

BM Rate Guide

21 June 2024

BM Standard Variable Rate (not available for new mortgage applications)

9.59%

Buy to Let

ERC structure on all products:

2 year - 2% to 30/09/2025 and 1% to 30/09/2026

5 year - 5% to 30/09/2025, 4% to 30/09/2026, 3% to 30/09/2027, 2% to 30/09/2028 and 1% to 30/09/2029

10% overpayment allowed each year on all products

Fixed - House Purchase £0 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	5.54	30/09/2026	£0	£25,001	£2,000,000	0	65	BMD980	N/A	31/01/2025
	5.64	30/09/2026	£0	£25,001	£1,000,000	0	75	BMD918	N/A	31/01/2025
5 year	4.96	30/09/2029	£0	£25,001	£2,000,000	0	65	BMD981	N/A	31/01/2025
	5.06	30/09/2029	£0	£25,001	£1,000,000	0	75	BMD919	N/A	31/01/2025

Fixed - House Purchase £1499 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	5.02	30/09/2026	£1,499	£25,001	£1,000,000	0	65	BMD940	N/A	31/01/2025
	5.12	30/09/2026	£1,499	£25,001	£500,000	0	75	BMD942	N/A	31/01/2025
5 year	4.75	30/09/2029	£1,499	£25,001	£1,000,000	0	65	BMD946	N/A	31/01/2025
	4.85	30/09/2029	£1,499	£25,001	£500,000	0	75	BMD943	N/A	31/01/2025

Fixed - House Purchase - £3999 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.54	30/09/2026	£3,999	£25,001	£1,000,000	0	65	BMD962	N/A	31/01/2025
	4.64	30/09/2026	£3,999	£25,001	£500,000	0	75	BMD966	N/A	31/01/2025
5 year	4.56	30/09/2029	£3,999	£25,001	£1,000,000	0	65	BMD971	N/A	31/01/2025
	4.66	30/09/2029	£3,999	£25,001	£500,000	0	75	BMD967	N/A	31/01/2025

Fixed - House Purchase - 3% Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.04	30/09/2026	3%	£25,001	£2,000,000	0	65	BMD989	N/A	31/01/2025
	4.19	30/09/2026	3%	£25,001	£1,000,000	0	75	BMD976	N/A	31/01/2025
5 year	4.16	30/09/2029	3%	£25,001	£2,000,000	0	65	BMD988	N/A	31/01/2025
	4.26	30/09/2029	3%	£25,001	£1,000,000	0	75	BMD948	N/A	31/01/2025

Fixed - Remortgage - £0 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	5.54	30/09/2026	£0	£25,001	£2,000,000	0	65	BMD982	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.54	30/09/2026	£0	£25,001	£2,000,000	0	65	BMD983	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	5.64	30/09/2026	£0	£25,001	£1,000,000	0	75	BMD920	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.64	30/09/2026	£0	£25,001	£1,000,000	0	75	BMD921	Free Level 1 valuation fee Free Conveyancing	31/01/2025
5 year	4.96	30/09/2029	£0	£25,001	£2,000,000	0	65	BMD984	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.96	30/09/2029	£0	£25,001	£2,000,000	0	65	BMD985	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	5.06	30/09/2029	£0	£25,001	£1,000,000	0	75	BMD922	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.06	30/09/2029	£0	£25,001	£1,000,000	0	75	BMD923	Free Level 1 valuation fee Free Conveyancing	31/01/2025

Fixed - Remortgage - £1499 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	5.02	30/09/2026	£1,499	£25,001	£1,000,000	0	65	BMD916	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.02	30/09/2026	£1,499	£25,001	£1,000,000	0	65	BMD917	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	5.12	30/09/2026	£1,499	£25,001	£500,000	0	75	BMD934	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.12	30/09/2026	£1,499	£25,001	£500,000	0	75	BMD935	Free Level 1 valuation fee Free Conveyancing	31/01/2025
5 year	4.75	30/09/2029	£1,499	£25,001	£1,000,000	0	65	BMD938	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.75	30/09/2029	£1,499	£25,001	£1,000,000	0	65	BMD939	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.85	30/09/2029	£1,499	£25,001	£500,000	0	75	BMD936	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.85	30/09/2029	£1,499	£25,001	£500,000	0	75	BMD937	Free Level 1 valuation fee Free Conveyancing	31/01/2025

