

BM Rate Guide**29 July 2020**

BM Standard Variable Rate (not available for new mortgage applications)
Bank of England Base Rate

4.44%
0.10%

Buy to Let

ERC structure on all products:

2 year - 2% to 30/09/2021 and 1% to 30/09/2022

5 year - 5% to 30/09/2021, 4% to 30/09/2022, 3% to 30/09/2023, 2% to 30/09/2024 and 1% to 30/09/2025

Not available for First Time Buyers

10% overpayment allowed each year on all products

Fixed - House Purchase									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info
2 year	1.78	30/09/2022	£0	£25,001	£1,000,000	0	60	GCZ	N/A
	1.42	30/09/2022	£995	£25,001	£1,000,000	0	60	GDB	N/A
	1.22	30/09/2022	£1,995	£25,001	£1,000,000	0	60	GDD	N/A
	2.21	30/09/2022	£0	£25,001	£1,000,000	0	75	GDA	N/A
	1.86	30/09/2022	£995	£25,001	£1,000,000	0	75	GDC	N/A
	1.65	30/09/2022	£1,995	£25,001	£1,000,000	0	75	GDE	N/A
5 year	1.90	30/09/2025	£0	£25,001	£1,000,000	0	60	DXZ	N/A
	1.76	30/09/2025	£995	£25,001	£1,000,000	0	60	DYA	N/A
	1.62	30/09/2025	£1,995	£25,001	£1,000,000	0	60	DYB	N/A
	2.23	30/09/2025	£0	£25,001	£1,000,000	0	75	GDF	N/A
	2.09	30/09/2025	£995	£25,001	£1,000,000	0	75	GDG	N/A
	1.95	30/09/2025	£1,995	£25,001	£1,000,000	0	75	GDH	N/A

ERC structure on all products:

2 year - 2% to 30/09/2021 and 1% to 30/09/2022

5 year - 5% to 30/09/2021, 4% to 30/09/2022, 3% to 30/09/2023, 2% to 30/09/2024 and 1% to 30/09/2025

10% overpayment allowed each year on all products

Fixed - Remortgage									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info
2 year	2.01	30/09/2022	£0	£25,001	£1,000,000	0	60	GDJ	Free Level 1 valuation fee Free Conveyancing
	2.01	30/09/2022	£0	£25,001	£1,000,000	0	60	GDI	£300 Cashback Free Level 1 valuation fee
	1.61	30/09/2022	£995	£25,001	£1,000,000	0	60	GDL	Free Level 1 valuation fee Free Conveyancing
	1.61	30/09/2022	£995	£25,001	£1,000,000	0	60	GDK	£300 Cashback Free Level 1 valuation fee
	1.36	30/09/2022	£1,995	£25,001	£1,000,000	0	60	GDN	Free Level 1 valuation fee Free Conveyancing
	1.36	30/09/2022	£1,995	£25,001	£1,000,000	0	60	GDM	£300 Cashback Free Level 1 valuation fee
	2.21	30/09/2022	£0	£25,001	£1,000,000	0	75	GCB	Free Level 1 valuation fee Free Conveyancing
	2.21	30/09/2022	£0	£25,001	£1,000,000	0	75	DYD	£300 Cashback Free Level 1 valuation fee
	1.81	30/09/2022	£995	£25,001	£1,000,000	0	75	GCC	Free Level 1 valuation fee Free Conveyancing
	1.81	30/09/2022	£995	£25,001	£1,000,000	0	75	DYT	£300 Cashback Free Level 1 valuation fee
	1.56	30/09/2022	£1,995	£25,001	£1,000,000	0	75	GCD	Free Level 1 valuation fee Free Conveyancing
	1.56	30/09/2022	£1,995	£25,001	£1,000,000	0	75	DYU	£300 Cashback Free Level 1 valuation fee
5 year	2.05	30/09/2025	£0	£25,001	£1,000,000	0	60	GDP	Free Level 1 valuation fee Free Conveyancing
	2.05	30/09/2025	£0	£25,001	£1,000,000	0	60	GDO	£300 Cashback Free Level 1 valuation fee
	1.87	30/09/2025	£995	£25,001	£1,000,000	0	60	GDR	Free Level 1 valuation fee Free Conveyancing
	1.87	30/09/2025	£995	£25,001	£1,000,000	0	60	GDQ	£300 Cashback Free Level 1 valuation fee
	1.74	30/09/2025	£1,995	£25,001	£1,000,000	0	60	GDT	Free Level 1 valuation fee Free Conveyancing
	1.74	30/09/2025	£1,995	£25,001	£1,000,000	0	60	GDS	£300 Cashback Free Level 1 valuation fee
	2.37	30/09/2025	£0	£25,001	£1,000,000	0	75	GCE	Free Level 1 valuation fee Free Conveyancing
	2.37	30/09/2025	£0	£25,001	£1,000,000	0	75	DYH	£300 Cashback Free Level 1 valuation fee
	2.14	30/09/2025	£995	£25,001	£1,000,000	0	75	GCF	Free Level 1 valuation fee Free Conveyancing
	2.14	30/09/2025	£995	£25,001	£1,000,000	0	75	DYV	£300 Cashback Free Level 1 valuation fee
	2.02	30/09/2025	£1,995	£25,001	£1,000,000	0	75	GCG	Free Level 1 valuation fee Free Conveyancing
	2.02	30/09/2025	£1,995	£25,001	£1,000,000	0	75	DYW	£300 Cashback Free Level 1 valuation fee

Let to Buy

29 July 2020

ERC structure on all products:

