
	2.79	30/04/2021	£999	£1,000	£2,000,000	0	60	2% to 30/04/2020 1% to 30/04/2021	EJG
	3.19	30/04/2021	£499	£1,000	£2,000,000	60	75	3% to 30/04/2020 1% to 30/04/2021	EJM
	3.39	30/04/2021	£0	£1,000	£2,000,000	60	75	3% to 30/04/2020 2% to 30/04/2021	EJL
	2.84	30/04/2021	£999	£1,000	£2,000,000	60	75	2% to 30/04/2020 1% to 30/04/2021	EJO
5 year	3.39	30/04/2024	£499	£1,000	£2,000,000	0	60	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 2% to 30/04/2024	EMN
	3.49	30/04/2024	£0	£1,000	£2,000,000	0	60	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 2% to 30/04/2024	EMM
	3.09	30/04/2024	£999	£1,000	£2,000,000	0	60	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 1% to 30/04/2024	EJI
	3.44	30/04/2024	£499	£1,000	£2,000,000	60	75	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 2% to 30/04/2024	EJU
	3.54	30/04/2024	£0	£1,000	£2,000,000	60	75	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 2% to 30/04/2024	EJT
	3.24	30/04/2024	£999	£1,000	£2,000,000	60	75	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2023 1% to 30/04/2024	EJW
	5.04	30/04/2024	£0	£1,000	£2,000,000	75	125	5% to 30/04/2020 4% to 30/04/2021 3% to 30/04/2024	EJQ

Further Borrowing only
13th February 2019
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	30/04/2021	£0	£5,000	£1,000,000	0	75	3% to 30/04/2021	EMF	EIW

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	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.