

### Intermediary Mortgage Rates

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Rates effective from 19 November 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
<b>Core Range</b>													
2 Yr Fixed	Switcher	60%	1.40%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21435
2 Yr Fixed	Switcher	60%	1.82%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21284
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	TO4960
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	TO4961
5 Yr Fixed	Switcher	60%	1.67%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21438
5 Yr Fixed	Switcher	60%	2.07%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21410
2 Yr Fixed	Switcher	70%	1.41%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21436
2 Yr Fixed	Switcher	70%	2.72%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21285
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	TO4962
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	TO4963
5 Yr Fixed	Switcher	70%	1.76%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21439
5 Yr Fixed	Switcher	70%	2.96%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21411
2 Yr Fixed	Switcher	75%	1.43%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21437
2 Yr Fixed	Switcher	75%	2.72%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21286
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	TO4964
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	TO4965
5 Yr Fixed	Switcher	75%	1.76%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21440
5 Yr Fixed	Switcher	75%	2.98%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21412
2 Yr Fixed	Switcher	80%	1.52%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21287
2 Yr Fixed	Switcher	80%	2.82%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21288
5 Yr Fixed	Switcher	80%	1.90%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21413
5 Yr Fixed	Switcher	80%	3.10%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21414
2 Yr Fixed	Switcher	85%	1.68%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21289
2 Yr Fixed	Switcher	85%	2.91%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21290
5 Yr Fixed	Switcher	85%	2.13%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21415
5 Yr Fixed	Switcher	85%	3.38%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21416
2 Yr Fixed	Switcher	90%	1.80%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21245
2 Yr Fixed	Switcher	90%	2.95%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21246
5 Yr Fixed	Switcher	90%	2.35%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21247
5 Yr Fixed	Switcher	90%	3.74%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21281
2 Yr Fixed	Switcher	100%	3.50%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21408
2 Yr Fixed	Switcher	100%	3.75%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21409
<b>B2L</b>													
2 Yr Fixed	BTL Switcher	60%	1.88%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21291
2 Yr Fixed	BTL Switcher	60%	2.74%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21292
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		TO4966
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		TO4967
5 Yr Fixed	BTL Switcher	60%	2.28%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21248
5 Yr Fixed	BTL Switcher	60%	3.39%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21249
2 Yr Fixed	BTL Switcher	70%	1.94%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21293
2 Yr Fixed	BTL Switcher	70%	3.04%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21294
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		TO4968
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		TO4969
5 Yr Fixed	BTL Switcher	70%	2.62%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21250
5 Yr Fixed	BTL Switcher	70%	3.77%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21251
2 Yr Fixed	BTL Switcher	75%	2.00%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21295
2 Yr Fixed	BTL Switcher	75%	3.09%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21296
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		TO4970
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		TO4971
5 Yr Fixed	BTL Switcher	75%	2.67%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21252
5 Yr Fixed	BTL Switcher	75%	3.86%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21253
2 Yr Fixed	BTL Switcher	90%	3.96%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21297

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 31/03/2021	31/03/2022
	2	1% Until 31/03/2022	
5 Yr Fixed	1	5% Until 31/03/2021	31/03/2025
	2	4% Until 31/03/2022	
	3	3% Until 31/03/2023	
	4	2% Until 31/03/2024	
	5	1% Until 31/03/2025	
2 Yr Tracker	1	1% Until 31/03/2021	31/03/2022
	2	0.5% Until 31/03/2022	

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.