

BM Rate Guide 16th November 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	31/03/2021	£0	£25,001	£1,000,000	0	60	2% to 31/03/2020 1% to 31/03/2021	EGV	N/A
	1.69	31/03/2021	£1,995	£25,001	£1,000,000	0	60	1% to 31/03/2021	EGW	N/A
	1.89	31/03/2021	£995	£25,001	£1,000,000	0	60	1% to 31/03/2021	EGX	N/A
	2.39	31/03/2021	£0	£25,001	£1,000,000	0	75	2% to 31/03/2020 1% to 31/03/2021	EGY	N/A
	1.85	31/03/2021	£1,995	£25,001	£1,000,000	0	75	2% to 31/03/2020 1% to 31/03/2021	EGZ	N/A
	2.04	31/03/2021	£995	£25,001	£1,000,000	0	75	2% to 31/03/2020 1% to 31/03/2021	EHA	N/A
3 year	2.04	31/03/2022	£995	£25,001	£1,000,000	0	60	3% to 31/03/2020 2% to 31/03/2021 1% to 31/03/2022	EHB	N/A
	2.42	31/03/2022	£995	£25,001	£1,000,000	0	75	3% to 31/03/2021 1% to 31/03/2022	EHC	N/A
5 year	2.42	31/03/2024	£0	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 2% to 31/03/2024	EHD	N/A
	2.28	31/03/2024	£995	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EHE	N/A
	2.14	31/03/2024	£1,995	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EHF	N/A
	2.74	31/03/2024	£0	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 2% to 31/03/2024	EHG	N/A
	2.60	31/03/2024	£995	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EHH	N/A
	2.46	31/03/2024	£1,995	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EHI	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	31/03/2021	£0	£25,001	£1,000,000	0	60	2% to 31/03/2020 1% to 31/03/2021	EJH	Free Level 1 valuation fee Free Conveyancing
	2.24	31/03/2021	£0	£25,001	£1,000,000	0	60	2% to 31/03/2020 1% to 31/03/2021	EJK	Free Level 1 valuation fee £300 Cashback
	2.04	31/03/2021	0.50%	£25,001	£1,000,000	0	60	2% to 31/03/2021	EJL	Free Level 1 valuation fee Free Conveyancing
	2.04	31/03/2021	0.50%	£25,001	£1,000,000	0	60	2% to 31/03/2020 1% to 31/03/2021	EJM	Free Level 1 valuation fee £300 Cashback
	1.84	31/03/2021	£995	£25,001	£1,000,000	0	60	1% to 31/03/2021	EJN	Free Level 1 valuation fee Free Conveyancing
	1.84	31/03/2021	£995	£25,001	£1,000,000	0	60	1% to 31/03/2021	EJO	Free Level 1 valuation fee £300 Cashback
	2.32	31/03/2021	£0	£25,001	£1,000,000	0	75	2% to 31/03/2020 1% to 31/03/2021	EJP	Free Level 1 valuation fee Free Conveyancing
	2.32	31/03/2021	£0	£25,001	£1,000,000	0	75	2% to 31/03/2020 1% to 31/03/2021	EJQ	Free Level 1 valuation fee £300 Cashback
	2.12	31/03/2021	0.50%	£25,001	£1,000,000	0	75	2% to 31/03/2020 1% to 31/03/2021	EJR	Free Level 1 valuation fee Free Conveyancing
	2.12	31/03/2021	0.50%	£25,001	£1,000,000	0	75	2% to 31/03/2020 1% to 31/03/2021	EJS	Free Level 1 valuation fee £300 Cashback
	1.92	31/03/2021	£995	£25,001	£1,000,000	0	75	1% to 31/03/2021	EJT	Free Level 1 valuation fee Free Conveyancing
	1.92	31/03/2021	£995	£25,001	£1,000,000	0	75	1% to 31/03/2021	EJU	Free Level 1 valuation fee £300 Cashback
3 year	2.06	31/03/2022	£995	£25,001	£1,000,000	0	60	3% to 31/03/2020 2% to 31/03/2021 1% to 31/03/2022	EJV	Free Level 1 valuation fee Free Conveyancing
	2.06	31/03/2022	£995	£25,001	£1,000,000	0	60	3% to 31/03/2020 2% to 31/03/2021 1% to 31/03/2022	EJW	Free Level 1 valuation fee £300 Cashback
	2.41	31/03/2022	£995	£25,001	£1,000,000	0	75	3% to 31/03/2021 1% to 31/03/2022	EJX	Free Level 1 valuation fee Free Conveyancing
	2.41	31/03/2022	£995	£25,001	£1,000,000	0	75	3% to 31/03/2021 1% to 31/03/2022	EJY	Free Level 1 valuation fee £300 Cashback
5 year	2.52	31/03/2024	£0	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 2% to 31/03/2024	EJZ	Free Level 1 valuation fee Free Conveyancing
	2.52	31/03/2024	£0	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 2% to 31/03/2024	EIA	Free Level 1 valuation fee £300 Cashback
	2.36	31/03/2024	£995	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIB	Free Level 1 valuation fee Free Conveyancing
	2.36	31/03/2024	£995	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIC	Free Level 1 valuation fee £300 Cashback
	2.20	31/03/2024	£1,995	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EID	Free Level 1 valuation fee Free Conveyancing
	2.20	31/03/2024	£1,995	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIE	Free Level 1 valuation fee £300 Cashback
	2.82	31/03/2024	£0	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 2% to 31/03/2024	EIF	Free Level 1 valuation fee Free Conveyancing
	2.82	31/03/2024	£0	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 2% to 31/03/2024	EIG	Free Level 1 valuation fee £300 Cashback
	2.66	31/03/2024	£995	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIH	Free Level 1 valuation fee Free Conveyancing
	2.66	31/03/2024	£995	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EII	Free Level 1 valuation fee £300 Cashback
	2.50	31/03/2024	£1,995	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIJ	Free Level 1 valuation fee Free Conveyancing
	2.50	31/03/2024	£1,995	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIK	Free Level 1 valuation fee £300 Cashback

