

Intermediary Mortgage Rates

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Rates effective from 26 March 2020

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%	1.40%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21841
2 Yr Fixed	Switcher	60%	1.82%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21808
5 Yr Fixed	Switcher	60%	1.61%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21673
5 Yr Fixed	Switcher	60%	2.07%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21819
2 Yr Fixed	Switcher	70%	1.41%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21842
2 Yr Fixed	Switcher	70%	2.72%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21809
5 Yr Fixed	Switcher	70%	1.76%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21844
5 Yr Fixed	Switcher	70%	2.96%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21820
2 Yr Fixed	Switcher	75%	1.43%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21843
2 Yr Fixed	Switcher	75%	2.72%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21828
5 Yr Fixed	Switcher	75%	1.76%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21845
5 Yr Fixed	Switcher	75%	2.98%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000	£10,000,000	FO21821
2 Yr Fixed	Switcher	80%	1.52%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21829
2 Yr Fixed	Switcher	80%	2.82%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21830
5 Yr Fixed	Switcher	80%	1.88%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21674
5 Yr Fixed	Switcher	80%	3.10%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21822
2 Yr Fixed	Switcher	85%	1.68%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21831
2 Yr Fixed	Switcher	85%	2.91%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21832
5 Yr Fixed	Switcher	85%	2.07%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21675
5 Yr Fixed	Switcher	85%	3.38%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21823
2 Yr Fixed	Switcher	90%	1.80%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21815
2 Yr Fixed	Switcher	90%	2.95%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21816
5 Yr Fixed	Switcher	90%	2.35%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21824
5 Yr Fixed	Switcher	90%	3.74%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21787
2 Yr Fixed	Switcher	100%	3.50%	£995	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21817
2 Yr Fixed	Switcher	100%	3.75%	£0	C&I / Int Only			£0	Yes	4.24%	£10,000		FO21818
B2L													
2 Yr Fixed	BTL Switcher	60%	1.88%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21863
2 Yr Fixed	BTL Switcher	60%	2.74%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21864
5 Yr Fixed	BTL Switcher	60%	2.28%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21876
5 Yr Fixed	BTL Switcher	60%	3.39%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21877
2 Yr Fixed	BTL Switcher	70%	1.94%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21865
2 Yr Fixed	BTL Switcher	70%	3.04%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21866
5 Yr Fixed	BTL Switcher	70%	2.62%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21878
5 Yr Fixed	BTL Switcher	70%	3.77%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21879
2 Yr Fixed	BTL Switcher	75%	2.00%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21867
2 Yr Fixed	BTL Switcher	75%	3.09%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21868
5 Yr Fixed	BTL Switcher	75%	2.67%	£995	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21880
5 Yr Fixed	BTL Switcher	75%	3.86%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21881
2 Yr Fixed	BTL Switcher	90%	3.96%	£0	C&I / Int Only			£0	Yes	4.74%	£25,000		FO21869

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 30/06/2021	30/06/2022
	2	1% Until 30/06/2022	
5 Yr Fixed	1	5% Until 30/06/2021	30/06/2025
	2	4% Until 30/06/2022	
	3	3% Until 30/06/2023	
	4	2% Until 30/06/2024	
	5	1% Until 30/06/2025	
2 Yr Tracker	1	1% Until 30/06/2021	30/06/2022
	2	0.5% Until 30/06/2022	

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.