

# BM Rate Guide

## 15 February 2021

BM Standard Variable Rate (not available for new mortgage applications)  
Bank of England Base Rate

4.44%  
0.10%

### Buy to Let

ERC structure on all products:

2 year - 2% to 30/06/2022 and 1% to 30/06/2023

5 year - 5% to 30/06/2022, 4% to 30/06/2023, 3% to 30/06/2024, 2% to 30/06/2025 and 1% to 30/06/2026

Not available for First Time Buyers

10% overpayment allowed each year on all products

Fixed - House Purchase										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
<b>2 year</b>	2.41	30/06/2023	£0	£25,001	£1,000,000	0	60	BMA150	N/A	30/09/2021
	2.05	30/06/2023	£995	£25,001	£1,000,000	0	60	BMA152	N/A	30/09/2021
	1.85	30/06/2023	£1,995	£25,001	£1,000,000	0	60	BMA154	N/A	30/09/2021
	2.70	30/06/2023	£0	£25,001	£1,000,000	0	75	BMA151	N/A	30/09/2021
	2.35	30/06/2023	£995	£25,001	£1,000,000	0	75	BMA153	N/A	30/09/2021
	2.14	30/06/2023	£1,995	£25,001	£1,000,000	0	75	BMA155	N/A	30/09/2021
<b>5 year</b>	2.51	30/06/2026	£0	£25,001	£1,000,000	0	60	BMA156	N/A	30/09/2021
	2.37	30/06/2026	£995	£25,001	£1,000,000	0	60	BMA158	N/A	30/09/2021
	2.23	30/06/2026	£1,995	£25,001	£1,000,000	0	60	BMA160	N/A	30/09/2021
	3.03	30/06/2026	£0	£25,001	£1,000,000	0	75	BMA157	N/A	30/09/2021
	2.89	30/06/2026	£995	£25,001	£1,000,000	0	75	BMA159	N/A	30/09/2021
	2.75	30/06/2026	£1,995	£25,001	£1,000,000	0	75	BMA161	N/A	30/09/2021

Classification: Public

ERC structure on all products:

2 year - 2% to 30/06/2022 and 1% to 30/06/2023

5 year - 5% to 30/06/2022, 4% to 30/06/2023, 3% to 30/06/2024, 2% to 30/06/2025 and 1% to 30/06/2026

