

# BM Rate Guide

## 24 January 2022

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

4.59%  
0.25%

### Buy to Let

ERC structure on all products:

2 year - 2% to 31/03/2023 and 1% to 31/03/2024

5 year - 5% to 31/03/2023, 4% to 31/03/2024, 3% to 31/03/2025, 2% to 31/03/2026 and 1% to 31/03/2027

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
2 year	1.92	31/03/2024	£0	£25,001	£1,000,000	0	60	BMA499	N/A	30/06/2022
	1.56	31/03/2024	£995	£25,001	£1,000,000	0	60	BMA500	N/A	30/06/2022
	1.36	31/03/2024	£1,995	£25,001	£1,000,000	0	60	BMA502	N/A	30/06/2022
	1.97	31/03/2024	£0	£25,001	£1,000,000	0	75	BMA434	N/A	30/06/2022
	1.85	31/03/2024	£995	£25,001	£1,000,000	0	75	BMA501	N/A	30/06/2022
	1.64	31/03/2024	£1,995	£25,001	£1,000,000	0	75	BMA503	N/A	30/06/2022
5 year	1.96	31/03/2027	£0	£25,001	£1,000,000	0	60	BMA504	N/A	30/06/2022
	1.82	31/03/2027	£995	£25,001	£1,000,000	0	60	BMA506	N/A	30/06/2022
	1.68	31/03/2027	£1,995	£25,001	£1,000,000	0	60	BMA508	N/A	30/06/2022
	2.01	31/03/2027	£0	£25,001	£1,000,000	0	75	BMA505	N/A	30/06/2022
	1.86	31/03/2027	£995	£25,001	£1,000,000	0	75	BMA507	N/A	30/06/2022
	1.79	31/03/2027	£1,995	£25,001	£1,000,000	0	75	BMA509	N/A	30/06/2022

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	1.94	31/03/2024	£0	£25,001	£1,000,000	0	60	BMA510	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.94	31/03/2024	£0	£25,001	£1,000,000	0	60	BMA511	Free Level 1 valuation fee Free Conveyancing	30/06/2022
	1.54	31/03/2024	£995	£25,001	£1,000,000	0	60	BMA514	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.54	31/03/2024	£995	£25,001	£1,000,000	0	60	BMA515	Free Level 1 valuation fee Free Conveyancing	30/06/2022
	1.29	31/03/2024	£1,995	£25,001	£1,000,000	0	60	BMA518	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.29	31/03/2024	£1,995	£25,001	£1,000,000	0	60	BMA519	Free Level 1 valuation fee Free Conveyancing	30/06/2022
	2.22	31/03/2024	£0	£25,001	£1,000,000	0	75	BMA512	£300 Cashback Free Level 1 valuation fee	30/06/2022
	2.22	31/03/2024	£0	£25,001	£1,000,000	0	75	BMA513	Free Level 1 valuation fee Free Conveyancing	30/06/2022
	1.82	31/03/2024	£995	£25,001	£1,000,000	0	75	BMA516	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.82	31/03/2024	£995	£25,001	£1,000,000	0	75	BMA517	Free Level 1 valuation fee Free Conveyancing	30/06/2022
	1.57	31/03/2024	£1,995	£25,001	£1,000,000	0	75	BMA520	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.57	31/03/2024	£1,995	£25,001	£1,000,000	0	75	BMA521	Free Level 1 valuation fee Free Conveyancing	30/06/2022
5 year	2.21	31/03/2027	£0	£25,001	£1,000,000	0	60	BMA457	£300 Cashback Free Level 1 valuation fee	30/06/2022
	2.21	31/03/2027	£0	£25,001	£1,000,000	0	60	BMA458	Free Level 1 valuation fee Free Conveyancing	30/06/2022
	1.81	31/03/2027	£995	£25,001	£1,000,000	0	60	BMA461	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.81	31/03/2027	£995	£25,001	£1,000,000	0	60	BMA462	Free Level 1 valuation fee Free Conveyancing	30/06/2022
	1.58	31/03/2027	£1,995	£25,001	£1,000,000	0	60	BMA465	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.58	31/03/2027	£1,995	£25,001	£1,000,000	0	60	BMA466	Free Level 1 valuation fee Free Conveyancing	30/06/2022
	2.42	31/03/2027	£0	£25,001	£1,000,000	0	75	BMA522	£300 Cashback Free Level 1 valuation fee	30/06/2022
	2.42	31/03/2027	£0	£25,001	£1,000,000	0	75	BMA523	Free Level 1 valuation fee Free Conveyancing	30/06/2022
	2.02	31/03/2027	£995	£25,001	£1,000,000	0	75	BMA524	£300 Cashback Free Level 1 valuation fee	30/06/2022
	2.02	31/03/2027	£995	£25,001	£1,000,000	0	75	BMA525	Free Level 1 valuation fee Free Conveyancing	30/06/2022
	1.92	31/03/2027	£1,995	£25,001	£1,000,000	0	75	BMA526	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.92	31/03/2027	£1,995	£25,001	£1,000,000	0	75	BMA527	Free Level 1 valuation fee Free Conveyancing	30/06/2022

