

# Intermediary Mortgage Rates

## New Customer

Rates effective from 13 February 2019

Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/ No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
Purchase														
2 Yr Fixed	Purchase	60%	1.50%	£995	4.0%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO19074
2 Yr Fixed	Purchase	60%	2.40%	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19075
2 Yr Tracker	Purchase	60%	2.09% (1.34% above NW base rate)	£995	4.1%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	TO4643
2 Yr Tracker	Purchase	60%	2.89% (2.14% above NW base rate)	£0	4.1%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	TO4644
5 Yr Fixed	Purchase	60%	1.95%	£995	3.5%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO19192
5 Yr Fixed	Purchase	60%	3.09%	£0	3.9%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19193

2 Yr Fixed	Purchase	70%	1.73%	£995	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19076
2 Yr Fixed	Purchase	70%	2.45%	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19077
2 Yr Tracker	Purchase	70%	2.29% (1.54% above NW base rate)	£995	4.1%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	TO4645
2 Yr Tracker	Purchase	70%	2.94% (2.19% above NW base rate)	£0	4.1%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	TO4646
5 Yr Fixed	Purchase	70%	1.99%	£995	3.5%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO19194
5 Yr Fixed	Purchase	70%	3.20%	£0	3.9%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19195

2 Yr Fixed	Purchase	75%	1.83%	£995	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19078
2 Yr Fixed	Purchase	75%	2.45%	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19079
2 Yr Tracker	Purchase	75%	2.32% (1.57% above NW base rate)	£995	4.1%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	TO4647
2 Yr Tracker	Purchase	75%	2.98% (2.23% above NW base rate)	£0	4.1%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	TO4648
5 Yr Fixed	Purchase	75%	1.99%	£995	3.5%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO19196
5 Yr Fixed	Purchase	75%	3.21%	£0	3.9%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19197

2 Yr Fixed	Purchase	80%	1.87%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000		FO19080
2 Yr Fixed	Purchase	80%	2.94%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO19081
5 Yr Fixed	Purchase	80%	2.23%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000		FO19198
5 Yr Fixed	Purchase	80%	3.38%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000		FO19199

2 Yr Fixed	Purchase	85%	1.87%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000		FO19082
2 Yr Fixed	Purchase	85%	3.03%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO19083
5 Yr Fixed	Purchase	85%	2.36%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000		FO19200
5 Yr Fixed	Purchase	85%	3.50%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000		FO19201

2 Yr Fixed	Purchase	90%	2.33%	£995	4.1%	C&I			£0	Yes	4.24%	£25,000		FO19084
2 Yr Fixed	Purchase	90%	3.07%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO19085
5 Yr Fixed	Purchase	90%	2.68%	£995	3.8%	C&I			£0	Yes	4.24%	£25,000		FO19202



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Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
5 Yr Fixed	Purchase	90%	3.57%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO19203

2 Yr Fixed	Purchase	95%	3.29%	£0	4.2%	C&I			£250	Yes	4.24%	£25,000	£570,000	FO19086
5 Yr Fixed	Purchase	95%	3.81%	£0	4.2%	C&I			£0	Yes	4.24%	£25,000	£570,000	FO19204

Remortgage														
2 Yr Fixed	Remortgage	60%	1.54%	£995	3.9%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£499,999	FO19030
2 Yr Fixed	Remortgage	60%	2.69%	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO19033
2 Yr Tracker	Remortgage	60%	2.09% (1.34% above NW base rate)	£995	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	TO4625
2 Yr Tracker	Remortgage	60%	2.89% (2.14% above NW base rate)	£0	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	TO4626
5 Yr Fixed	Remortgage	60%	1.94%	£995	3.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£499,999	FO19148
5 Yr Fixed	Remortgage	60%	2.97%	£0	3.8%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO19154

2 Yr Fixed	Remortgage	70%	1.59%	£995	3.9%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£499,999	FO19031
2 Yr Fixed	Remortgage	70%	2.79%	£0	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO19034
2 Yr Tracker	Remortgage	70%	2.29% (1.54% above NW base rate)	£995	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	TO4627
2 Yr Tracker	Remortgage	70%	2.94% (2.19% above NW base rate)	£0	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	TO4628
5 Yr Fixed	Remortgage	70%	2.08%	£995	3.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£499,999	FO19146
5 Yr Fixed	Remortgage	70%	3.03%	£0	3.8%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO19155

2 Yr Fixed	Remortgage	75%	1.59%	£995	3.9%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO19043
2 Yr Fixed	Remortgage	75%	2.79%	£0	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO19035
2 Yr Tracker	Remortgage	75%	2.32% (1.57% above NW base rate)	£995	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	TO4629
2 Yr Tracker	Remortgage	75%	2.98% (2.23% above NW base rate)	£0	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	TO4630
5 Yr Fixed	Remortgage	75%	2.23%	£995	3.6%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£499,999	FO19147
5 Yr Fixed	Remortgage	75%	3.05%	£0	3.8%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO19161

