

# Product Withdrawal

INTERMEDIARY USE ONLY

2nd October 2008

Please note that with immediate effect the following products from our previous Core Range are no longer available. Please input all AIPs onto the [www.bristolandwest4brokers.co.uk](http://www.bristolandwest4brokers.co.uk) system by **5pm today October 2nd 2008**. Please ensure that the product codes are entered, otherwise funds will not be booked. All fully packaged cases including valuation must be received by **5pm Thursday October 16th 2008**.

## Our Standard product range

Discounted Rates reverting to Standard Variable Rate (SVR)<sup>1</sup> unless otherwise stated

Lending fee: £195<sup>6</sup>

3 Year	<b>5.95%</b>	SVR minus 1.14% until 31/10/2011	75%	1%	Yes	No	No	No	No extended tie in 3% until 31/10/2011	AQJ
3 Year	<b>6.25%</b>	SVR minus 0.84% until 31/10/2011	75%	1%	Yes	Yes	Yes <sup>3</sup>	No		AQK
3 Year	<b>6.65%</b>	SVR minus 0.44% until 31/10/2011	90%	1%	Yes	No	No	No		AQL
3 Year	<b>6.75%</b>	SVR minus 0.34% until 31/10/2011	90%	1%	Yes	Yes	Yes <sup>3</sup>	No		AQM

## Our Buy to Let product range

Fixed Rates HLC's paid by Bristol & West Mortgages

All products revert to Base Rate<sup>4</sup> + 2.25% unless otherwise stated

Lending fee: £195<sup>6</sup>

Term	Rate	Description	Max LTV	Arrangement fee	Valuation fee paid by Bristol & West Mortgages	Remortgage legal fees paid by Bristol & West Mortgages	Early Repayment Charges (% of sum repaid)	Rental Income Calculation. % of pay rate	Code
3 Year	<b>6.89%</b>	Fixed until 31/10/2011	85%	1.5%	No	No	No extended tie in 5% until 31/10/2011	100%	AQW
3 Year	<b>6.99%</b>	Fixed until 31/10/2011	85%	1.5%	Yes	Yes <sup>3</sup>			AQX
5 Year	<b>6.95%</b>	Fixed until 31/10/2013	85%	1.5%	No	No	No extended tie in 5% until 31/10/2013		ARA
5 Year	<b>6.99%</b>	Fixed until 31/10/2013	85%	1.5%	Yes	Yes <sup>3</sup>			ARB

<sup>1</sup> SVR = Standard Variable Rate (currently 7.09% as at 2/10/2008).

<sup>2</sup> Overpayments exceeding 10% per annum will be subject to an administration charge (currently £50).

<sup>3</sup> Remortgages only = Via our nominated solicitors Legal Marketing Services (LMS). Please read the Free Legals for Remortgages section.

<sup>4</sup> BBR = Bank of England Base Rate (currently 5.00% as at 2/10/2008).

<sup>5</sup> Cashback paid to solicitor with advance.

<sup>6</sup> Lending fee £195 (due on completion but payment can be deferred until the mortgage is fully repaid).

### How to get in touch

- Your usual Bristol & West Mortgages representative
- Tel: 0117 943 7750\*
- Or visit [www.bristolandwest4brokers.co.uk](http://www.bristolandwest4brokers.co.uk)

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\* All calls will be monitored and recorded for training purposes. Bristol & West Mortgages is a trading name of the Governor and Company of the Bank of Ireland which is incorporated in the Republic of Ireland with limited liability and registered in England and Wales with branch number BR000459. Bristol & West Mortgages, One Temple Back East, Temple Quay, Bristol BS1 6DX Telephone: (0117) 979 2222. Fax: (0117) 929 3787. Website: [www.bristolandwest4brokers.co.uk](http://www.bristolandwest4brokers.co.uk)

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MORTGAGES**