

# BM Rate Guide

21 May 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 30/09/2022 and 1% to 30/09/2023

5 year - 5% to 30/09/2022, 4% to 30/09/2023, 3% to 30/09/2024, 2% to 30/09/2025 and 1% to 30/09/2026

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	30/09/2023	£0	£25,001	£1,000,000	0	60	BMA198	N/A	31/12/2021
	2.05	30/09/2023	£995	£25,001	£1,000,000	0	60	BMA200	N/A	31/12/2021
	1.85	30/09/2023	£1,995	£25,001	£1,000,000	0	60	BMA202	N/A	31/12/2021
	2.70	30/09/2023	£0	£25,001	£1,000,000	0	75	BMA199	N/A	31/12/2021
	2.35	30/09/2023	£995	£25,001	£1,000,000	0	75	BMA201	N/A	31/12/2021
	2.14	30/09/2023	£1,995	£25,001	£1,000,000	0	75	BMA203	N/A	31/12/2021
5 year	2.51	30/09/2026	£0	£25,001	£1,000,000	0	60	BMA204	N/A	31/12/2021
	2.37	30/09/2026	£995	£25,001	£1,000,000	0	60	BMA206	N/A	31/12/2021
	2.23	30/09/2026	£1,995	£25,001	£1,000,000	0	60	BMA208	N/A	31/12/2021
	3.03	30/09/2026	£0	£25,001	£1,000,000	0	75	BMA205	N/A	31/12/2021
	2.89	30/09/2026	£995	£25,001	£1,000,000	0	75	BMA207	N/A	31/12/2021
	2.75	30/09/2026	£1,995	£25,001	£1,000,000	0	75	BMA209	N/A	31/12/2021

Fixed - Remortgage										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code	Additional Info	Complete By
2 year	2.03	30/09/2023	£0	£25,001	£1,000,000	0	60	BMA246	£300 Cashback Free Level 1 valuation fee	31/12/2021
	2.03	30/09/2023	£0	£25,001	£1,000,000	0	60	BMA247	Free Level 1 valuation fee Free Conveyancing	31/12/2021
	1.63	30/09/2023	£995	£25,001	£1,000,000	0	60	BMA250	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.63	30/09/2023	£995	£25,001	£1,000,000	0	60	BMA251	Free Level 1 valuation fee Free Conveyancing	31/12/2021
	1.38	30/09/2023	£1,995	£25,001	£1,000,000	0	60	BMA254	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.38	30/09/2023	£1,995	£25,001	£1,000,000	0	60	BMA255	Free Level 1 valuation fee Free Conveyancing	31/12/2021
	2.27	30/09/2023	£0	£25,001	£1,000,000	0	75	BMA248	£300 Cashback Free Level 1 valuation fee	31/12/2021
	2.27	30/09/2023	£0	£25,001	£1,000,000	0	75	BMA249	Free Level 1 valuation fee Free Conveyancing	31/12/2021
	1.87	30/09/2023	£995	£25,001	£1,000,000	0	75	BMA252	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.87	30/09/2023	£995	£25,001	£1,000,000	0	75	BMA253	Free Level 1 valuation fee Free Conveyancing	31/12/2021
	1.62	30/09/2023	£1,995	£25,001	£1,000,000	0	75	BMA256	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.62	30/09/2023	£1,995	£25,001	£1,000,000	0	75	BMA257	Free Level 1 valuation fee Free Conveyancing	31/12/2021
5 year	2.35	30/09/2026	£0	£25,001	£1,000,000	0	60	BMA258	£300 Cashback Free Level 1 valuation fee	31/12/2021
	2.35	30/09/2026	£0	£25,001	£1,000,000	0	60	BMA259	Free Level 1 valuation fee Free Conveyancing	31/12/2021
	1.95	30/09/2026	£995	£25,001	£1,000,000	0	60	BMA262	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.95	30/09/2026	£995	£25,001	£1,000,000	0	60	BMA263	Free Level 1 valuation fee Free Conveyancing	31/12/2021
	1.72	30/09/2026	£1,995	£25,001	£1,000,000	0	60	BMA266	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.72	30/09/2026	£1,995	£25,001	£1,000,000	0	60	BMA267	Free Level 1 valuation fee Free Conveyancing	31/12/2021
	2.50	30/09/2026	£0	£25,001	£1,000,000	0	75	BMA260	£300 Cashback Free Level 1 valuation fee	31/12/2021
	2.50	30/09/2026	£0	£25,001	£1,000,000	0	75	BMA261	Free Level 1 valuation fee Free Conveyancing	31/12/2021
	2.10	30/09/2026	£995	£25,001	£1,000,000	0	75	BMA264	£300 Cashback Free Level 1 valuation fee	31/12/2021
	2.10	30/09/2026	£995	£25,001	£1,000,000	0	75	BMA265	Free Level 1 valuation fee Free Conveyancing	31/12/2021
	2.00	30/09/2026	£1,995	£25,001	£1,000,000	0	75	BMA268	£300 Cashback Free Level 1 valuation fee	31/12/2021
	2.00	30/09/2026	£1,995	£25,001	£1,000,000	0	75	BMA269	Free Level 1 valuation fee Free Conveyancing	31/12/2021

