



# Support the fight against

*Bank of Ireland & others*

# the West Brom BTL tracker change

The fight against unfair (illegal\*) increases to tracker rate margins needs YOUR HELP.

- If your West Bromwich (or Bank of Ireland) tracker mortgage is affected you can join the Class Actions to fight in the courts.
- If you have ANY BTL TRACKER, your mortgage could be next! You can help in the fight.

## Do you think a "lifetime tracker" should mean a lifetime tracker?

There are now 6,700 clients of the West Bromwich Building Society and a further 12,200 clients of the Bank of Ireland who have already been affected by unscrupulous practices.

These lenders have decided to increase profit margins by adding to tracker rates although the Bank of England base rate has not changed. They are relying on ambiguous conditions contained in the small print which are in conflict with their promotional materials and offer letters.

It appears a strong possibility that other lenders may follow suit and many people now feel that this unethical practice should be stopped before other lenders do so.

## Are you one of 6700 affected by the West Brom rate change?

### Don't just sit there and take it!

Join other affected borrowers in a Legal Class Action to challenge the rate hike.

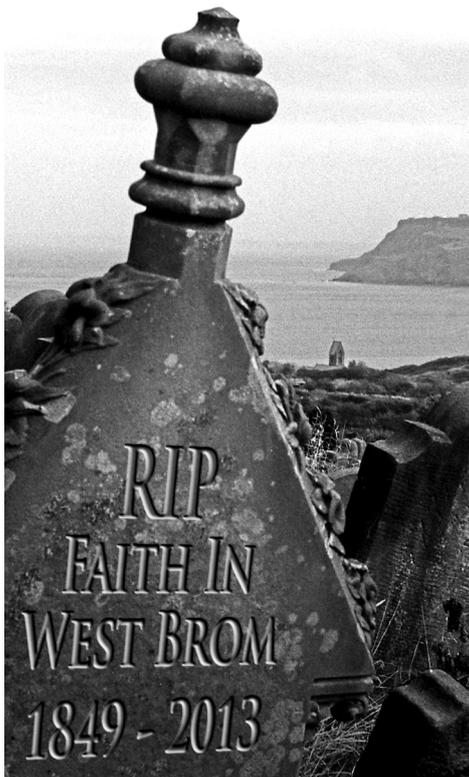
The fighting fund has already raised more than half the required amount.

(Check [www.property118.com](http://www.property118.com) for updates)

Together we can fight the bullying tactics being used against us.

Visit [www.property118.com](http://www.property118.com) to find out how to join.

Read more about the campaign being organised at [www.property118.com](http://www.property118.com)



## Bank of Ireland customers took the first hit, now it's West Brom Who will be hit next?

If we don't collectively fight back, these and other financial institutions will keep on abusing us. They have picked the battlegrounds where regulation is weakest and where they think the opposition is the least organised.

### It's time to fight back

The campaign is becoming more vocal, individual members are raising the issues with MPs and the News Media.

With more people taking positive action and raising the profile of the issue, it will be less likely that other banks or building societies will risk the negative publicity.

### You can help

More letters, more emails, more tweets, more links to the campaign and more word of mouth will spread the message more quickly and add to the pressure.

Please visit the Property118 forum for more information and discussion about how you can help.



Bank of Ireland discussion also here



\*We intend to prove the rate change is unlawful



<http://www.property118.com/west-bromwich-building-society-mortgage-company-increase-tracker-margins-legal-action/43657/>

The class action and awareness campaign are being led by Mark Alexander of Property118 in conjunction with affected and concerned members of the public. We look forward to hearing from you on the forum.

Justin Selig of The Law Department is the solicitor engaged to advise and progress the class action litigation. Forms, information and advice regarding the action are available via the Property118 website.