

Product Withdrawal

INTERMEDIARY USE ONLY

3rd November 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 system by **5pm today, November 3rd 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 Monday November 17th 2008**.

Our Standard product range

Reverting to Standard Variable Rate (SVR)¹

Lending fee: £195⁶

| 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 |
|--------|--------------|------------------------|---------|-----------------|--|--|--|----------|---|------|
| 5 Year | 6.09% | Fixed until 31/12/2013 | 75% | 1% | Yes | Yes | Yes ³ | No | 5% until 31/12/2013 | ARW |

Our Self Certification product range

Up to 75% LTV. Reverting to Standard Variable Rate (SVR)¹

Lending fee: £195⁶

| 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 | 7.29% | Fixed until 31/10/2011 | 1.50% | No | Yes | Yes ³ | No | 5% until 31/10/2011 | AQT |

Our First Start product range

Up to 95% LTV. Reverting to to Standard Variable Rate (SVR)¹

Lending fee: £195⁶

| Term | Type | Rate | Description | 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 |
|--------|-------|--------------|------------------------|-----------------|--|--|--|----------|---|------|
| 5 Year | Fixed | 6.99% | Fixed until 31/10/2013 | £499 | Yes | Yes | No | No | 5% until 31/10/2013 | AQB |

¹ SVR = Standard Variable Rate (currently 6.59% as at 03/11/2008).

⁴ BBR = Bank of England Base Rate (currently 4.50% as at 03/11/2008).

³ Remortgages only = Via our nominated solicitors Legal Marketing Services (LMS).

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

Please read the Free Legals for Remortgages section.

How to get in touch

- Your usual Bristol & West Mortgages representative
- Tel: 0117 943 7750*
- Or visit www.bristolandwest4brokers.co.uk

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*Calls may 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. Authorised by the Irish Financial Regulator and authorised subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request. 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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MORTGAGES**