

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 - Purchase and Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	Additional Info
2 year	2.24	30/06/2018	£1,995	£300,000	£1,000,000	0	60	3% to 30/06/2017 2% to 30/06/2018	TGF	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.34	30/06/2018	£1,995	£300,000	£1,000,000	0	60	3% to 30/06/2017 2% to 30/06/2018	TGG	N/A
	2.44	30/06/2018	0.50%	£25,001	£300,000	0	60	3% to 30/06/2018	TGH	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.54	30/06/2018	0.50%	£25,001	£300,000	0	60	3% to 30/06/2018	TGI	N/A
	2.99	30/06/2018	£0	£25,001	£1,000,000	0	60	3% to 30/06/2018	TGJ	Refund of standard mortgage valuation fee (Max £920)
	3.04	30/06/2018	£1,995	£300,000	£1,000,000	0	75	3% to 30/06/2017 2% to 30/06/2018	TFG	Exclusive when taking out BM Conveyancing. See your BDM for details.
	3.14	30/06/2018	£1,995	£300,000	£1,000,000	0	75	3% to 30/06/2017 2% to 30/06/2018	TFH	N/A
	3.29	30/06/2018	£1,495	£25,001	£1,000,000	0	75	3% to 30/06/2018	THX	Exclusive when taking out BM Conveyancing. See your BDM for details.
	3.39	30/06/2018	£1,495	£25,001	£1,000,000	0	75	3% to 30/06/2018	THY	N/A
	3.44	30/06/2018	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2018	THZ	Exclusive when taking out BM Conveyancing. See your BDM for details.
	3.54	30/06/2018	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2018	TIA	N/A
	3.79	30/06/2018	£0	£25,001	£1,000,000	0	75	3% to 30/06/2018	TIB	Refund of standard mortgage valuation fee (Max £920)
3 year	2.89	30/06/2019	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2017 4% to 30/06/2018 2% to 30/06/2019	TIM	N/A
	3.49	30/06/2019	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2017 4% to 30/06/2018 3% to 30/06/2019	TIN	N/A
5 year	2.99	30/06/2021	£1,995	£25,001	£1,000,000	0	60	5% to 30/06/2017 4% to 30/06/2018 3% to 30/06/2020 2% to 30/06/2021	TGP	N/A
	3.39	30/06/2021	£0	£25,001	£1,000,000	0	60	5% to 30/06/2017 4% to 30/06/2018 3% to 30/06/2021	TIP	N/A
	3.59	30/06/2021	£1,995	£25,001	£1,000,000	0	75	5% to 30/06/2017 4% to 30/06/2018 3% to 30/06/2020 2% to 30/06/2021	TIO	N/A
	3.99	30/06/2021	£0	£25,001	£1,000,000	0	75	5% to 30/06/2017 4% to 30/06/2018 3% to 30/06/2021	TIQ	N/A

Buy to Let

23rd March 2016

Not Available for First Time Buyers

10% overpayment allowed each year on all products

Tracker - Purchase and 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% for 2 years	TGK	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.44	+1.94	0.50%	£25,001	£1,000,000	0	60	3% for 2 years	TGL	N/A
	3.19	+2.69	£1,495	£25,001	£1,000,000	0	75	3% for 2 years	TIC	Exclusive when taking out BM Conveyancing. See your BDM for details.
	3.29	+2.79	£1,495	£25,001	£1,000,000	0	75	3% for 2 years	TID	N/A
	3.34	+2.84	0.50%	£25,001	£1,000,000	0	75	3% for 2 years	TIE	Exclusive when taking out BM Conveyancing. See your BDM for details.
	3.44	+2.94	0.50%	£25,001	£1,000,000	0	75	3% for 2 years	TIF	N/A

Let to Buy

23rd March 2016

Not Available for First Time Buyers

Let to Buy products are 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	2.44	30/06/2018	0.50%	£25,001	£1,000,000	0	60	3% to 30/06/2018	TGM	Exclusive when taking out BM Conveyancing. See your BDM for details.
	2.54	30/06/2018	0.50%	£25,001	£1,000,000	0	60	3% to 30/06/2018	TGN	N/A
	3.29	30/06/2018	£1,495	£25,001	£1,000,000	0	75	3% to 30/06/2018	TIG	Exclusive when taking out BM Conveyancing. See your BDM for details.
	3.39	30/06/2018	£1,495	£25,001	£1,000,000	0	75	3% to 30/06/2018	TIH	N/A
	3.44	30/06/2018	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2018	TIJ	Exclusive when taking out BM Conveyancing. See your BDM for details.
	3.54	30/06/2018	0.50%	£25,001	£1,000,000	0	75	3% to 30/06/2018	TIK	N/A

