

NWIS Mortgage Rates												
Existing Customer												
Rates Effect From 30th January 2018												
Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
Core Range												
2 Yr Fixed	Switcher	60%	1.90%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16047
2 Yr Fixed	Switcher	60%	2.69%	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16048
2 Yr Fixed	Switcher	70%	2.09%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16051
2 Yr Fixed	Switcher	70%	2.79%	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16050
2 Yr Fixed	Switcher	75%	2.09%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16052
2 Yr Fixed	Switcher	75%	2.79%	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16049
2 Yr Fixed	Switcher	80%	2.18%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16053
2 Yr Fixed	Switcher	80%	2.89%	£0	3.9%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16054
2 Yr Fixed	Switcher	85%	2.38%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16055
2 Yr Fixed	Switcher	85%	2.98%	£0	3.9%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16056
2 Yr Fixed	Switcher	90%	2.70%	£995	3.9%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16057
2 Yr Fixed	Switcher	90%	3.08%	£0	3.9%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16058
2 Yr Fixed	Switcher	100%	3.60%	£995	4.1%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16059
2 Yr Fixed	Switcher	100%	3.85%	£0	4.0%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16060
5 Yr Fixed	Switcher	60%	2.44%	£995	3.5%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16061
5 Yr Fixed	Switcher	60%	2.97%	£0	3.7%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16579
5 Yr Fixed	Switcher	70%	2.58%	£995	3.6%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16063
5 Yr Fixed	Switcher	70%	3.03%	£0	3.7%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16064
5 Yr Fixed	Switcher	75%	2.73%	£995	3.6%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16065
5 Yr Fixed	Switcher	75%	3.05%	£0	3.7%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16580
5 Yr Fixed	Switcher	80%	2.83%	£995	3.7%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16067
5 Yr Fixed	Switcher	80%	3.17%	£0	3.7%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16581
5 Yr Fixed	Switcher	85%	3.13%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16069
5 Yr Fixed	Switcher	85%	3.38%	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16582
5 Yr Fixed	Switcher	90%	3.28%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16071
5 Yr Fixed	Switcher	90%	3.74%	£0	4.0%	C&I / Int Only	£0	Yes	3.99%	£25,000		FO16072
2 Yr Tracker	Switcher	60%	1.84% (1.34% above NW base rate)	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		TO4176
2 Yr Tracker	Switcher	60%	2.64% (2.14% above NW base rate)	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		TO4177
2 Yr Tracker	Switcher	70%	2.04% (1.54% above NW base rate)	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		TO4178
2 Yr Tracker	Switcher	70%	2.69% (2.19% above NW base rate)	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		TO4179
2 Yr Tracker	Switcher	75%	2.07% (1.57% above NW base rate)	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		TO4180
2 Yr Tracker	Switcher	75%	2.73% (2.23% above NW base rate)	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000		TO4181
B2L												
2 Yr Fixed	BTL Switcher	60%	2.04%	£1995	4.3%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16073
2 Yr Fixed	BTL Switcher	60%	3.27%	£0	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16583
2 Yr Fixed	BTL Switcher	70%	2.59%	£1995	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16075
2 Yr Fixed	BTL Switcher	70%	3.52%	£0	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16584
2 Yr Fixed	BTL Switcher	75%	2.78%	£1995	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16452
2 Yr Fixed	BTL Switcher	75%	3.57%	£0	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16585
2 Yr Fixed	BTL Switcher	90%	4.06%	£0	4.5%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16079
5 Yr Fixed	BTL Switcher	60%	2.44%	£995	4.3%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16080
5 Yr Fixed	BTL Switcher	60%	3.54%	£0	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16586
5 Yr Fixed	BTL Switcher	70%	2.83%	£995	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16082
5 Yr Fixed	BTL Switcher	70%	3.98%	£0	4.5%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16587
5 Yr Fixed	BTL Switcher	75%	2.88%	£995	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16084
5 Yr Fixed	BTL Switcher	75%	4.07%	£0	4.5%	C&I / Int Only	£0	Yes	4.49%	£25,000		FO16588
2 Yr Tracker	BTL Switcher	60%	2.13% (1.63% above NW base rate)	£1995	4.3%	C&I / Int Only	£0	Yes	4.49%	£25,000		TO4182
2 Yr Tracker	BTL Switcher	60%	3.18% (2.68% above NW base rate)	£0	4.3%	C&I / Int Only	£0	Yes	4.49%	£25,000		TO4183
2 Yr Tracker	BTL Switcher	70%	2.65% (2.15% above NW base rate)	£1995	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		TO4184
2 Yr Tracker	BTL Switcher	70%	3.68% (3.18% above NW base rate)	£0	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		TO4185
2 Yr Tracker	BTL Switcher	75%	2.69% (2.19% above NW base rate)	£1995	4.6%	C&I / Int Only	£0	Yes	4.49%	£25,000		TO4186
2 Yr Tracker	BTL Switcher	75%	3.74% (3.24% above NW base rate)	£0	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000		TO4187

Additional Information

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	30/04/2019	30/04/2020
	2	30/04/2020	
5 Yr Fixed	1	30/04/2019	30/04/2023
	2	30/04/2020	
	3	30/04/2021	
	4	30/04/2022	
	5	30/04/2023	
Tracker	1	30/04/2019	30/04/2020
	2	30/04/2020	

Maximum Loan Sizes (Residential):

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

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.