Fixed - Remortgage - £3999 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.54	30/09/2026	£3,999	£25,001	£1,000,000	0	65	BMD963	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.54	30/09/2026	£3,999	£25,001	£1,000,000	0	65	BMD964	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.64	30/09/2026	£3,999	£25,001	£500,000	0	75	BMD968	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.64	30/09/2026	£3,999	£25,001	£500,000	0	75	BMD969	Free Level 1 valuation fee Free Conveyancing	31/01/2025
5 year	4.56	30/09/2029	£3,999	£25,001	£1,000,000	0	65	BMD959	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.56	30/09/2029	£3,999	£25,001	£1,000,000	0	65	BMD960	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.66	30/09/2029	£3,999	£25,001	£500,000	0	75	BMD956	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.66	30/09/2029	£3,999	£25,001	£500,000	0	75	BMD957	Free Level 1 valuation fee Free Conveyancing	31/01/2025

Fixed - Remortgage - 3% Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.04	30/09/2026	3%	£25,001	£2,000,000	0	65	BMD990	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.04	30/09/2026	3%	£25,001	£2,000,000	0	65	BMD991	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.19	30/09/2026	3%	£25,001	£1,000,000	0	75	BMD953	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.19	30/09/2026	3%	£25,001	£1,000,000	0	75	BMD954	Free Level 1 valuation fee Free Conveyancing	31/01/2025
5 year	4.16	30/09/2029	3%	£25,001	£2,000,000	0	65	BMD977	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.16	30/09/2029	3%	£25,001	£2,000,000	0	65	BMD978	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.26	30/09/2029	3%	£25,001	£1,000,000	0	75	BMD950	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.26	30/09/2029	3%	£25,001	£1,000,000	0	75	BMD951	Free Level 1 valuation fee Free Conveyancing	31/01/2025

ERC structure on all products:

2 year - 1% to 30/09/2025 and 0.5% to 30/09/2026

Tracker - House Purchase - £1499 Fee											
Product Type	Rate(%)	Tracks BoE +	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	5.68	0.43	30/09/2026	£1,499	£25,001	£1,000,000	0	65	BMD909	N/A	31/01/2025
	5.78	0.53	30/09/2026	£1,499	£25,001	£500,000	0	75	BMD911	N/A	31/01/2025

Tracker - Remortgage - £1499 fee											
Product Type	Rate(%)	Tracks BoE +	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	5.68	0.43	30/09/2026	£1,499	£25,001	£1,000,000	0	65	BMD910	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	5.78	0.53	30/09/2026	£1,499	£25,001	£500,000	0	75	BMD912	Free Level 1 valuation fee Free Conveyancing	31/01/2025

Buy to Let - Energy Efficient Home

21 June 2024

Lower rates are available on Buy to Let products, to those purchasing a property with an Energy Efficiency Band of A, B, or C, or an Energy Efficiency Rating of 69 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties

ERC structure on all products:

2 year - 2% to 30/09/2025 and 1% to 30/09/2026

5 year - 5% to 30/09/2025, 4% to 30/09/2026, 3% to 30/09/2027, 2% to 30/09/2028 and 1% to 30/09/2029

10% overpayment allowed each year on all products

Fixed - House Purchase - £0 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	5.34	30/09/2026	£0	£25,001	£2,000,000	0	50	GRY714	N/A	31/01/2025
	5.44	30/09/2026	£0	£25,001	£2,000,000	0	65	GRY713	N/A	31/01/2025
	5.54	30/09/2026	£0	£25,001	£1,000,000	0	75	GRZ222	N/A	31/01/2025
5 year	4.76	30/09/2029	£0	£25,001	£2,000,000	0	50	GRY722	N/A	31/01/2025
	4.86	30/09/2029	£0	£25,001	£2,000,000	0	65	GRY715	N/A	31/01/2025
	4.96	30/09/2029	£0	£25,001	£1,000,000	0	75	GRZ223	N/A	31/01/2025

Fixed - House Purchase £1499 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.82	30/09/2026	£1,499	£25,001	£1,000,000	0	50	GRY739	N/A	31/01/2025
	4.92	30/09/2026	£1,499	£25,001	£1,000,000	0	65	GRY737	N/A	31/01/2025
	5.02	30/09/2026	£1,499	£25,001	£500,000	0	75	GRZ234	N/A	31/01/2025
5 year	4.55	30/09/2029	£1,499	£25,001	£1,000,000	0	50	GRY747	N/A	31/01/2025
	4.65	30/09/2029	£1,499	£25,001	£1,000,000	0	65	GRY745	N/A	31/01/2025
	4.75	30/09/2029	£1,499	£25,001	£500,000	0	75	GRZ235	N/A	31/01/2025

