

# Purchase/Mover fixed rates products

Effective from Tuesday 23 June 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.
- Repayment only.
- 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.
- Purchase/Mover fixed rate products are available for new build houses up to 85% LTV, for higher LTV options please see our 'new build' specific range of products.

## 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>80%</b>	2 Year	31/10/2028	<b>4.60%</b>	£40,000	£1,000,000	Standard	£1499	£0	✓	£0	21540
	2 Year	31/10/2028	<b>4.66%</b>	£40,000	£1,000,000	Standard	£999	£0	✓	£0	21541
	2 Year	31/10/2028	<b>4.90%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£0	21542
	5 Year	31/10/2031	<b>5.05%</b>	£75,000	£1,000,000	Standard	£999	£0	✓	£0	21530
	5 Year	31/10/2031	<b>5.15%</b>	£125,000	£1,000,000	Standard	£0	£0	✓	£0	21531

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.

† Any fees added to the mortgage can't exceed 95% LTV.

\* 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).

**wbfi.co.uk | ist@westbrom.co.uk | 0345 241 3597**

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>90%</b>	2 Year	31/10/2028	4.69%	£40,000	£750,000	Standard	£1499	£0	✓	£0	21543
	2 Year	31/10/2028	4.73%	£40,000	£750,000	Standard	£999	£0	✓	£0	21544
	2 Year	31/10/2028	4.95%	£40,000	£750,000	Standard	£0	£0	✓	£0	21545
	3 Year	31/10/2029	4.99%	£40,000	£750,000	Standard	£999	£0	✓	£0	21524
	3 Year	31/10/2029	5.11%	£40,000	£750,000	Standard	£0	£0	✓	£0	21525
	5 Year	31/10/2031	5.19%	£75,000	£750,000	Standard	£999	£0	✓	£0	21532
	5 Year	31/10/2031	5.28%	£125,000	£750,000	Standard	£0	£0	✓	£0	21533
<b>95%</b>	2 Year	31/10/2028	5.16%	£40,000	£600,000	Standard	£499†	£0	✓	£0	21546
	2 Year	31/10/2028	5.25%	£40,000	£600,000	Standard	£0	£0	✓	£0	21547
	2 Year	31/10/2028	5.39%	£40,000	£600,000	Standard	£0	£0	✓	£500	21548
	3 Year	31/10/2029	5.20%	£40,000	£600,000	Standard	£999†	£0	✓	£0	21526
	3 Year	31/10/2029	5.33%	£40,000	£600,000	Standard	£0	£0	✓	£0	21527
	5 Year	31/10/2031	5.35%	£75,000	£600,000	Standard	£499†	£0	✓	£0	21534
	5 Year	31/10/2031	5.39%	£125,000	£600,000	Standard	£0	£0	✓	£0	21535

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.

† Any fees added to the mortgage can't exceed 95% LTV.

\* 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).

**wbfi.co.uk | [ist@westbrom.co.uk](mailto:ist@westbrom.co.uk) | 0345 241 3597**

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.