BM Rate Guide

21 June 2019

BM Standard Variable Rate (not available for new mortgage applications)	5.09%
Bank of England Base Rate	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	30/09/2021	£0	£25,001	£1,000,000	0	60	2% to 30/09/2020 1% to 30/09/2021	ERB	N/A
	1.80	30/09/2021	£1,995	£25,001	£1,000,000	0	60	1% to 30/09/2021	ERF	N/A
	2.00	30/09/2021	£995	£25,001	£1,000,000	0	60	1% to 30/09/2021	ERD	N/A
	2.42	30/09/2021	£0	£25,001	£1,000,000	0	75	2% to 30/09/2020 1% to 30/09/2021	ERC	N/A
	1.88	30/09/2021	£1,995	£25,001	£1,000,000	0	75	1% to 30/09/2021	ERG	N/A
	2.07	30/09/2021	£995	£25,001	£1,000,000	0	75	1% to 30/09/2021	ERE	N/A
3 year	2.05	30/09/2022	£995	£25,001	£1,000,000	0	60	3% to 30/09/2020 2% to 30/09/2021 1% to 30/09/2022	ERJ	N/A
	2.45	30/09/2022	£995	£25,001	£1,000,000	0	75	3% to 30/09/2021 1% to 30/09/2022	ERK	N/A
5 year	2.23	30/09/2024	£0	£25,001	£1,000,000	0	60	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EUM	N/A
	2.09	30/09/2024	£995	£25,001	£1,000,000	0	60	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EUO	N/A
	1.95	30/09/2024	£1,995	£25,001	£1,000,000	0	60	4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EUQ	N/A
	2.54	30/09/2024	£0	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EUN	N/A
	2.40	30/09/2024	£995	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EUP	N/A
	2.26	30/09/2024	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EUR	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	2.12	30/09/2021	£0	£25,001	£1,000,000	0	60	2% to 30/09/2020 1% to 30/09/2021	EUU	Free Level 1 valuation fee Free Conveyancing
	2.12	30/09/2021	£0	£25,001	£1,000,000	0	60	2% to 30/09/2020 1% to 30/09/2021	EUS	Free Level 1 valuation fee £300 Cashback
	1.92	30/09/2021	0.50%	£25,001	£1,000,000	0	60	1% to 30/09/2021	EUV	Free Level 1 valuation fee Free Conveyancing
	1.92	30/09/2021	0.50%	£25,001	£1,000,000	0	60	1% to 30/09/2021	EUT	Free Level 1 valuation fee £300 Cashback
	1.72	30/09/2021	£995	£25,001	£1,000,000	0	60	1% to 30/09/2021	EVB	Free Level 1 valuation fee Free Conveyancing
	1.72	30/09/2021	£995	£25,001	£1,000,000	0	60	1% to 30/09/2021	EVA	Free Level 1 valuation fee £300 Cashback
	2.36	30/09/2021	£0	£25,001	£1,000,000	0	75	2% to 30/09/2020 1% to 30/09/2021	EUY	Free Level 1 valuation fee Free Conveyancing
	2.36	30/09/2021	£0	£25,001	£1,000,000	0	75	2% to 30/09/2020 1% to 30/09/2021	EUW	Free Level 1 valuation fee £300 Cashback
	2.16	30/09/2021	0.50%	£25,001	£1,000,000	0	75	2% to 30/09/2020 1% to 30/09/2021	EUZ	Free Level 1 valuation fee Free Conveyancing
	2.16	30/09/2021	0.50%	£25,001	£1,000,000	0	75	2% to 30/09/2020 1% to 30/09/2021	EUX	Free Level 1 valuation fee £300 Cashback
	1.96	30/09/2021	£995	£25,001	£1,000,000	0	75	1% to 30/09/2021	EVD	Free Level 1 valuation fee Free Conveyancing
	1.96	30/09/2021	£995	£25,001	£1,000,000	0	75	1% to 30/09/2021	EVC	Free Level 1 valuation fee £300 Cashback
3 year	1.94	30/09/2022	£995	£25,001	£1,000,000	0	60	2% to 30/09/2021 1% to 30/09/2022	EVJ	Free Level 1 valuation fee Free Conveyancing
	1.94	30/09/2022	£995	£25,001	£1,000,000	0	60	2% to 30/09/2021 1% to 30/09/2022	EVI	Free Level 1 valuation fee £300 Cashback
	2.33	30/09/2022	£995	£25,001	£1,000,000	0	75	3% to 30/09/2020 2% to 30/09/2021 1% to 30/09/2022	EVL	Free Level 1 valuation fee Free Conveyancing
	2.33	30/09/2022	£995	£25,001	£1,000,000	0	75	3% to 30/09/2020 2% to 30/09/2021 1% to 30/09/2022	EVK	Free Level 1 valuation fee £300 Cashback
5 year	2.28	30/09/2024	£0	£25,001	£1,000,000	0	60	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EVN	Free Level 1 valuation fee Free Conveyancing
	2.28	30/09/2024	£0	£25,001	£1,000,000	0	60	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EVM	Free Level 1 valuation fee £300 Cashback
	2.10	30/09/2024	£995	£25,001	£1,000,000	0	60	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EVR	Free Level 1 valuation fee Free Conveyancing
	2.10	30/09/2024	£995	£25,001	£1,000,000	0	60	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EVQ	Free Level 1 valuation fee £300 Cashback
	1.97	30/09/2024	£1,995	£25,001	£1,000,000	0	60	4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EVV	Free Level 1 valuation fee Free Conveyancing
	1.97	30/09/2024	£1,995	£25,001	£1,000,000	0	60	4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EVU	Free Level 1 valuation fee £300 Cashback
	2.63	30/09/2024	£0	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EVP	Free Level 1 valuation fee Free Conveyancing
	2.63	30/09/2024	£0	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EVO	Free Level 1 valuation fee £300 Cashback
	2.46	30/09/2024	£995	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EVT	Free Level 1 valuation fee Free Conveyancing
	2.46	30/09/2024	£995	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EVS	Free Level 1 valuation fee £300 Cashback
	2.28	30/09/2024	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EVX	Free Level 1 valuation fee Free Conveyancing
	2.28	30/09/2024	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EVW	Free Level 1 valuation fee £300 Cashback

