

Product Withdrawal

INTERMEDIARY USE ONLY

8th September 2008

Please note that the following products from our previous Core Range will no longer be available with immediate effect. All applications for these products must be received by 5pm on Thursday 11th September 2008.

Our Standard product range

Fixed Rates reverting to Standard Variable Rate (SVR)¹ unless otherwise stated

Lending fee: £195*

Term	Rate	Description	Max LTV	Arrangement fee	Higher lending charge paid by Bristol & West Mortgages	Valuation fee paid by Bristol & West Mortgages	Remortgage legal fees paid by Bristol & West Mortgages	Cashback	Early Repayment Charges (% of sum repaid)	Code
3 Year	6.99%	Fixed until 31/08/2011	75%	No Fee	Yes	Yes	Yes ³	No	No extended tie in 3% until 31/08/2011	ANY
3 Year	6.75%	Fixed until 31/08/2011	90%	1%	Yes	No	No	APK		
3 Year Remortgage Only	6.75%	Fixed until 31/08/2011	90%	1%	Yes	Yes	Yes ³	No		APL
5 Year	6.45%	Fixed until 31/08/2013	75%	1%	Yes	No	No	No	No extended tie in 5% until 31/08/2013	ANZ
5 Year	6.69%	Fixed until 31/08/2013	75%	No Fee	Yes	Yes	Yes ³	No		APA
5 Year	7.59%	Fixed until 31/08/2013	90%	1%	Yes	No	No	No		ANS
5 Year	7.79%	Fixed until 31/08/2013	90%	No Fee	Yes	Yes	Yes ³	No		ANT

Discounted Rates reverting to Standard Variable Rate (SVR)¹ unless otherwise stated

Lending fee: £195*

3 Year	6.15%	SVR minus 0.94% until 31/08/2011	75%	1%	Yes	No	No	No	No extended tie in 3% until 31/08/2011	APJ
3 Year	6.69%	SVR minus 0.40% until 31/08/2011	75%	No Fee	Yes	Yes	Yes ³	No		APB

Summer specials

Fixed Rates reverting to Standard Variable Rate (SVR)¹ unless otherwise stated

Lending fee: £195*

3 Year	5.79%	Fixed until 31/10/2011	75%	1%	Yes	No	No	No	No extended tie in 3% until 31/10/2011	APZ
3 Year	5.89%	Fixed until 31/10/2011	75%	1%	Yes	Yes	Yes ³	No	No extended tie in 3% until 31/10/2011	APY
5 Year	6.09%	Fixed until 31/08/2013	75%	1%	Yes	Yes	Yes ³	No	No extended tie in 5% until 31/08/2013	APV

¹ SVR = Standard Variable Rate (currently 7.09% as at 09/09/2008).

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

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

⁴ BBR = Bank of England Base Rate (currently 5.00% as at 09/09/2008).

⁵ Cashback paid to solicitor with advance.

⁶ 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 7755*
- Or visit www.bristolandwest4brokers.co.uk

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Our Self Certification product range

Up to 75% LTV. All products revert to SVR¹ unless otherwise stated

Lending fee: £195*

Term	Type	Rate	Description	Arrangement fee	Higher lending charge	Valuation fee paid by Bristol & West Mortgages	Remortgage legal fees paid by Bristol & West Mortgages	Cashback	Early Repayment Charges (% of sum repaid)	Code
3 Year	Fixed	7.49%	Fixed until 31/08/2011	1.5%	No	No	No	No	No extended tie in 5% until 31/08/2011	ANL
3 Year	Fixed	7.69%	Fixed until 31/08/2011	1.5%	No	Yes	Yes ³	No		ANM
5 Year	Fixed	7.39%	Fixed until 31/08/2013	1.5%	No	No	No	No	No extended tie in 5% until 31/08/2013	ANN
5 Year	Fixed	7.59%	Fixed until 31/08/2013	1.5%	No	Yes	Yes ³	No		ANP

Our Buy to Let product range

Fixed Rates HLC's paid by Bristol & West Mortgages

All products revert to Base Rate⁴ + 2.25% unless otherwise stated

Lending fee: £195*

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	6.99%	Fixed until 31/08/2011	75%	2%	Yes	Yes ³	No extended tie in 5% until 31/08/2011	100%	APM
3 Year	7.69%	Fixed until 31/08/2011	75%	£799	No	No			APC
3 Year	7.89%	Fixed until 31/08/2011	75%	None	Yes	Yes ³			APD
5 Year	7.69%	Fixed until 31/08/2013	75%	£799	No	No	No extended tie in 5% until 31/08/2013	100%	APE
5 Year	7.99%	Fixed until 31/08/2013	75%	None	Yes	Yes ³			ANG
5 Year	7.99%	Fixed until 31/08/2013	85%	£799	No	No			ANJ
5 Year	8.19%	Fixed until 31/08/2013	85%	None	Yes	Yes ³			ANK

Buy to Let Summer specials

Fixed rate reverts to Base Rate⁴ + 2.25% for term, HLC's paid by Bristol & West Mortgages

Lending fee: £195*

3 Year	6.85%	Fixed until 31/08/2011	75%	£1499	Yes	Yes ³	No extended tie in 5% until 31/08/2011	100%	APX
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Variable rate reverts to Base Rate⁴ + 2.25% for term, HLC's paid by Bristol & West Mortgages

Lending fee: £195*

3 Year	6.25%	Variable - BBR ⁴ + 1.25% until 31/08/2011	75%	1.5%	Yes	Yes ³	No extended tie in 5% until 31/08/2010 then 4% until 31/08/2011	118%	APW
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⁶ Lending fee £195 (due on completion but payment can be deferred until the mortgage is fully repaid).

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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

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**BRISTOL & WEST
MORTGAGES**

Our Lifetime product

Lending fee: £195*

Term	Rate	Description	Age band (years)	Max LTV	Arrangement fee	Valuation fee paid by Bristol & West Mortgages	Early Repayment Charges	Code
Fixed for Life	7.69%	Equity Release	60 - 64	20%	£595	Yes	5% of the initial balance for the first 7 years	LD1
			65 - 69	25%				
			70 - 74	30%				
			75 - 79	35%				
			80 - 84	40%				
			85 onwards	45%				

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