

# Effective from Friday 5 June 2026

## Shared Ownership - 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 at that time for the rest of the term
- Daily interest
- Interest will be charged to the 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.

### 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 Borrowers Share	Max LTV of Borrowers Share	Deal period	End date	Initial product rate	Min loan	Max loan	Legal fee	Completion fee ^	Booking fee	Free standard valuation*	Cashback	Product code
<b>75%</b>	90%	2 Year	31/10/2028	<b>4.92%</b>	£40,000	£750,000	Standard	£999	£0	✓	£0	21487
	95%	2 Year	31/10/2028	<b>5.25%</b>	£40,000	£600,000	Standard	£499†	£0	✓	£0	21489
	90%	3 Year	31/10/2029	<b>5.11%</b>	£40,000	£750,000	Standard	£999	£0	✓	£0	21492
	90%	3 Year	31/10/2029	<b>5.39%</b>	£40,000	£750,000	Standard	£0	£0	✓	£0	21493
	90%	5 Year	31/10/2031	<b>5.35%</b>	£40,000	£750,000	Standard	£999	£0	✓	£0	21496
	90%	2 Year	31/10/2028	<b>5.35%</b>	£40,000	£750,000	Standard	£0	£0	✓	£0	21488

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.

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

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

◇ Maximum LTV of Borrowers Share - up to 95% LTV for houses and up to 85% LTV for flats (including new build).

\* 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](http://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.

Max Borrowers Share	Max LTV of Borrowers Share	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^	Booking fee	Free standard valuation*	Cashback	Product code
<b>75%</b>	95%	2 Year	31/10/2028	<b>5.43%</b>	£40,000	£600,000	Standard	£0	£0	✓	£0	21490
<b>75%</b>	95%	3 Year	31/10/2029	<b>5.48%</b>	£40,000	£600,000	Standard	£0	£0	✓	£0	21494
<b>75%</b>	90%	5 Year	31/10/2031	<b>5.67%</b>	£40,000	£750,000	Standard	£0	£0	✓	£500	21497
<b>75%</b>	95%	5 Year	31/10/2031	<b>5.99%</b>	£40,000	£600,000	Standard	£0	£0	✓	£1,000	21498

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