Fixed - House Purchase - £3999 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.34	30/09/2026	£3,999	£25,001	£1,000,000	0	50	GRY771	N/A	31/01/2025
	4.44	30/09/2026	£3,999	£25,001	£1,000,000	0	65	GRY767	N/A	31/01/2025
	4.54	30/09/2026	£3,999	£25,001	£500,000	0	75	GRZ248	N/A	31/01/2025
5 year	4.36	30/09/2029	£3,999	£25,001	£1,000,000	0	50	GRY781	N/A	31/01/2025
	4.46	30/09/2029	£3,999	£25,001	£1,000,000	0	65	GRY780	N/A	31/01/2025
	4.56	30/09/2029	£3,999	£25,001	£500,000	0	75	GRZ249	N/A	31/01/2025

Fixed - House Purchase - 3% Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	3.84	30/09/2026	3%	£25,001	£2,000,000	0	50	GRY786	N/A	31/01/2025
	3.94	30/09/2026	3%	£25,001	£2,000,000	0	65	GRY782	N/A	31/01/2025
	4.09	30/09/2026	3%	£25,001	£1,000,000	0	75	GRZ253	N/A	31/01/2025
5 year	3.96	30/09/2029	3%	£25,001	£2,000,000	0	50	GRY751	N/A	31/01/2025
	4.06	30/09/2029	3%	£25,001	£2,000,000	0	65	GRY750	N/A	31/01/2025
	4.16	30/09/2029	3%	£25,001	£1,000,000	0	75	GRZ238	N/A	31/01/2025

Fixed - Remortgage - £0 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	5.34	30/09/2026	£0	£25,001	£2,000,000	0	50	GRY723	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.34	30/09/2026	£0	£25,001	£2,000,000	0	50	GRY724	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	5.44	30/09/2026	£0	£25,001	£2,000,000	0	65	GRY716	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.44	30/09/2026	£0	£25,001	£2,000,000	0	65	GRY717	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	5.54	30/09/2026	£0	£25,001	£1,000,000	0	75	GRZ224	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.54	30/09/2026	£0	£25,001	£1,000,000	0	75	GRZ225	Free Level 1 valuation fee Free Conveyancing	31/01/2025
5 year	4.76	30/09/2029	£0	£25,001	£2,000,000	0	50	GRY725	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.76	30/09/2029	£0	£25,001	£2,000,000	0	50	GRY726	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.86	30/09/2029	£0	£25,001	£2,000,000	0	65	GRY718	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.86	30/09/2029	£0	£25,001	£2,000,000	0	65	GRY719	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.96	30/09/2029	£0	£25,001	£1,000,000	0	75	GRZ226	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.96	30/09/2029	£0	£25,001	£1,000,000	0	75	GRZ227	Free Level 1 valuation fee Free Conveyancing	31/01/2025

Fixed - Remortgage - £1499 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.82	30/09/2026	£1,499	£25,001	£1,000,000	0	50	GRY703	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.82	30/09/2026	£1,499	£25,001	£1,000,000	0	50	GRY704	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.92	30/09/2026	£1,499	£25,001	£1,000,000	0	65	GRY701	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.92	30/09/2026	£1,499	£25,001	£1,000,000	0	65	GRY702	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	5.02	30/09/2026	£1,499	£25,001	£500,000	0	75	GRZ230	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.02	30/09/2026	£1,499	£25,001	£500,000	0	75	GRZ231	Free Level 1 valuation fee Free Conveyancing	31/01/2025
5 year	4.55	30/09/2029	£1,499	£25,001	£1,000,000	0	50	GRY735	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.55	30/09/2029	£1,499	£25,001	£1,000,000	0	50	GRY736	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.65	30/09/2029	£1,499	£25,001	£1,000,000	0	65	GRY733	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.65	30/09/2029	£1,499	£25,001	£1,000,000	0	65	GRY734	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.75	30/09/2029	£1,499	£25,001	£500,000	0	75	GRZ232	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.75	30/09/2029	£1,499	£25,001	£500,000	0	75	GRZ233	Free Level 1 valuation fee Free Conveyancing	31/01/2025