10% overpayment allowed each year on all products

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	2.11	30/06/2023	£0	£25,001	£1,000,000	0	60	BMA162	£300 Cashback Free Level 1 valuation fee	30/09/2021
	2.11	30/06/2023	£0	£25,001	£1,000,000	0	60	BMA163	Free Level 1 valuation fee Free Conveyancing	30/09/2021
	1.71	30/06/2023	£995	£25,001	£1,000,000	0	60	BMA166	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.71	30/06/2023	£995	£25,001	£1,000,000	0	60	BMA167	Free Level 1 valuation fee Free Conveyancing	30/09/2021
	1.46	30/06/2023	£1,995	£25,001	£1,000,000	0	60	BMA170	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.46	30/06/2023	£1,995	£25,001	£1,000,000	0	60	BMA171	Free Level 1 valuation fee Free Conveyancing	30/09/2021
	2.38	30/06/2023	£0	£25,001	£1,000,000	0	75	BMA164	£300 Cashback Free Level 1 valuation fee	30/09/2021
	2.38	30/06/2023	£0	£25,001	£1,000,000	0	75	BMA165	Free Level 1 valuation fee Free Conveyancing	30/09/2021
	1.98	30/06/2023	£995	£25,001	£1,000,000	0	75	BMA168	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.98	30/06/2023	£995	£25,001	£1,000,000	0	75	BMA169	Free Level 1 valuation fee Free Conveyancing	30/09/2021
	1.73	30/06/2023	£1,995	£25,001	£1,000,000	0	75	BMA172	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.73	30/06/2023	£1,995	£25,001	£1,000,000	0	75	BMA173	Free Level 1 valuation fee Free Conveyancing	30/09/2021
5 year	2.39	30/06/2026	£0	£25,001	£1,000,000	0	60	BMA174	£300 Cashback Free Level 1 valuation fee	30/09/2021
	2.39	30/06/2026	£0	£25,001	£1,000,000	0	60	BMA175	Free Level 1 valuation fee Free Conveyancing	30/09/2021
	1.99	30/06/2026	£995	£25,001	£1,000,000	0	60	BMA178	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.99	30/06/2026	£995	£25,001	£1,000,000	0	60	BMA179	Free Level 1 valuation fee Free Conveyancing	30/09/2021
	1.76	30/06/2026	£1,995	£25,001	£1,000,000	0	60	BMA182	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.76	30/06/2026	£1,995	£25,001	£1,000,000	0	60	BMA183	Free Level 1 valuation fee Free Conveyancing	30/09/2021
	2.54	30/06/2026	£0	£25,001	£1,000,000	0	75	BMA176	£300 Cashback Free Level 1 valuation fee	30/09/2021
	2.54	30/06/2026	£0	£25,001	£1,000,000	0	75	BMA177	Free Level 1 valuation fee Free Conveyancing	30/09/2021
	2.14	30/06/2026	£995	£25,001	£1,000,000	0	75	BMA180	£300 Cashback Free Level 1 valuation fee	30/09/2021
	2.14	30/06/2026	£995	£25,001	£1,000,000	0	75	BMA181	Free Level 1 valuation fee Free Conveyancing	30/09/2021
	2.04	30/06/2026	£1,995	£25,001	£1,000,000	0	75	BMA184	£300 Cashback Free Level 1 valuation fee	30/09/2021
	2.04	30/06/2026	£1,995	£25,001	£1,000,000	0	75	BMA185	Free Level 1 valuation fee Free Conveyancing	30/09/2021

# Let to Buy

## 15 February 2021

ERC structure on all products:

2 year - 2% to 30/06/2022 and 1% to 30/06/2023

5 year - 5% to 30/06/2022, 4% to 30/06/2023, 3% to 30/06/2024, 2% to 30/06/2025 and 1% to 30/06/2026

Not available for porting

10% overpayment allowed each year on all products

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	2.11	30/06/2023	£0	£25,001	£1,000,000	0	60	BMA186	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.71	30/06/2023	£995	£25,001	£1,000,000	0	60	BMA188	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.46	30/06/2023	£1,995	£25,001	£1,000,000	0	60	BMA190	£300 Cashback Free Level 1 valuation fee	30/09/2021
	2.38	30/06/2023	£0	£25,001	£1,000,000	0	75	BMA187	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.98	30/06/2023	£995	£25,001	£1,000,000	0	75	BMA189	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.73	30/06/2023	£1,995	£25,001	£1,000,000	0	75	BMA191	£300 Cashback Free Level 1 valuation fee	30/09/2021
5 year	2.39	30/06/2026	£0	£25,001	£1,000,000	0	60	BMA192	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.99	30/06/2026	£995	£25,001	£1,000,000	0	60	BMA194	£300 Cashback Free Level 1 valuation fee	30/09/2021
	1.76	30/06/2026	£1,995	£25,001	£1,000,000	0	60	BMA196	£300 Cashback Free Level 1 valuation fee	30/09/2021
	2.54	30/06/2026	£0	£25,001	£1,000,000	0	75	BMA193	£300 Cashback Free Level 1 valuation fee	30/09/2021
	2.14	30/06/2026	£995	£25,001	£1,000,000	0	75	BMA195	£300 Cashback Free Level 1 valuation fee	30/09/2021
	2.04	30/06/2026	£1,995	£25,001	£1,000,000	0	75	BMA197	£300 Cashback Free Level 1 valuation fee	30/09/2021

# Product Transfers

## 15 February 2021

### Buy to Let

ERC structure on all products:

