

## BM Rate Guide

28 March 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

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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	EPZ	Free Level 1 valuation fee £300 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	1% to 30/06/2021	EQA	Free Level 1 valuation fee £300 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	EQD	Free Level 1 valuation fee £300 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	EOB	Free Level 1 valuation fee £300 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	EQC	Free Level 1 valuation fee £300 Cashback
	2.06	30/06/2021	£995	£25,001	£1,000,000	0	75	1% to 30/06/2021	ENP	Free Level 1 valuation fee Free Conveyancing
2.06	30/06/2021	£995	£25,001	£1,000,000	0	75	1% to 30/06/2021	EQE	Free Level 1 valuation fee £300 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	EQH	Free Level 1 valuation fee £300 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	EQI	Free Level 1 valuation fee £300 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	EQJ	Free Level 1 valuation fee £300 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	4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EQL	Free Level 1 valuation fee £300 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	4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EQN	Free Level 1 valuation fee £300 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	EQK	Free Level 1 valuation fee £300 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	EQM	Free Level 1 valuation fee £300 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	EQO	Free Level 1 valuation fee £300 Cashback	

# Buy to Let

28 March 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	EQF	Free Level 1 valuation fee £300 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	EQG	Free Level 1 valuation fee £300 Cashback

## Let to Buy 28 March 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	EQP	Free Level 1 valuation fee £300 Cashback
	1.79	30/06/2021	£995	£25,001	£1,000,000	0	60	1% to 30/06/2021	EQR	Free Level 1 valuation fee £300 Cashback
	2.46	30/06/2021	£0	£25,001	£1,000,000	0	75	2% to 30/06/2020 1% to 30/06/2021	EQQ	Free Level 1 valuation fee £300 Cashback
	2.06	30/06/2021	£995	£25,001	£1,000,000	0	75	1% to 30/06/2021	EQS	Free Level 1 valuation fee £300 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	EQV	Free Level 1 valuation fee £300 Cashback
	2.24	30/06/2024	£995	£25,001	£1,000,000	0	60	4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EQX	Free Level 1 valuation fee £300 Cashback
	2.08	30/06/2024	£1,995	£25,001	£1,000,000	0	60	4% to 30/06/2021 3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	EQZ	Free Level 1 valuation fee £300 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	EQW	Free Level 1 valuation fee £300 Cashbac
	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	EQY	Free Level 1 valuation fee £300 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	ERA	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	2.09	+1.34	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	EQT	Free Level 1 valuation fee £300 Cashback
	2.36	+1.61	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	EQU	Free Level 1 valuation fee £300 Cashback

# Product Transfers

## 28 March 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	31/07/2021	£499	£1,000	£2,000,000	0	60	3% to 31/07/2020 1% to 31/07/2021	EPA
	3.34	31/07/2021	£0	£1,000	£2,000,000	0	60	3% to 31/07/2020 2% to 31/07/2021	EOY
	2.79	31/07/2021	£999	£1,000	£2,000,000	0	60	2% to 31/07/2020 1% to 31/07/2021	EPC
	3.19	31/07/2021	£499	£1,000	£2,000,000	60	75	3% to 31/07/2020 1% to 31/07/2021	EPB
	3.39	31/07/2021	£0	£1,000	£2,000,000	60	75	3% to 31/07/2020 2% to 31/07/2021	EOZ
	2.84	31/07/2021	£999	£1,000	£2,000,000	60	75	2% to 31/07/2020 1% to 31/07/2021	EPD
5 year	3.39	31/07/2024	£499	£1,000	£2,000,000	0	60	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 1% to 31/07/2024	EPH
	3.49	31/07/2024	£0	£1,000	£2,000,000	0	60	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 2% to 31/07/2024	EPE
	3.09	31/07/2024	£999	£1,000	£2,000,000	0	60	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 1% to 31/07/2024	EPJ
	3.44	31/07/2024	£499	£1,000	£2,000,000	60	75	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 2% to 31/07/2024	EPI
	3.54	31/07/2024	£0	£1,000	£2,000,000	60	75	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 2% to 31/07/2024	EPF
	3.24	31/07/2024	£999	£1,000	£2,000,000	60	75	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 1% to 31/07/2024	EPK
	5.04	31/07/2024	£0	£1,000	£2,000,000	75	125	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 2% to 31/07/2024	EPG

# 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	31/07/2021	£499	£1,000	£2,000,000	0	60	3% to 31/07/2020 1% to 31/07/2021	EPN
	3.34	31/07/2021	£0	£1,000	£2,000,000	0	60	3% to 31/07/2020 1% to 31/07/2021	EPL
	2.79	31/07/2021	£999	£1,000	£2,000,000	0	60	2% to 31/07/2020 1% to 31/07/2021	EPP
	3.19	31/07/2021	£499	£1,000	£2,000,000	60	75	3% to 31/07/2020 1% to 31/07/2021	EPO
	3.39	31/07/2021	£0	£1,000	£2,000,000	60	75	3% to 31/07/2020 1% to 31/07/2021	EPM
	2.84	31/07/2021	£999	£1,000	£2,000,000	60	75	2% to 31/07/2020 1% to 31/07/2021	EPQ
5 year	3.39	31/07/2024	£499	£1,000	£2,000,000	0	60	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 2% to 31/07/2024	EPU
	3.49	31/07/2024	£0	£1,000	£2,000,000	0	60	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 2% to 31/07/2024	EPR
	3.09	31/07/2024	£999	£1,000	£2,000,000	0	60	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 1% to 31/07/2024	EPW
	3.44	31/07/2024	£499	£1,000	£2,000,000	60	75	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 1% to 31/07/2024	EPV
	3.54	31/07/2024	£0	£1,000	£2,000,000	60	75	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 2% to 31/07/2024	EPS
	3.24	31/07/2024	£999	£1,000	£2,000,000	60	75	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2023 1% to 31/07/2024	EPX
	5.04	31/07/2024	£0	£1,000	£2,000,000	75	125	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2024	EPT

**Further Borrowing only**  
**28 March 2019**  
**Buy to Let and Let to Buy**

**Fixed - Buy to Let**

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code
<b>2 year</b>	3.29	31/07/2021	£0	£5,000	£1,000,000	0	75	3% to 31/07/2020 2% to 31/07/2021	EOW

**Fixed - Let to Buy**

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code
<b>2 year</b>	3.29	31/07/2021	£0	£5,000	£1,000,000	0	75	3% to 31/07/2020 2% to 31/07/2021	EPY

**Tracker**

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>	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	XAW	#N/A