

# Product Withdrawal

INTERMEDIARY USE ONLY

8th October 2008

Please note that with immediate effect the following products from our previous Core Range are no longer available. All applications for these products must be received by 5pm today October 8th 2008.

## Our Standard product range

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

Lending fee: £195<sup>6</sup>

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
2 Year	<b>5.64%</b>	Fixed until 31/10/2010	60%	1%	Yes	Yes	Yes <sup>3</sup>	No	No extended tie in 3% until 31/10/2010	ARH
2 Year	<b>6.29%</b>	Fixed until 31/10/2010	90%	1%	Yes	Yes	Yes <sup>3</sup>	No		ARJ
3 Year	<b>5.69%</b>	Fixed until 31/10/2011	75%	1%	Yes	No	No	No	No extended tie in 3% until 31/10/2011	AQE
3 Year	<b>5.79%</b>	Fixed until 31/10/2011	75%	1%	Yes	Yes	Yes <sup>3</sup>	No		AQF
3 Year	<b>6.39%</b>	Fixed until 31/10/2011	90%	1%	Yes	No	No	No		AQG
3 Year	<b>6.49%</b>	Fixed until 31/10/2011	90%	1%	Yes	Yes	Yes <sup>3</sup>	No		AQH
5 Year	<b>5.79%</b>	Fixed until 31/10/2013	75%	1%	Yes	No	No	No	No extended tie in 5% until 31/10/2013	AQN
5 Year	<b>5.89%</b>	Fixed until 31/10/2013	75%	1%	Yes	Yes	Yes <sup>3</sup>	No		AQP
5 Year	<b>6.39%</b>	Fixed until 31/10/2013	90%	1%	Yes	No	No	No		AQQ
5 Year	<b>6.49%</b>	Fixed until 31/10/2013	90%	1%	Yes	Yes	Yes <sup>3</sup>	No		AQR

<sup>1</sup> SVR = Standard Variable Rate (currently 7.09% as at 8/10/2008).

<sup>3</sup> Remortgages only = Via our nominated solicitors Legal Marketing Services (LMS).

Please read the Free Legals for Remortgages section.

<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 7755\*
- 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 BR00459. 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)



# 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 31/12/2011	75%	1.50%	No	No	No extended tie in 5% until 31/12/2011	100%	ARK
3 Year	<b>6.99%</b>	Fixed until 31/12/2011	75%	1.50%	Yes	Yes <sup>3</sup>			ARL
3 Year	<b>7.29%</b>	Fixed until 31/12/2011	85%	1.50%	No	No			ARP
5 Year	<b>6.89%</b>	Fixed until 31/12/2013	75%	1.50%	No	No	No extended tie in 5% until 31/12/2013		ARM
5 Year	<b>6.99%</b>	Fixed until 31/12/2013	75%	1.50%	Yes	Yes <sup>3</sup>			ARN
5 Year	<b>7.29%</b>	Fixed until 31/12/2013	85%	1.50%	No	No			ARQ

<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 4.50% as at 8/10/2008).

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

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