Not Available for First Time Buyers

Let to Buy products are 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	2.44	+1.94	0.50%	£25,001	£1,000,000	0	60	3% to 30/06/2018	TGO	N/A
	3.29	+2.79	£1,495	£25,001	£1,000,000	0	75	3% for 2 years	TIL	N/A

Product Transfers

23rd March 2016

Buy to Let

10% overpayment allowed each year on all products

Fixed - Core									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code
2 year	3.69	31/07/2018	£0	£1,000	£2,000,000	0	60	3% to 31/07/2018	TGQ
	3.49	31/07/2018	£999	£1,000	£299,999	0	60	3% to 31/07/2017 2% to 31/07/2018	TGR
	4.09	31/07/2018	£0	£1,000	£2,000,000	60	75	3% to 31/07/2018	TGS
	3.89	31/07/2018	£999	£1,000	£299,999	60	75	3% to 31/07/2018	TGT
4 year	4.34	31/07/2020	£0	£1,000	£2,000,000	0	60	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	TGU
	4.24	31/07/2020	£999	£1,000	£299,999	0	60	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	TGV
	4.89	31/07/2020	£0	£1,000	£2,000,000	60	75	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	TGW
	4.79	31/07/2020	£999	£1,000	£299,999	60	75	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	TGX
	5.19	31/07/2020	£0	£1,000	£2,000,000	75	125	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	TGY

Fixed - Large Loan									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code
2 year	3.29	31/07/2018	£999	£300,000	£2,000,000	0	60	3% to 31/07/2017 2% to 31/07/2018	THJ
	3.69	31/07/2018	£999	£300,000	£2,000,000	60	75	3% to 31/07/2017 2% to 31/07/2018	THK
4 year	4.04	31/07/2020	£999	£300,000	£2,000,000	0	60	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2019 2% to 31/07/2020	THL
	4.59	31/07/2020	£999	£300,000	£2,000,000	60	75	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	THM

Let to Buy

10% overpayment allowed each year on all products

Fixed - Core									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code
2 year	3.69	31/07/2018	£0	£1,000	£2,000,000	0	60	3% to 31/07/2018	TGZ
	3.49	31/07/2018	£999	£1,000	£299,999	0	60	3% to 31/07/2018	THA
	4.09	31/07/2018	£0	£1,000	£2,000,000	60	75	3% to 31/07/2018	THB
	3.89	31/07/2018	£999	£1,000	£299,999	60	75	3% to 31/07/2018	THC
4 year	4.34	31/07/2020	£0	£1,000	£2,000,000	0	60	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	THD
	4.24	31/07/2020	£999	£1,000	£299,999	0	60	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	THF
	4.89	31/07/2020	£0	£1,000	£2,000,000	60	75	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	THG
	4.79	31/07/2020	£999	£1,000	£299,999	60	75	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	THH
	5.19	31/07/2020	£0	£1,000	£2,000,000	75	125	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	THI

Fixed - Large Loan									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code
2 year	3.29	31/07/2018	£999	£300,000	£2,000,000	0	60	3% to 31/07/2017 2% to 31/07/2018	THN
	3.69	31/07/2018	£999	£300,000	£2,000,000	60	75	3% to 31/07/2018	THO
4 year	4.04	31/07/2020	£999	£300,000	£2,000,000	0	60	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	THP
	4.59	31/07/2020	£999	£300,000	£2,000,000	60	75	5% to 31/07/2017 4% to 31/07/2018 3% to 31/07/2020	THQ

Further Borrowing only
23rd March 2016
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	3.69	31/07/2018	£0	£5,000	£1,000,000	0	60	3% to 31/07/2018	THR	THT
	4.09	31/07/2018	£0	£5,000	£1,000,000	60	75	3% to 31/07/2018	THS	THU

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	5.29	+4.79	4.84	£0	£5,000	£1,000,000	0	60	3% for 3 years	NGZ	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.
	5.39	+4.89	4.84	£0	£5,000	£1,000,000	60	75	3% for 3 years	NHA	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.