

NWIS Mortgage Rates

Existing Customer

Rates Effect From 14th March 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	FO16877
2 Yr Fixed	Switcher	60%	2.69%	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16878
2 Yr Fixed	Switcher	70%	2.09%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16881
2 Yr Fixed	Switcher	70%	2.79%	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16880
2 Yr Fixed	Switcher	75%	2.09%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16882
2 Yr Fixed	Switcher	75%	2.79%	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16879
2 Yr Fixed	Switcher	80%	2.18%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16883
2 Yr Fixed	Switcher	80%	2.89%	£0	3.9%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16884
2 Yr Fixed	Switcher	85%	2.38%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16885
2 Yr Fixed	Switcher	85%	2.98%	£0	3.9%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16886
2 Yr Fixed	Switcher	90%	2.70%	£995	3.9%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16887
2 Yr Fixed	Switcher	90%	3.08%	£0	3.9%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16888
2 Yr Fixed	Switcher	100%	3.60%	£995	4.1%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16889
2 Yr Fixed	Switcher	100%	3.85%	£0	4.0%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16890
5 Yr Fixed	Switcher	60%	2.44%	£995	3.5%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16949
5 Yr Fixed	Switcher	60%	2.97%	£0	3.7%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16950
5 Yr Fixed	Switcher	70%	2.58%	£995	3.6%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16951
5 Yr Fixed	Switcher	70%	3.03%	£0	3.7%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16952
5 Yr Fixed	Switcher	75%	2.73%	£995	3.6%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16953
5 Yr Fixed	Switcher	75%	3.05%	£0	3.7%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16954
5 Yr Fixed	Switcher	80%	2.83%	£995	3.7%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16955
5 Yr Fixed	Switcher	80%	3.17%	£0	3.7%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16956
5 Yr Fixed	Switcher	85%	3.13%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16957
5 Yr Fixed	Switcher	85%	3.38%	£0	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16958
5 Yr Fixed	Switcher	90%	3.28%	£995	3.8%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16959
5 Yr Fixed	Switcher	90%	3.74%	£0	4.0%	C&I / Int Only	£0	Yes	3.99%	£25,000	FO16960
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	TO4322
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	TO4323
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	TO4324
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	TO4325
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	TO4326
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	TO4327
B2L											
2 Yr Fixed	BTL Switcher	60%	2.04%	£1995	4.3%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16891
2 Yr Fixed	BTL Switcher	60%	3.27%	£0	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16892
2 Yr Fixed	BTL Switcher	70%	2.59%	£1995	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16893
2 Yr Fixed	BTL Switcher	70%	3.52%	£0	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16894
2 Yr Fixed	BTL Switcher	75%	2.78%	£1995	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16895
2 Yr Fixed	BTL Switcher	75%	3.57%	£0	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16896
2 Yr Fixed	BTL Switcher	90%	4.06%	£0	4.5%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16897
5 Yr Fixed	BTL Switcher	60%	2.44%	£995	4.3%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16961
5 Yr Fixed	BTL Switcher	60%	3.54%	£0	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16962
5 Yr Fixed	BTL Switcher	70%	2.83%	£995	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16963
5 Yr Fixed	BTL Switcher	70%	3.98%	£0	4.5%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16964
5 Yr Fixed	BTL Switcher	75%	2.88%	£995	4.4%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16965
5 Yr Fixed	BTL Switcher	75%	4.07%	£0	4.5%	C&I / Int Only	£0	Yes	4.49%	£25,000	FO16966
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	TO4328
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	TO4329
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	TO4330
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	TO4331
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	TO4332
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	TO4333

Product Range Additional Information

Additional Information

NatWest Base Rate: 0.50%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	2% Until 31/07/2019	31/07/2020
	2	1% Until 31/07/2020	
5 Yr Fixed	1	5% Until 31/07/2019	31/07/2023
	2	4% Until 31/07/2020	
	3	3% Until 31/07/2021	
	4	2% Until 31/07/2022	
	5	1% Until 31/07/2023	
2 Yr Tracker	1	1% Until 31/07/2019	31/07/2020
	2	0.5% Until 31/07/2020	

Maximum Loan Sizes (Residential):

LTV	Maximum Loan Size
100%	£550,000
85%	£1,000,000
75%	£1,500,000

Maximum Loan Sizes (Buy To Let):

LTV	Maximum Loan Size
75%	£2,000,000

Note – Although the above are the policy maximums, from time to time there may not be a product available up to these maximums.