Buy to Let

21 June 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	2.02	+1.27	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	EVF	Free Level 1 valuation fee Free Conveyancing
	2.02	+1.27	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	EVE	Free Level 1 valuation fee £300 Cashback
	2.26	+1.51	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	EVH	Free Level 1 valuation fee Free Conveyancing
	2.26	+1.51	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	EVG	Free Level 1 valuation fee £300 Cashback

Let to Buy

21 June 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	2.12	30/09/2021	£0	£25,001	£1,000,000	0	60	2% to 30/09/2020 1% to 30/09/2021	EVY	Free Level 1 valuation fee £300 Cashback
	1.72	30/09/2021	£995	£25,001	£1,000,000	0	60	1% to 30/09/2021	EWA	Free Level 1 valuation fee £300 Cashback
	2.36	30/09/2021	£0	£25,001	£1,000,000	0	75	2% to 30/09/2020 1% to 30/09/2021	EVZ	Free Level 1 valuation fee £300 Cashback
	1.96	30/09/2021	£995	£25,001	£1,000,000	0	75	1% to 30/09/2021	EWB	Free Level 1 valuation fee £300 Cashback
5 year	2.28	30/09/2024	£0	£25,001	£1,000,000	0	60	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EWE	Free Level 1 valuation fee £300 Cashback
	2.10	30/09/2024	£995	£25,001	£1,000,000	0	60	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EWG	Free Level 1 valuation fee £300 Cashback
	1.97	30/09/2024	£1,995	£25,001	£1,000,000	0	60	4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EWI	Free Level 1 valuation fee £300 Cashback
	2.63	30/09/2024	£0	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EWF	Free Level 1 valuation fee £300 Cashbac
	2.46	30/09/2024	£995	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2023 1% to 30/09/2024	EWH	Free Level 1 valuation fee £300 Cashback
	2.28	30/09/2024	£1,995	£25,001	£1,000,000	0	75	5% to 30/09/2020 4% to 30/09/2021 3% to 30/09/2022 2% to 30/09/2023 1% to 30/09/2024	EWJ	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	2.02	+1.27	£0	£25,001	£1,000,000	0	60	2% in year 1 1% in year 2	EWC	Free Level 1 valuation fee £300 Cashback
	2.26	+1.51	£0	£25,001	£1,000,000	0	75	2% in year 1 1% in year 2	EWD	Free Level 1 valuation fee £300 Cashback