2 Yr Fixed	Remortgage	80%	1.78%	£995	4.0%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19128
2 Yr Fixed	Remortgage	80%	2.89%	£0	4.1%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19036
5 Yr Fixed	Remortgage	80%	2.33%	£995	3.6%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19162
5 Yr Fixed	Remortgage	80%	3.17%	£0	3.9%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19163

2 Yr Fixed	Remortgage	85%	2.38%	£995	4.1%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19129
2 Yr Fixed	Remortgage	85%	2.98%	£0	4.1%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19032
5 Yr Fixed	Remortgage	85%	3.13%	£995	3.9%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19153
5 Yr Fixed	Remortgage	85%	3.38%	£0	4.0%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19152



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2 Yr Fixed	Remortgage	90%	2.70%	£995	4.1%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19130
2 Yr Fixed	Remortgage	90%	3.08%	£0	4.1%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19027
5 Yr Fixed	Remortgage	90%	3.28%	£995	4.0%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19164
5 Yr Fixed	Remortgage	90%	3.74%	£0	4.1%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19145

First Time Buyer														
2 Yr Fixed	Purchase	80%	2.64%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO19087
5 Yr Fixed	Purchase	80%	3.38%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO19205

2 Yr Fixed	Purchase	85%	2.65%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO19088
5 Yr Fixed	Purchase	85%	3.50%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO19206

2 Yr Fixed	Purchase	90%	2.91%	£0	4.1%	C&I			£250	Yes	4.24%	£25,000		FO19089
5 Yr Fixed	Purchase	90%	3.68%	£0	4.1%	C&I			£250	Yes	4.24%	£25,000		FO19207

Shared Equity														
2 Yr Fixed	Purchase	60%	1.74%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO19090
2 Yr Fixed	Purchase	60%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO19091
5 Yr Fixed	Purchase	60%	2.05%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£1,500,000	FO19208
5 Yr Fixed	Purchase	60%	3.39%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO19209

2 Yr Fixed	Purchase	70%	1.77%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO19092
2 Yr Fixed	Purchase	70%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO19093
5 Yr Fixed	Purchase	70%	2.12%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£1,500,000	FO19210
5 Yr Fixed	Purchase	70%	3.39%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO19211

2 Yr Fixed	Purchase	75%	1.86%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO19094
2 Yr Fixed	Purchase	75%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO19095
5 Yr Fixed	Purchase	75%	2.17%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£1,500,000	FO19212
5 Yr Fixed	Purchase	75%	3.49%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO19213

B2L Purchase														
2 Yr Fixed	BTL Purchase	60%	1.74%	£995	4.4%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19102
2 Yr Fixed	BTL Purchase	60%	2.24%	£0	4.4%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19103
2 Yr Tracker	BTL Purchase	60%	2.38% (1.63% above NW base rate)	£1995	4.7%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	TO4649
2 Yr Tracker	BTL Purchase	60%	3.43% (2.68% above NW base rate)	£0	4.6%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	TO4650
5 Yr Fixed	BTL Purchase	60%	2.30%	£995	4.0%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19220
5 Yr Fixed	BTL Purchase	60%	2.77%	£0	4.1%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19221



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2 Yr Fixed	BTL Purchase	70%	1.97%	£995	4.5%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19104
2 Yr Fixed	BTL Purchase	70%	2.56%	£0	4.5%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19105
2 Yr Tracker	BTL Purchase	70%	2.90% (2.15% above NW base rate)	£1995	4.8%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	TO4651
2 Yr Tracker	BTL Purchase	70%	3.93% (3.18% above NW base rate)	£0	4.7%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	TO4652
5 Yr Fixed	BTL Purchase	70%	2.65%	£995	4.1%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19222
5 Yr Fixed	BTL Purchase	70%	2.98%	£0	4.1%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19223

2 Yr Fixed	BTL Purchase	75%	2.12%	£995	4.5%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19106
2 Yr Fixed	BTL Purchase	75%	2.67%	£0	4.5%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19107
2 Yr Tracker	BTL Purchase	75%	2.94% (2.19% above NW base rate)	£1995	4.7%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	TO4653
2 Yr Tracker	BTL Purchase	75%	3.99% (3.24% above NW base rate)	£0	4.7%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	TO4654
5 Yr Fixed	BTL Purchase	75%	2.79%	£995	4.2%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19224
5 Yr Fixed	BTL Purchase	75%	3.07%	£0	4.2%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO19225

B2L Remortgage														
2 Yr Fixed	BTL Remortgage	60%	1.84%	£995	4.4%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19037
2 Yr Fixed	BTL Remortgage	60%	2.77%	£0	4.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19038
2 Yr Tracker	BTL Remortgage	60%	2.38% (1.63% above NW base rate)	£1995	4.7%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		TO4622
2 Yr Tracker	BTL Remortgage	60%	3.43% (2.68% above NW base rate)	£0	4.6%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		TO4623
5 Yr Fixed	BTL Remortgage	60%	2.27%	£995	3.9%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19156
5 Yr Fixed	BTL Remortgage	60%	3.04%	£0	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19157