Fixed - Remortgage - £3999 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.34	30/09/2026	£3,999	£25,001	£1,000,000	0	50	GRY772	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.34	30/09/2026	£3,999	£25,001	£1,000,000	0	50	GRY773	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.44	30/09/2026	£3,999	£25,001	£1,000,000	0	65	GRY768	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.44	30/09/2026	£3,999	£25,001	£1,000,000	0	65	GRY769	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.54	30/09/2026	£3,999	£25,001	£500,000	0	75	GRZ250	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.54	30/09/2026	£3,999	£25,001	£500,000	0	75	GRZ251	Free Level 1 valuation fee Free Conveyancing	31/01/2025
5 year	4.36	30/09/2029	£3,999	£25,001	£1,000,000	0	50	GRY764	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.36	30/09/2029	£3,999	£25,001	£1,000,000	0	50	GRY765	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.46	30/09/2029	£3,999	£25,001	£1,000,000	0	65	GRY761	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.46	30/09/2029	£3,999	£25,001	£1,000,000	0	65	GRY762	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.56	30/09/2029	£3,999	£25,001	£500,000	0	75	GRZ245	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.56	30/09/2029	£3,999	£25,001	£500,000	0	75	GRZ246	Free Level 1 valuation fee Free Conveyancing	31/01/2025

Fixed - Remortgage - 3% Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	3.84	30/09/2026	3%	£25,001	£2,000,000	0	50	GRY787	£300 Cashback Free Level 1 valuation fee	31/01/2025
	3.84	30/09/2026	3%	£25,001	£2,000,000	0	50	GRY788	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	3.94	30/09/2026	3%	£25,001	£2,000,000	0	65	GRY783	£300 Cashback Free Level 1 valuation fee	31/01/2025
	3.94	30/09/2026	3%	£25,001	£2,000,000	0	65	GRY784	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.09	30/09/2026	3%	£25,001	£1,000,000	0	75	GRZ242	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.09	30/09/2026	3%	£25,001	£1,000,000	0	75	GRZ243	Free Level 1 valuation fee Free Conveyancing	31/01/2025
5 year	3.96	30/09/2029	3%	£25,001	£2,000,000	0	50	GRY698	£300 Cashback Free Level 1 valuation fee	31/01/2025
	3.96	30/09/2029	3%	£25,001	£2,000,000	0	50	GRY699	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.06	30/09/2029	3%	£25,001	£2,000,000	0	65	GRY695	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.06	30/09/2029	3%	£25,001	£2,000,000	0	65	GRY696	Free Level 1 valuation fee Free Conveyancing	31/01/2025
	4.16	30/09/2029	3%	£25,001	£1,000,000	0	75	GRZ239	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.16	30/09/2029	3%	£25,001	£1,000,000	0	75	GRZ240	Free Level 1 valuation fee Free Conveyancing	31/01/2025

Let to Buy

21 June 2024

2 year - 2% to 30/09/2025 and 1% to 30/09/2026

5 year - 5% to 30/09/2025, 4% to 30/09/2026, 3% to 30/09/2027, 2% to 30/09/2028 and 1% to 30/09/2029

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	Complete By
2 year	5.54	30/09/2026	£0	£25,001	£2,000,000	0	65	BMD986	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.64	30/09/2026	£0	£25,001	£1,000,000	0	75	BMD924	£300 Cashback Free Level 1 valuation fee	31/01/2025
5 year	4.96	30/09/2029	£0	£25,001	£2,000,000	0	65	BMD987	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.06	30/09/2029	£0	£25,001	£1,000,000	0	75	BMD925	£300 Cashback Free Level 1 valuation fee	31/01/2025

Fixed - Remortgage - £1499 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	5.02	30/09/2026	£1,499	£25,001	£1,000,000	0	65	BMD941	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.12	30/09/2026	£1,499	£25,001	£500,000	0	75	BMD944	£300 Cashback Free Level 1 valuation fee	31/01/2025
5 year	4.75	30/09/2029	£1,499	£25,001	£1,000,000	0	65	BMD947	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.85	30/09/2029	£1,499	£25,001	£500,000	0	75	BMD945	£300 Cashback Free Level 1 valuation fee	31/01/2025

Fixed - Remortgage - £3999 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.54	30/09/2026	£3,999	£25,001	£1,000,000	0	65	BMD965	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.64	30/09/2026	£3,999	£25,001	£500,000	0	75	BMD970	£300 Cashback Free Level 1 valuation fee	31/01/2025
5 year	4.56	30/09/2029	£3,999	£25,001	£1,000,000	0	65	BMD961	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.66	30/09/2029	£3,999	£25,001	£500,000	0	75	BMD958	£300 Cashback Free Level 1 valuation fee	31/01/2025