Buy to Let

16th November 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

No MAF

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 16th November 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	31/03/2021	£0	£25,001	£1,000,000	0	60	2% to 31/03/2020 1% to 31/03/2021	EIL	Free Level 1 valuation fee £300 Cashback
	1.84	31/03/2021	£995	£25,001	£1,000,000	0	60	1% to 31/03/2021	EIM	Free Level 1 valuation fee £300 Cashback
	2.32	31/03/2021	£0	£25,001	£1,000,000	0	75	2% to 31/03/2020 1% to 31/03/2021	EIN	Free Level 1 valuation fee £300 Cashback
	1.92	31/03/2021	£995	£25,001	£1,000,000	0	75	1% to 31/03/2021	EIO	Free Level 1 valuation fee £300 Cashback
5 year	2.52	31/03/2024	£0	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIP	Free Level 1 valuation fee £300 Cashback
	2.36	31/03/2024	£995	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIQ	Free Level 1 valuation fee £300 Cashback
	2.20	31/03/2024	£1,995	£25,001	£1,000,000	0	60	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIR	Free Level 1 valuation fee £300 Cashback
	2.82	31/03/2024	£0	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIS	Free Level 1 valuation fee £300 Cashback
	2.66	31/03/2024	£995	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIT	Free Level 1 valuation fee £300 Cashback
	2.50	31/03/2024	£1,995	£25,001	£1,000,000	0	75	5% to 31/03/2020 4% to 31/03/2021 3% to 31/03/2023 1% to 31/03/2024	EIU	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

16th November 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
16th November 2018
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	31/01/2021	£0	£5,000	£1,000,000	0	75	3% to 31/01/2021	XWG	XWH

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.