

# Interest Only Purchase/Mover fixed rates products

Effective from Friday 13 March 2026

## Important information

- When the initial product rate ends it automatically moves to our Standard Variable Rate (SVR), currently **6.24%** variable, or a reduced variable rate based on the loan to value (LTV), for the rest of the term.
- Daily interest.
- Interest will be charged to date of redemption.
- Overpayments allowed below £1,000. The amount that interest is charged on will 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.

## 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>60%</b>	2 Year	31/07/2028	<b>4.63%</b>	£40,000	£2,000,000	Standard	£999	£0	✓	£0	21211
<b>60%</b>	5 Year	31/07/2031	<b>4.84%</b>	£75,000	£2,000,000	Standard	£999	£0	✓	£0	21237

These mortgage products run for a fixed period with a set end date. The actual length of the product may vary slightly, depending on when the mortgage is completed.

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

\* Free standard valuations are only applicable for properties up to £1m. 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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