Fixed - Remortgage - 3% Fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.04	30/09/2026	3%	£25,001	£2,000,000	0	65	BMD992	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.19	30/09/2026	3%	£25,001	£1,000,000	0	75	BMD955	£300 Cashback Free Level 1 valuation fee	31/01/2025
5 year	4.16	30/09/2029	3%	£25,001	£2,000,000	0	65	BMD979	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.26	30/09/2029	3%	£25,001	£1,000,000	0	75	BMD952	£300 Cashback Free Level 1 valuation fee	31/01/2025

Let to Buy - Energy Efficient Home

21 June 2024

Lower rates are available on Let to Buy products, to those purchasing a property with an Energy Efficiency Band of A, B, or C, or an Energy Efficiency Rating of 69 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties

ERC structure on all products:

2 year - 2% to 30/09/2025 and 1% to 30/09/2026

5 year - 5% to 30/09/2025, 4% to 30/09/2026, 3% to 30/09/2027, 2% to 30/09/2028 and 1% to 30/09/2029

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	Complete By
2 year	5.34	30/09/2026	£0	£25,001	£2,000,000	0	50	GRY727	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.44	30/09/2026	£0	£25,001	£2,000,000	0	65	GRY720	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.54	30/09/2026	£0	£25,001	£1,000,000	0	75	GRZ228	£300 Cashback Free Level 1 valuation fee	31/01/2025
5 year	4.76	30/09/2029	£0	£25,001	£2,000,000	0	50	GRY728	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.86	30/09/2029	£0	£25,001	£2,000,000	0	65	GRY721	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.96	30/09/2029	£0	£25,001	£1,000,000	0	75	GRZ229	£300 Cashback Free Level 1 valuation fee	31/01/2025

Fixed - Remortgage - £1499 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.82	30/09/2026	£1,499	£25,001	£1,000,000	0	50	GRY740	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.92	30/09/2026	£1,499	£25,001	£1,000,000	0	65	GRY738	£300 Cashback Free Level 1 valuation fee	31/01/2025
	5.02	30/09/2026	£1,499	£25,001	£500,000	0	75	GRZ236	£300 Cashback Free Level 1 valuation fee	31/01/2025
5 year	4.55	30/09/2029	£1,499	£25,001	£1,000,000	0	50	GRY748	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.65	30/09/2029	£1,499	£25,001	£1,000,000	0	65	GRY746	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.75	30/09/2029	£1,499	£25,001	£500,000	0	75	GRZ237	£300 Cashback Free Level 1 valuation fee	31/01/2025

Fixed - Remortgage - £3999 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	4.34	30/09/2026	£3,999	£25,001	£1,000,000	0	50	GRY774	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.44	30/09/2026	£3,999	£25,001	£1,000,000	0	65	GRY770	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.54	30/09/2026	£3,999	£25,001	£500,000	0	75	GRZ252	£300 Cashback Free Level 1 valuation fee	31/01/2025
5 year	4.36	30/09/2029	£3,999	£25,001	£1,000,000	0	50	GRY766	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.46	30/09/2029	£3,999	£25,001	£1,000,000	0	65	GRY763	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.56	30/09/2029	£3,999	£25,001	£500,000	0	75	GRZ247	£300 Cashback Free Level 1 valuation fee	31/01/2025

Fixed - Remortgage - 3% Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	3.84	30/09/2026	3%	£25,001	£2,000,000	0	50	GRY789	£300 Cashback Free Level 1 valuation fee	31/01/2025
	3.94	30/09/2026	3%	£25,001	£2,000,000	0	65	GRY785	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.09	30/09/2026	3%	£25,001	£1,000,000	0	75	GRZ244	£300 Cashback Free Level 1 valuation fee	31/01/2025
5 year	3.96	30/09/2029	3%	£25,001	£2,000,000	0	50	GRY700	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.06	30/09/2029	3%	£25,001	£2,000,000	0	65	GRY697	£300 Cashback Free Level 1 valuation fee	31/01/2025
	4.16	30/09/2029	3%	£25,001	£1,000,000	0	75	GRZ241	£300 Cashback Free Level 1 valuation fee	31/01/2025

Classification: Public

21 June 2024 Product Transfers and Further Advances

Product Transfer and Further Advance products are now bespoke to your client.

We now offer individual customer products for Product Transfers. To view the products available for a specific customer, log into BM Solutions Online and use 'Mortgage Enquiry' to view the customer's mortgage. The 'Product Finder' tab will show the products available for a customer.