

Remortgage 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.

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
80%	2 Year	31/10/2028	4.82%	£40,000	£1,000,000	Standard	£1499	£0	✓	£500	21549
	2 Year	31/10/2028	4.88%	£40,000	£1,000,000	Standard	£999	£0	✓	£500	21550
	2 Year	31/10/2028	5.10%	£40,000	£1,000,000	Standard	£0	£0	✓	£500	21551
85%	2 Year	31/10/2028	4.93%	£40,000	£750,000	Standard	£999	£0	✓	£500	21552
	2 Year	31/10/2028	5.14%	£40,000	£750,000	Standard	£0	£0	✓	£500	21553
	5 Year	31/10/2031	5.14%	£75,000	£750,000	Standard	£999	£0	✓	£500	21536
	5 Year	31/10/2031	5.25%	£75,000	£750,000	Standard	£0	£0	✓	£500	21537

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.

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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
90%	2 Year	31/10/2028	5.04%	£40,000	£750,000	Standard	£999	£0	✓	£500	21554
	2 Year	31/10/2028	5.21%	£40,000	£750,000	Standard	£0	£0	✓	£500	21555
	3 Year	31/10/2029	5.20%	£40,000	£750,000	Standard	£999	£0	✓	£500	21528
	3 Year	31/10/2029	5.40%	£40,000	£750,000	Standard	£0	£0	✓	£500	21529
	5 Year	31/10/2031	5.39%	£75,000	£750,000	Standard	£999	£0	✓	£500	21538
	5 Year	31/10/2031	5.49%	£75,000	£750,000	Standard	£0	£0	✓	£500	21539

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