Product Transfers

21 June 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	31/10/2021	£499	£1,000	£2,000,000	0	60	3% to 31/10/2020 1% to 31/10/2021	ETN
	3.34	31/10/2021	£0	£1,000	£2,000,000	0	60	3% to 31/10/2020 2% to 31/10/2021	ETL
	2.79	31/10/2021	£999	£1,000	£2,000,000	0	60	2% to 31/10/2020 1% to 31/10/2021	ETP
	3.19	31/10/2021	£499	£1,000	£2,000,000	60	75	3% to 31/10/2020 1% to 31/10/2021	ETO
	3.39	31/10/2021	£0	£1,000	£2,000,000	60	75	3% to 31/10/2020 1% to 31/10/2021	ETM
	2.84	31/10/2021	£999	£1,000	£2,000,000	60	75	2% to 31/10/2020 1% to 31/10/2021	ETQ
5 year	3.39	31/10/2024	£499	£1,000	£2,000,000	0	60	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 2% to 31/10/2024	ETU
	3.49	31/10/2024	£0	£1,000	£2,000,000	0	60	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 2% to 31/10/2024	ETR
	3.09	31/10/2024	£999	£1,000	£2,000,000	0	60	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 1% to 31/10/2024	ETW
	3.44	31/10/2024	£499	£1,000	£2,000,000	60	75	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 2% to 31/10/2024	ETV
	3.54	31/10/2024	£0	£1,000	£2,000,000	60	75	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 2% to 31/10/2024	ETS
	3.24	31/10/2024	£999	£1,000	£2,000,000	60	75	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 1% to 31/10/2024	ETX
	5.04	31/10/2024	£0	£1,000	£2,000,000	75	125	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2024	ETT

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	31/10/2021	£499	£1,000	£2,000,000	0	60	3% to 31/10/2020 1% to 31/10/2021	EUA
	3.34	31/10/2021	£0	£1,000	£2,000,000	0	60	3% to 31/10/2020 1% to 31/10/2021	ETY
	2.79	31/10/2021	£999	£1,000	£2,000,000	0	60	2% to 31/10/2020 1% to 31/10/2021	EUC
	3.19	31/10/2021	£499	£1,000	£2,000,000	60	75	3% to 31/10/2020 1% to 31/10/2021	EUB
	3.39	31/10/2021	£0	£1,000	£2,000,000	60	75	3% to 31/10/2020 1% to 31/10/2021	ETZ
	2.84	31/10/2021	£999	£1,000	£2,000,000	60	75	2% to 31/10/2020 1% to 31/10/2021	EUD
5 year	3.39	31/10/2024	£499	£1,000	£2,000,000	0	60	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 2% to 31/10/2024	EUH
	3.49	31/10/2024	£0	£1,000	£2,000,000	0	60	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 2% to 31/10/2024	EUE
	3.09	31/10/2024	£999	£1,000	£2,000,000	0	60	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 1% to 31/10/2024	EUJ
	3.44	31/10/2024	£499	£1,000	£2,000,000	60	75	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 2% to 31/10/2024	EUI
	3.54	31/10/2024	£0	£1,000	£2,000,000	60	75	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 2% to 31/10/2024	EUF
	3.24	31/10/2024	£999	£1,000	£2,000,000	60	75	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 1% to 31/10/2024	EUK
	5.04	31/10/2024	£0	£1,000	£2,000,000	75	125	5% to 31/10/2020 4% to 31/10/2021 3% to 31/10/2023 2% to 31/10/2024	EUG

Further Borrowing only

21 June 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
2 year	3.29	31/10/2021	£0	£5,000	£1,000,000	0	75	3% to 31/10/2020 2% to 31/10/2021	ETJ

Fixed - Let to Buy

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code
2 year	3.29	31/10/2021	£0	£5,000	£1,000,000	0	75	3% to 31/10/2021	EUL

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% in year 1 4% in year 2 2% in year 3	ETK	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.