

BM Rate Guide

01 March 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
2 year	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
5 year	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

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

01 March 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

01 March 2021

Buy to Let

ERC structure on all products:

2 year - 2% to 31/07/2022 and 1% to 31/07/2023

5 year - 5% to 31/07/2022, 4% to 31/07/2023, 3% to 31/07/2024, 2% to 31/07/2025 and 1% to 31/07/2026

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	31/07/2023	£0	£1,000	£2,000,000	0	60	GLE
	1.77	31/07/2023	£999	£1,000	£2,000,000	0	60	GLG
	2.62	31/07/2023	£0	£1,000	£2,000,000	60	75	GLF
	2.18	31/07/2023	£999	£1,000	£2,000,000	60	75	GLH
5 Year	2.24	31/07/2026	£0	£1,000	£2,000,000	0	60	GLX
	1.88	31/07/2026	£999	£1,000	£2,000,000	0	60	GLK
	2.62	31/07/2026	£0	£1,000	£2,000,000	60	75	GLI
	2.21	31/07/2026	£999	£1,000	£2,000,000	60	75	GLL
	4.40	31/07/2026	£0	£1,000	£2,000,000	75	125	GLJ

Let to Buy

ERC structure on all products:

2 year - 2% to 31/07/2022 and 1% to 31/07/2023

5 year - 5% to 31/07/2022, 4% to 31/07/2023, 3% to 31/07/2024, 2% to 31/07/2025 and 1% to 31/07/2026

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	31/07/2023	£0	£1,000	£2,000,000	0	60	GLM
	1.77	31/07/2023	£999	£1,000	£2,000,000	0	60	GLO
	2.62	31/07/2023	£0	£1,000	£2,000,000	60	75	GLN
	2.18	31/07/2023	£999	£1,000	£2,000,000	60	75	GLP
5 Year	2.24	31/07/2026	£0	£1,000	£2,000,000	0	60	GLQ
	1.88	31/07/2026	£999	£1,000	£2,000,000	0	60	GLT
	2.62	31/07/2026	£0	£1,000	£2,000,000	60	75	GLR
	2.21	31/07/2026	£999	£1,000	£2,000,000	60	75	GLU
	4.40	31/07/2026	£0	£1,000	£2,000,000	75	125	GLS

Further Borrowing only

01 March 2021

Buy to Let and Let to Buy

ERC structure on all products:

2 year - 2% to 31/07/2022 and 1% to 31/07/2023

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	31/07/2023	£0	£5,000	£1,000,000	0	75	GLD

ERC structure on all products:

2 year - 2% to 31/07/2022 and 1% to 31/07/2023

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	31/07/2023	£0	£5,000	£1,000,000	0	75	GLV

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.

Classification: Public

Withdrawn Products - 28/02/2021			
Codes			
GIP	GJM	GIQ	GJN
GIT	GJO	GIU	GJP
GIV	GIY	GJQ	GIZ
GJR	GJC	GJS	GJD
GJT	GJE	GKC	GKD