

Intermediary Mortgage Rates

Existing Customer

Rates Effect From 20 August 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%	£25,000	£499999	FO17950
2 Yr Fixed	Switcher	60%	2.31%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17951
2 Yr Tracker	Switcher	60%	2.09% (1.34% above NW base rate)	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000		TO4458
2 Yr Tracker	Switcher	60%	2.89% (2.14% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000		TO4459
5 Yr Fixed	Switcher	60%	2.03%	£995	3.5%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO17969
5 Yr Fixed	Switcher	60%	2.59%	£0	3.6%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17970

2 Yr Fixed	Switcher	70%	1.71%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO17952
2 Yr Fixed	Switcher	70%	2.41%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17953
2 Yr Tracker	Switcher	70%	2.29% (1.54% above NW base rate)	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000		TO4461
2 Yr Tracker	Switcher	70%	2.94% (2.19% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000		TO4462
5 Yr Fixed	Switcher	70%	2.23%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO17971
5 Yr Fixed	Switcher	70%	2.65%	£0	3.7%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17972

2 Yr Fixed	Switcher	75%	1.71%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO17954
2 Yr Fixed	Switcher	75%	2.41%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17955
2 Yr Tracker	Switcher	75%	2.32% (1.57% above NW base rate)	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000		TO4463
2 Yr Tracker	Switcher	75%	2.98% (2.23% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000		TO4464
5 Yr Fixed	Switcher	75%	2.24%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO17973
5 Yr Fixed	Switcher	75%	2.67%	£0	3.7%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17974

2 Yr Fixed	Switcher	80%	1.79%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17956
2 Yr Fixed	Switcher	80%	2.51%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17957
5 Yr Fixed	Switcher	80%	2.38%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17975
5 Yr Fixed	Switcher	80%	2.79%	£0	3.7%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17976

2 Yr Fixed	Switcher	85%	1.84%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17958
2 Yr Fixed	Switcher	85%	2.60%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17959
5 Yr Fixed	Switcher	85%	2.45%	£995	3.7%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17977
5 Yr Fixed	Switcher	85%	3.00%	£0	3.8%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17978

2 Yr Fixed	Switcher	90%	2.70%	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17796
2 Yr Fixed	Switcher	90%	3.08%	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17797
5 Yr Fixed	Switcher	90%	3.28%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17899
5 Yr Fixed	Switcher	90%	3.74%	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17900

2 Yr Fixed	Switcher	100%	3.60%	£995	4.3%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17798
2 Yr Fixed	Switcher	100%	3.85%	£0	4.2%	C&I / Int Only	£0	Yes	4.24%	£25,000		FO17799



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B2L												
2 Yr Fixed	BTL Switcher	60%	1.98%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17960
2 Yr Fixed	BTL Switcher	60%	2.89%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17961
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		TO4465
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		TO4466
5 Yr Fixed	BTL Switcher	60%	2.44%	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17907
5 Yr Fixed	BTL Switcher	60%	3.54%	£0	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17908

2 Yr Fixed	BTL Switcher	70%	2.04%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17962
2 Yr Fixed	BTL Switcher	70%	3.14%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17963
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		TO4467
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		TO4468
5 Yr Fixed	BTL Switcher	70%	2.83%	£995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17909
5 Yr Fixed	BTL Switcher	70%	3.98%	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17910

2 Yr Fixed	BTL Switcher	75%	2.10%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17964
2 Yr Fixed	BTL Switcher	75%	3.19%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17965
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		TO4469
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		TO4470
5 Yr Fixed	BTL Switcher	75%	2.88%	£995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17911
5 Yr Fixed	BTL Switcher	75%	4.07%	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17912

2 Yr Fixed	BTL Switcher	90%	4.06%	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17817
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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		FO17966
5 Yr Fixed	Switcher	60%	2.03%	£995	3.5%	C&I / Int Only	£0	Yes	4.24%	£500,000		FO17979

2 Yr Fixed	Switcher	70%	1.71%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£500,000		FO17967
5 Yr Fixed	Switcher	70%	2.23%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£500,000		FO17980

2 Yr Fixed	Switcher	75%	1.71%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£500,000		FO17968
5 Yr Fixed	Switcher	75%	2.24%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£500,000		FO17981



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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 31/12/2019	31/12/2020
	2	1% Until 31/12/2020	
5 Yr Fixed	1	5% Until 31/12/2019	31/12/2023
	2	4% Until 31/12/2020	
	3	3% Until 31/12/2021	
	4	2% Until 31/12/2022	
	5	1% Until 31/12/2023	

2 Yr Tracker	1	1% Until 31/12/2019	31/12/2020
	2	0.5% Until 31/12/2020	

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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