2 year - 2% to 30/09/2021 and 1% to 30/09/2022

5 year - 5% to 30/09/2021, 4% to 30/09/2022, 3% to 30/09/2023, 2% to 30/09/2024 and 1% to 30/09/2025

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 (%)	Product Code	Additional Info
2 year	2.01	30/09/2022	£0	£25,001	£1,000,000	0	60	GDU	£300 Cashback Free Level 1 valuation fee
	1.61	30/09/2022	£995	£25,001	£1,000,000	0	60	GDV	£300 Cashback Free Level 1 valuation fee
	1.36	30/09/2022	£1,995	£25,001	£1,000,000	0	60	GDW	£300 Cashback Free Level 1 valuation fee
	2.21	30/09/2022	£0	£25,001	£1,000,000	0	75	DYL	£300 Cashback Free Level 1 valuation fee
	1.81	30/09/2022	£995	£25,001	£1,000,000	0	75	DYX	£300 Cashback Free Level 1 valuation fee
	1.56	30/09/2022	£1,995	£25,001	£1,000,000	0	75	DYY	£300 Cashback Free Level 1 valuation fee
5 year	2.05	30/09/2025	£0	£25,001	£1,000,000	0	60	GDX	£300 Cashback Free Level 1 valuation fee
	1.87	30/09/2025	£995	£25,001	£1,000,000	0	60	GDY	£300 Cashback Free Level 1 valuation fee
	1.74	30/09/2025	£1,995	£25,001	£1,000,000	0	60	GDZ	£300 Cashback Free Level 1 valuation fee
	2.37	30/09/2025	£0	£25,001	£1,000,000	0	75	DYP	£300 Cashback Free Level 1 valuation fee
	2.14	30/09/2025	£995	£25,001	£1,000,000	0	75	DYZ	£300 Cashback Free Level 1 valuation fee
	2.02	30/09/2025	£1,995	£25,001	£1,000,000	0	75	DZA	£300 Cashback Free Level 1 valuation fee

Product Transfers

29 July 2020

Buy to Let

ERC structure on all products:

2 year - 2% to 31/10/2021 and 1% to 31/10/2022

5 year - 5% to 31/10/2021, 4% to 31/10/2022, 3% to 31/10/2023, 2% to 31/10/2024 and 1% to 31/10/2025

A Further Advance can be considered if the total amount of the application is £5,000 or more

10% overpayment allowed each year on all products

Fixed								
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code
2 Year	1.91	31/10/2022	£0	£1,000	£2,000,000	0	60	GCI
	1.55	31/10/2022	£999	£1,000	£2,000,000	0	60	GCK
	2.26	31/10/2022	£0	£1,000	£2,000,000	60	75	GCJ
	1.79	31/10/2022	£999	£1,000	£2,000,000	60	75	GCL
5 Year	2.01	31/10/2025	£0	£1,000	£2,000,000	0	60	GCM
	1.83	31/10/2025	£999	£1,000	£2,000,000	0	60	GCO
	2.36	31/10/2025	£0	£1,000	£2,000,000	60	75	GCN
	2.13	31/10/2025	£999	£1,000	£2,000,000	60	75	GCP
	4.40	31/10/2025	£0	£1,000	£2,000,000	75	125	DZR

Let to Buy

ERC structure on all products:

2 year - 2% to 31/10/2021 and 1% to 31/10/2022

5 year - 5% to 31/10/2021, 4% to 31/10/2022, 3% to 31/10/2023, 2% to 31/10/2024 and 1% to 31/10/2025

10% overpayment allowed each year on all products

Fixed								
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code
2 Year	1.91	31/10/2022	£0	£1,000	£2,000,000	0	60	GCQ
	1.55	31/10/2022	£999	£1,000	£2,000,000	0	60	GCS
	2.26	31/10/2022	£0	£1,000	£2,000,000	60	75	GCR
	1.79	31/10/2022	£999	£1,000	£2,000,000	60	75	GCT
5 Year	2.01	31/10/2025	£0	£1,000	£2,000,000	0	60	GCU
	1.83	31/10/2025	£999	£1,000	£2,000,000	0	60	GCW
	2.36	31/10/2025	£0	£1,000	£2,000,000	60	75	GCV
	2.13	31/10/2025	£999	£1,000	£2,000,000	60	75	GCX
	4.40	31/10/2025	£0	£1,000	£2,000,000	75	125	GBU

Further Borrowing only 29 July 2020 Buy to Let and Let to Buy

ERC structure on all products:

2 year - 2% to 31/10/2021 and 1% to 31/10/2022

10% overpayment allowed each year on all products

Fixed - Buy to Let								
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code
2 year	2.16	31/10/2022	£0	£5,000	£1,000,000	0	75	GCH

ERC structure on all products:

2 year - 2% to 31/10/2021 and 1% to 31/10/2022

10% overpayment allowed each year on all products

Fixed - Let to Buy								
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code
2 year	2.16	31/10/2022	£0	£5,000	£1,000,000	0	75	GCY

ERC structure on all products:

3 year - 3% in year 1, 2% in year 2 and 1% in year 3

10% overpayment allowed each year on all products

Tracker									
Product Type	Rate(%)	Tracks BOE(%)	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info
3 year	3.09	2.99	£0	£5,000	£1,000,000	0	75	DOP	Drawdown facility. Drawdown of over payments. Payment Holidays. Only available in conjunction with an existing Flexible Mortgage.

Withdrawn Products - 28/07/2020			
Codes			
DXT	DXU	DXV	DZE
DZF	DZG	DZH	DZI
DZJ	DZB	DYC	DZC
DYE	DZD	DYF	GBY
DYG	GBZ	DYI	GCA
DYJ	DYK	DYM	DYN
DYO	DYQ	DYR	