# Let to Buy

## 21 May 2021

ERC structure on all products:

2 year - 2% to 30/09/2022 and 1% to 30/09/2023

5 year - 5% to 30/09/2022, 4% to 30/09/2023, 3% to 30/09/2024, 2% to 30/09/2025 and 1% to 30/09/2026

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	2.03	30/09/2023	£0	£25,001	£1,000,000	0	60	BMA270	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.63	30/09/2023	£995	£25,001	£1,000,000	0	60	BMA272	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.38	30/09/2023	£1,995	£25,001	£1,000,000	0	60	BMA274	£300 Cashback Free Level 1 valuation fee	31/12/2021
	2.27	30/09/2023	£0	£25,001	£1,000,000	0	75	BMA271	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.87	30/09/2023	£995	£25,001	£1,000,000	0	75	BMA273	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.62	30/09/2023	£1,995	£25,001	£1,000,000	0	75	BMA275	£300 Cashback Free Level 1 valuation fee	31/12/2021
5 year	2.35	30/09/2026	£0	£25,001	£1,000,000	0	60	BMA276	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.95	30/09/2026	£995	£25,001	£1,000,000	0	60	BMA278	£300 Cashback Free Level 1 valuation fee	31/12/2021
	1.72	30/09/2026	£1,995	£25,001	£1,000,000	0	60	BMA280	£300 Cashback Free Level 1 valuation fee	31/12/2021
	2.50	30/09/2026	£0	£25,001	£1,000,000	0	75	BMA277	£300 Cashback Free Level 1 valuation fee	31/12/2021
	2.10	30/09/2026	£995	£25,001	£1,000,000	0	75	BMA279	£300 Cashback Free Level 1 valuation fee	31/12/2021
	2.00	30/09/2026	£1,995	£25,001	£1,000,000	0	75	BMA281	£300 Cashback Free Level 1 valuation fee	31/12/2021

# Product Transfers

21 May 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
	1.82	31/07/2026	£999	£1,000	£2,000,000	0	60	GMJ
	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

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
	1.82	31/07/2026	£999	£1,000	£2,000,000	0	60	GMK
	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 21 May 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

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 - 20/05/2021			
BMA210	BMA211	BMA214	BMA215
BMA218	BMA219	BMA212	BMA213
BMA216	BMA217	BMA220	BMA221
BMA222	BMA223	BMA226	BMA227
BMA230	BMA231	BMA224	BMA225
BMA228	BMA229	BMA232	BMA233
BMA234	BMA236	BMA238	BMA235
BMA237	BMA239	BMA240	BMA242
BMA244	BMA241	BMA243	BMA245