

# Effective from Friday 5 June 2026

## New Build - Purchase/Mover fixed rate products

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.24%** variable, or SVR with a potential reduction determined by your client's Loan to Value (LTV) at that time for the rest of the term
- Deals available for Repayment basis only
- Daily interest
- Interest will be charged to date of redemption
- Overpayments below £1,000  
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table
- For New Build applications of 85% LTV or less, please refer to our standard Purchase/Mover range.

### Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
2 years	2.5%	1.5%			
3 years	3.5%	2.5%	1.5%		
5 years	5.5%	4.5%	3.5%	2.5%	1.5%

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min loan	Max loan	Legal fee	Completion fee ^	Booking fee	Free standard valuation*	Cashback	Product code
<b>90%</b>	2 Year	31/10/2028	<b>5.26%</b>	£40,000	£750,000	Standard	£999	£0	✓	£0	21499
	2 Year	31/10/2028	<b>5.39%</b>	£40,000	£750,000	Standard	£0	£0	✓	£0	21500
	5 Year	31/10/2031	<b>5.53%</b>	£75,000	£750,000	Standard	£999	£0	✓	£0	21505

These mortgage products are for a set period of time with a fixed end date. Depending on the date of completion the initial rate may be slightly less or more than the term stated.

Products up to 95% LTV are available for houses only (maximum 75% LTV for flats).

^ Interest is charged on all fees added to the loan.

† Any fees added to the mortgage cannot exceed 95% LTV.

\* An overview of our Valuation options are available [here](#).

For full Lending and Security Guidelines visit [wbfi.co.uk](http://wbfi.co.uk).

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This information is for the use of professional intermediaries only. It is not a consumer advertisement and should not be displayed as such or handed out to the public. Criteria is subject to change, please check before submitting applications.

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^	Booking fee	Free standard valuation*	Cashback	Product code
<b>95%</b>	2 Year	31/10/2028	5.50%	£40,000	£600,000	Standard	£499†	£0	✓	£0	21501
	2 Year	31/10/2028	5.64%	£40,000	£600,000	Standard	£0	£0	✓	£500	21502
	3 Year	31/10/2029	5.39%	£40,000	£600,000	Standard	£999†	£0	✓	£0	21503
	3 Year	31/10/2029	5.50%	£40,000	£600,000	Standard	£0	£0	✓	£0	21504
	5 Year	31/10/2031	5.79%	£75,000	£600,000	Standard	£499†	£0	✓	£0	21506
	5 Year	31/10/2031	5.90%	£75,000	£600,000	Standard	£0	£0	✓	£500	21507

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