2 year - 2% to 30/04/2022 and 1% to 30/04/2023

5 year - 5% to 30/04/2022, 4% to 30/04/2023, 3% to 30/04/2024, 2% to 30/04/2025 and 1% to 30/04/2026

A Further Advance can be considered if the total amount of the application is £5,000 or more

10% overpayment allowed each year on all products

Fixed								
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code
2 Year	2.24	30/04/2023	£0	£1,000	£2,000,000	0	60	GIP
	1.77	30/04/2023	£999	£1,000	£2,000,000	0	60	GJM
	2.62	30/04/2023	£0	£1,000	£2,000,000	60	75	GIQ
	2.18	30/04/2023	£999	£1,000	£2,000,000	60	75	GJN
5 Year	2.24	30/04/2026	£0	£1,000	£2,000,000	0	60	GIT
	1.88	30/04/2026	£999	£1,000	£2,000,000	0	60	GJO
	2.62	30/04/2026	£0	£1,000	£2,000,000	60	75	GIU
	2.20	30/04/2026	£999	£1,000	£2,000,000	60	75	GJP
	4.40	30/04/2026	£0	£1,000	£2,000,000	75	125	GIV

### Let to Buy

ERC structure on all products:

2 year - 2% to 30/04/2022 and 1% to 30/04/2023

5 year - 5% to 30/04/2022, 4% to 30/04/2023, 3% to 30/04/2024, 2% to 30/04/2025 and 1% to 30/04/2026

10% overpayment allowed each year on all products

Fixed								
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code
2 Year	2.24	30/04/2023	£0	£1,000	£2,000,000	0	60	GIY
	1.77	30/04/2023	£999	£1,000	£2,000,000	0	60	GJQ
	2.62	30/04/2023	£0	£1,000	£2,000,000	60	75	GIZ
	2.18	30/04/2023	£999	£1,000	£2,000,000	60	75	GJR
5 Year	2.24	30/04/2026	£0	£1,000	£2,000,000	0	60	GJC
	1.88	30/04/2026	£999	£1,000	£2,000,000	0	60	GJS
	2.62	30/04/2026	£0	£1,000	£2,000,000	60	75	GJD
	2.20	30/04/2026	£999	£1,000	£2,000,000	60	75	GJT
	4.40	30/04/2026	£0	£1,000	£2,000,000	75	125	GJE

## Further Borrowing only

### 15 February 2021

## Buy to Let and Let to Buy

ERC structure on all products:

2 year - 2% to 30/04/2022 and 1% to 30/04/2023

10% overpayment allowed each year on all products

Fixed - Buy to Let								
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code
2 year	2.62	30/04/2023	£0	£5,000	£1,000,000	0	75	GKC

ERC structure on all products:

2 year - 2% to 30/04/2022 and 1% to 30/04/2023

10% overpayment allowed each year on all products

Fixed - Let to Buy								
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code
2 year	2.62	30/04/2023	£0	£5,000	£1,000,000	0	75	GKD

ERC structure on all products:

3 year - 3% in year 1, 2% in year 2 and 1% in year 3

10% overpayment allowed each year on all products

Tracker									
Product Type	Rate(%)	Tracks BOE(%)	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info
3 year	3.09	2.99	£0	£5,000	£1,000,000	0	75	GIO	Drawdown facility. Drawdown of over payments. Payment Holidays. Only available in conjunction with an existing Flexible Mortgage.

Withdrawn Products - 14/02/2021			
Codes			
BMA036	BMA038	BMA040	BMA037
BMA039	BMA041	BMA042	BMA044
BMA046	BMA043	BMA045	BMA047
BMA123	BMA124	BMA127	BMA128
BMA131	BMA132	BMA125	BMA126
BMA129	BMA130	BMA133	BMA134
BMA072	BMA073	BMA076	BMA077
BMA088	BMA089	BMA135	BMA136
BMA137	BMA138	BMA139	BMA140
BMA141	BMA143	BMA145	BMA142
BMA144	BMA146	BMA080	BMA082
BMA094	BMA147	BMA148	BMA149