# Let to Buy

## 24 January 2022

ERC structure on all products:

2 year - 2% to 31/03/2023 and 1% to 31/03/2024

5 year - 5% to 31/03/2023, 4% to 31/03/2024, 3% to 31/03/2025, 2% to 31/03/2026 and 1% to 31/03/2027

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	1.94	31/03/2024	£0	£25,001	£1,000,000	0	60	BMA528	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.54	31/03/2024	£995	£25,001	£1,000,000	0	60	BMA530	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.29	31/03/2024	£1,995	£25,001	£1,000,000	0	60	BMA532	£300 Cashback Free Level 1 valuation fee	30/06/2022
	2.22	31/03/2024	£0	£25,001	£1,000,000	0	75	BMA529	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.82	31/03/2024	£995	£25,001	£1,000,000	0	75	BMA531	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.57	31/03/2024	£1,995	£25,001	£1,000,000	0	75	BMA533	£300 Cashback Free Level 1 valuation fee	30/06/2022
5 year	2.21	31/03/2027	£0	£25,001	£1,000,000	0	60	BMA475	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.81	31/03/2027	£995	£25,001	£1,000,000	0	60	BMA477	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.58	31/03/2027	£1,995	£25,001	£1,000,000	0	60	BMA479	£300 Cashback Free Level 1 valuation fee	30/06/2022
	2.42	31/03/2027	£0	£25,001	£1,000,000	0	75	BMA534	£300 Cashback Free Level 1 valuation fee	30/06/2022
	2.02	31/03/2027	£995	£25,001	£1,000,000	0	75	BMA535	£300 Cashback Free Level 1 valuation fee	30/06/2022
	1.92	31/03/2027	£1,995	£25,001	£1,000,000	0	75	BMA536	£300 Cashback Free Level 1 valuation fee	30/06/2022

# Product Transfers

## 24 January 2022

### Buy to Let

ERC structure on all products:

2 year - 2% to 30/04/2023 and 1% to 30/04/2024

5 year - 5% to 30/04/2023, 4% to 30/04/2024, 3% to 30/04/2025, 2% to 30/04/2026 and 1% to 30/04/2027

10% overpayment allowed each year on all products

Fixed									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Complete By
2 Year	2.59	30/04/2024	£0	£1,000	£2,000,000	0	60	BMA481	31/05/2022
	2.09	30/04/2024	£999	£1,000	£2,000,000	0	60	BMA483	31/05/2022
	2.93	30/04/2024	£0	£1,000	£2,000,000	60	75	BMA482	31/05/2022
	2.53	30/04/2024	£999	£1,000	£2,000,000	60	75	BMA484	31/05/2022
5 Year	2.64	30/04/2027	£0	£1,000	£2,000,000	0	60	BMA485	31/05/2022
	2.28	30/04/2027	£999	£1,000	£2,000,000	0	60	BMA488	31/05/2022
	2.98	30/04/2027	£0	£1,000	£2,000,000	60	75	BMA486	31/05/2022
	2.56	30/04/2027	£999	£1,000	£2,000,000	60	75	BMA489	31/05/2022
	4.40	30/04/2027	£0	£1,000	£2,000,000	75	125	BMA487	31/05/2022

