

NWIS Mortgage Rates

Existing Customer

Rates Effect From 9th November 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%	1.55%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£10,000	£499,999	FO18147
2 Yr Fixed	Switcher	60%	2.31%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO18148
2 Yr Tracker	Switcher	60%	2.09% (1.34% above NW base rate)	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4492
2 Yr Tracker	Switcher	60%	2.89% (2.14% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4493
5 Yr Fixed	Switcher	60%	2.03%	£995	3.5%	C&I / Int Only	£0	Yes	4.24%	£10,000	£499,999	FO18161
5 Yr Fixed	Switcher	60%	2.59%	£0	3.6%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO18162
2 Yr Fixed	Switcher	70%	1.71%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£10,000	£499,999	FO18149
2 Yr Fixed	Switcher	70%	2.41%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO18150
2 Yr Tracker	Switcher	70%	2.29% (1.54% above NW base rate)	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4494
2 Yr Tracker	Switcher	70%	2.94% (2.19% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4495
5 Yr Fixed	Switcher	70%	2.23%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£10,000	£499,999	FO18163
5 Yr Fixed	Switcher	70%	2.65%	£0	3.7%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO18164
2 Yr Fixed	Switcher	75%	1.71%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£10,000	£499,999	FO18151
2 Yr Fixed	Switcher	75%	2.41%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO18152
2 Yr Tracker	Switcher	75%	2.32% (1.57% above NW base rate)	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4496
2 Yr Tracker	Switcher	75%	2.98% (2.23% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4497
5 Yr Fixed	Switcher	75%	2.24%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£10,000	£499,999	FO18165
5 Yr Fixed	Switcher	75%	2.67%	£0	3.7%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO18166
2 Yr Fixed	Switcher	80%	1.79%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18153
2 Yr Fixed	Switcher	80%	2.51%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18154
5 Yr Fixed	Switcher	80%	2.38%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18167
5 Yr Fixed	Switcher	80%	2.79%	£0	3.7%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18168
2 Yr Fixed	Switcher	85%	1.84%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18155
2 Yr Fixed	Switcher	85%	2.60%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18156
5 Yr Fixed	Switcher	85%	2.45%	£995	3.7%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18169
5 Yr Fixed	Switcher	85%	3.00%	£0	3.8%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18170
2 Yr Fixed	Switcher	90%	2.70%	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18157
2 Yr Fixed	Switcher	90%	3.08%	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18158
5 Yr Fixed	Switcher	90%	3.28%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18171
5 Yr Fixed	Switcher	90%	3.74%	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18172
2 Yr Fixed	Switcher	100%	3.60%	£995	4.3%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18159
2 Yr Fixed	Switcher	100%	3.85%	£0	4.2%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO18160



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Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
B2L												
2 Yr Fixed	BTL Switcher	60%	1.98%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18179
2 Yr Fixed	BTL Switcher	60%	2.89%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18180
2 Yr Tracker	BTL Switcher	60%	2.38% (1.63% above NW base rate)	£1995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4498
2 Yr Tracker	BTL Switcher	60%	3.43% (2.68% above NW base rate)	£0	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4499
5 Yr Fixed	BTL Switcher	60%	2.44%	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18186
5 Yr Fixed	BTL Switcher	60%	3.54%	£0	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18187

2 Yr Fixed	BTL Switcher	70%	2.04%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18181
2 Yr Fixed	BTL Switcher	70%	3.14%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18182
2 Yr Tracker	BTL Switcher	70%	2.90% (2.15% above NW base rate)	£1995	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4500
2 Yr Tracker	BTL Switcher	70%	3.93% (3.18% above NW base rate)	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4501
5 Yr Fixed	BTL Switcher	70%	2.83%	£995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18188
5 Yr Fixed	BTL Switcher	70%	3.98%	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18189

2 Yr Fixed	BTL Switcher	75%	2.10%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18183
2 Yr Fixed	BTL Switcher	75%	3.19%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18184
2 Yr Tracker	BTL Switcher	75%	2.94% (2.19% above NW base rate)	£1995	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4502
2 Yr Tracker	BTL Switcher	75%	3.99% (3.24% above NW base rate)	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4503
5 Yr Fixed	BTL Switcher	75%	2.88%	£995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18190
5 Yr Fixed	BTL Switcher	75%	4.07%	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18191

2 Yr Fixed	BTL Switcher	90%	4.06%	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18185
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High Value - Core Range												
2 Yr Fixed	Switcher	60%	1.55%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£500,000	£10,000,000	FO18173
5 Yr Fixed	Switcher	60%	2.03%	£995	3.5%	C&I / Int Only	£0	Yes	4.24%	£500,000	£10,000,000	FO18176

2 Yr Fixed	Switcher	70%	1.71%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£500,000	£10,000,000	FO18174
5 Yr Fixed	Switcher	70%	2.23%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£500,000	£10,000,000	FO18177

2 Yr Fixed	Switcher	75%	1.71%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£500,000	£10,000,000	FO18175
5 Yr Fixed	Switcher	75%	2.24%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£500,000	£10,000,000	FO18178



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Product Range Additional Information

NatWest Base Rate: 0.75%

Early Repayment Charges

Product Term	Period	Charges	End Date
2 Yr Fixed	1	2% Until 31/03/2020	31/03/2021
	2	1% Until 31/03/2021	
5 Yr Fixed	1	5% Until 31/03/2020	31/03/2024
	2	4% Until 31/03/2021	
	3	3% Until 31/03/2022	
	4	2% Until 31/03/2023	
	5	1% Until 31/03/2024	

2 Yr Tracker	1	1% Until 31/03/2020	31/03/2021
	2	0.5% Until 31/03/2021	

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.



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