

Intermediary Mortgage Rates

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Rates effective from 30 August 2019

Existing Customer

Product	Mortgage Type	LTV	Rate	Product Fee	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
Core Range													
2 Yr Fixed	Switcher	60%	1.48%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO20911
2 Yr Fixed	Switcher	60%	1.82%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO20827
2 Yr Tracker	Switcher	60%	1.99% (1.24% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	TO4894
2 Yr Tracker	Switcher	60%	2.79% (2.04% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	TO4895
5 Yr Fixed	Switcher	60%	1.82%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21052
5 Yr Fixed	Switcher	60%	2.07%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21027
2 Yr Fixed	Switcher	70%	1.57%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO20912
2 Yr Fixed	Switcher	70%	2.72%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO20828
2 Yr Tracker	Switcher	70%	2.19% (1.44% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	TO4896
2 Yr Tracker	Switcher	70%	2.84% (2.09% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	TO4897
5 Yr Fixed	Switcher	70%	1.92%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21053
5 Yr Fixed	Switcher	70%	2.96%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21028
2 Yr Fixed	Switcher	75%	1.57%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO20913
2 Yr Fixed	Switcher	75%	2.72%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO20829
2 Yr Tracker	Switcher	75%	2.22% (1.47% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	TO4898
2 Yr Tracker	Switcher	75%	2.88% (2.13% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	TO4899
5 Yr Fixed	Switcher	75%	1.92%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21054
5 Yr Fixed	Switcher	75%	2.98%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21029
2 Yr Fixed	Switcher	80%	1.68%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO20830
2 Yr Fixed	Switcher	80%	2.82%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO20831
5 Yr Fixed	Switcher	80%	2.02%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21030
5 Yr Fixed	Switcher	80%	3.10%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21031
2 Yr Fixed	Switcher	85%	1.68%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO20832
2 Yr Fixed	Switcher	85%	2.91%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO20833
5 Yr Fixed	Switcher	85%	2.13%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21032
5 Yr Fixed	Switcher	85%	3.38%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21033
2 Yr Fixed	Switcher	90%	1.90%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO20599
2 Yr Fixed	Switcher	90%	3.08%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO20600
5 Yr Fixed	Switcher	90%	2.40%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21055
5 Yr Fixed	Switcher	90%	3.74%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21056
2 Yr Fixed	Switcher	100%	3.50%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO20903
2 Yr Fixed	Switcher	100%	3.75%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO20904
B2L													
2 Yr Fixed	BTL Switcher	60%	1.88%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20834
2 Yr Fixed	BTL Switcher	60%	2.74%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20835
2 Yr Tracker	BTL Switcher	60%	2.38% (1.63% above NW base rate)	£1995	C&I / Int Only			£0	Yes	4.74%	£25,000		TO4900
2 Yr Tracker	BTL Switcher	60%	3.43% (2.68% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		TO4901
5 Yr Fixed	BTL Switcher	60%	2.34%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20946
5 Yr Fixed	BTL Switcher	60%	3.44%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20947
2 Yr Fixed	BTL Switcher	70%	1.94%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20836
2 Yr Fixed	BTL Switcher	70%	3.04%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20837
2 Yr Tracker	BTL Switcher	70%	2.90% (2.15% above NW base rate)	£1995	C&I / Int Only			£0	Yes	4.74%	£25,000		TO4902
2 Yr Tracker	BTL Switcher	70%	3.93% (3.18% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		TO4903
5 Yr Fixed	BTL Switcher	70%	2.73%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20948
5 Yr Fixed	BTL Switcher	70%	3.88%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20949
2 Yr Fixed	BTL Switcher	75%	2.00%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20838
2 Yr Fixed	BTL Switcher	75%	3.09%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20839
2 Yr Tracker	BTL Switcher	75%	2.94% (2.19% above NW base rate)	£1995	C&I / Int Only			£0	Yes	4.74%	£25,000		TO4904
2 Yr Tracker	BTL Switcher	75%	3.99% (3.24% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		TO4905
5 Yr Fixed	BTL Switcher	75%	2.78%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20950
5 Yr Fixed	BTL Switcher	75%	3.97%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20951
2 Yr Fixed	BTL Switcher	90%	3.96%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO20840

Product Range Additional Information

Additional Information

NatWest Base Rate: 0.75%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	2% Until 31/01/2021	31/01/2022
	2	1% Until 31/01/2022	
5 Yr Fixed	1	5% Until 31/01/2021	31/01/2025
	2	4% Until 31/01/2022	
	3	3% Until 31/01/2023	
	4	2% Until 31/01/2024	
	5	1% Until 31/01/2025	
2 Yr Tracker	1	1% Until 31/01/2021	31/01/2022
	2	0.5% Until 31/01/2022	

Maximum Loan Sizes (Residential):

LTV	Maximum Loan Size
100%	£550,000
85%	£1,000,000
75%	£2,000,000

Maximum Loan Sizes (Buy To Let):

LTV	Maximum Loan Size
75%	£3,500,000

Note – Although the above are the policy maximums, from time to time there may not be a product available up to these maximums.