### Let to Buy

Fixed									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Complete By
2 Year	2.59	30/04/2024	£0	£1,000	£2,000,000	0	60	BMA490	31/05/2022
	2.09	30/04/2024	£999	£1,000	£2,000,000	0	60	BMA492	31/05/2022
	2.93	30/04/2024	£0	£1,000	£2,000,000	60	75	BMA491	31/05/2022
	2.53	30/04/2024	£999	£1,000	£2,000,000	60	75	BMA493	31/05/2022
5 Year	2.64	30/04/2027	£0	£1,000	£2,000,000	0	60	BMA494	31/05/2022
	2.28	30/04/2027	£999	£1,000	£2,000,000	0	60	BMA497	31/05/2022
	2.98	30/04/2027	£0	£1,000	£2,000,000	60	75	BMA495	31/05/2022
	2.56	30/04/2027	£999	£1,000	£2,000,000	60	75	BMA498	31/05/2022
	4.40	30/04/2027	£0	£1,000	£2,000,000	75	125	BMA496	31/05/2022

# Further Advances

## 24 January 2022

### Buy to Let

ERC structure on all products:

2 year - 2% to 30/04/2023 and 1% to 30/04/2024

5 year - 5% to 30/04/2023, 4% to 30/04/2024, 3% to 30/04/2025, 2% to 30/04/2026 and 1% to 30/04/2027

10% overpayment allowed each year on all products

Fixed									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Complete By
2 Year	2.59	30/04/2024	£0	£1,000	£2,000,000	0	60	BMA481	31/05/2022
	2.09	30/04/2024	£999	£1,000	£2,000,000	0	60	BMA483	31/05/2022
	2.93	30/04/2024	£0	£1,000	£2,000,000	60	75	BMA482	31/05/2022
	2.53	30/04/2024	£999	£1,000	£2,000,000	60	75	BMA484	31/05/2022
5 Year	2.64	30/04/2027	£0	£1,000	£2,000,000	0	60	BMA485	31/05/2022
	2.28	30/04/2027	£999	£1,000	£2,000,000	0	60	BMA488	31/05/2022
	2.98	30/04/2027	£0	£1,000	£2,000,000	60	75	BMA486	31/05/2022
	2.56	30/04/2027	£999	£1,000	£2,000,000	60	75	BMA489	31/05/2022

### Let to Buy

Fixed									
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Complete By
2 Year	2.59	30/04/2024	£0	£1,000	£2,000,000	0	60	BMA490	31/05/2022
	2.09	30/04/2024	£999	£1,000	£2,000,000	0	60	BMA492	31/05/2022
	2.93	30/04/2024	£0	£1,000	£2,000,000	60	75	BMA491	31/05/2022
	2.53	30/04/2024	£999	£1,000	£2,000,000	60	75	BMA493	31/05/2022
5 Year	2.64	30/04/2027	£0	£1,000	£2,000,000	0	60	BMA494	31/05/2022
	2.28	30/04/2027	£999	£1,000	£2,000,000	0	60	BMA497	31/05/2022
	2.98	30/04/2027	£0	£1,000	£2,000,000	60	75	BMA495	31/05/2022
	2.56	30/04/2027	£999	£1,000	£2,000,000	60	75	BMA498	31/05/2022

Classification: Public

Withdrawn Products -			
BMA433	BMA435	BMA437	BMA436
BMA438	BMA439	BMA441	BMA443
BMA440	BMA442	BMA444	BMA445
BMA446	BMA449	BMA450	BMA453
BMA454	BMA447	BMA448	BMA451
BMA452	BMA455	BMA456	BMA459
BMA460	BMA463	BMA464	BMA467
BMA468	BMA469	BMA471	BMA473
BMA470	BMA472	BMA474	BMA476
BMA478	BMA480		