2 Yr Fixed	BTL Remortgage	70%	2.33%	£995	4.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19042
2 Yr Fixed	BTL Remortgage	70%	3.02%	£0	4.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19041
2 Yr Tracker	BTL Remortgage	70%	2.90% (2.15% above NW base rate)	£1995	4.8%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		TO4624
2 Yr Tracker	BTL Remortgage	70%	3.93% (3.18% above NW base rate)	£0	4.7%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		TO4619
5 Yr Fixed	BTL Remortgage	70%	2.62%	£995	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO19265
5 Yr Fixed	BTL Remortgage	70%	3.48%	£0	4.3%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19158



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2 Yr Fixed	BTL Remortgage	75%	2.51%	£995	4.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19039
2 Yr Fixed	BTL Remortgage	75%	3.07%	£0	4.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19040
2 Yr Tracker	BTL Remortgage	75%	2.94% (2.19% above NW base rate)	£1995	4.7%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		TO4617
2 Yr Tracker	BTL Remortgage	75%	3.99% (3.24% above NW base rate)	£0	4.7%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		TO4618
5 Yr Fixed	BTL Remortgage	75%	2.62%	£995	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19159
5 Yr Fixed	BTL Remortgage	75%	3.57%	£0	4.3%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO19160

Help to Buy: shared equity														
2 Yr Fixed	Purchase	60%	1.74%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£360,000	FO19096
2 Yr Fixed	Purchase	60%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£360,000	FO19097
5 Yr Fixed	Purchase	60%	2.05%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£360,000	FO19214
5 Yr Fixed	Purchase	60%	3.39%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£360,000	FO19215

2 Yr Fixed	Purchase	70%	1.77%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£420,000	FO19098
2 Yr Fixed	Purchase	70%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£420,000	FO19099
5 Yr Fixed	Purchase	70%	2.12%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£420,000	FO19216
5 Yr Fixed	Purchase	70%	3.39%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£420,000	FO19217

2 Yr Fixed	Purchase	75%	1.86%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£450,000	FO19100
2 Yr Fixed	Purchase	75%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£450,000	FO19101
5 Yr Fixed	Purchase	75%	2.17%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£450,000	FO19218
5 Yr Fixed	Purchase	75%	3.49%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£450,000	FO19219

Exclusive Purchase														
2 Yr Fixed	Purchase	60%	1.62%	£995	4.0%	C&I / Int Only		Yes	£350	Yes	4.24%	£25,000	£10,000,000	FO19108
5 Yr Fixed	Purchase	60%	1.97%	£995	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO19226
5 Yr Fixed	Purchase	60%	2.29%	£0	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO19227

2 Yr Fixed	Purchase	70%	1.70%	£995	4.0%	C&I / Int Only		Yes	£350	Yes	4.24%	£25,000	£10,000,000	FO19109
5 Yr Fixed	Purchase	70%	2.02%	£995	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO19228
5 Yr Fixed	Purchase	70%	2.30%	£0	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO19229

2 Yr Fixed	Purchase	75%	1.70%	£995	4.0%	C&I / Int Only		Yes	£350	Yes	4.24%	£25,000	£10,000,000	FO19110
5 Yr Fixed	Purchase	75%	2.05%	£995	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO19230
5 Yr Fixed	Purchase	75%	2.30%	£0	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO19231



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Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
2 Yr Fixed	Purchase	80%	1.74%	£995	4.0%	C&I		Yes	£250	Yes	4.24%	£25,000		FO19111
5 Yr Fixed	Purchase	80%	2.17%	£995	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO19232
5 Yr Fixed	Purchase	80%	2.48%	£0	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO19233

2 Yr Fixed	Purchase	85%	1.82%	£995	4.0%	C&I		Yes	£250	Yes	4.24%	£25,000		FO19112
5 Yr Fixed	Purchase	85%	2.27%	£995	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO19234
5 Yr Fixed	Purchase	85%	2.61%	£0	3.7%	C&I		Yes	£500	Yes	4.24%	£25,000		FO19235

2 Yr Fixed	Purchase	90%	1.94%	£995	4.0%	C&I		Yes	£350	Yes	4.24%	£25,000		FO19113
5 Yr Fixed	Purchase	90%	2.45%	£995	3.7%	C&I		Yes	£500	Yes	4.24%	£25,000		FO19236
5 Yr Fixed	Purchase	90%	2.67%	£0	3.7%	C&I		Yes	£500	Yes	4.24%	£25,000		FO19237

2 Yr Fixed	Purchase	95%	3.21%	£0	4.2%	C&I		Yes	£250	Yes	4.24%	£25,000	£570,000	FO19131
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#### Exclusive Remortgage

2 Yr Fixed	Remortgage	60%	2.44%	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000		FO19132
5 Yr Fixed	Remortgage	60%	1.97%	£995	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO19238
5 Yr Fixed	Remortgage	60%	2.24%	£0	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO19239

2 Yr Fixed	Remortgage	70%	2.49%	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000		FO19136
5 Yr Fixed	Remortgage	70%	2.02%	£995	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO19240
5 Yr Fixed	Remortgage	70%	2.26%	£0	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO19241

2 Yr Fixed	Remortgage	75%	2.49%	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000		FO19139
5 Yr Fixed	Remortgage	75%	2.02%	£995	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO19242
5 Yr Fixed	Remortgage	75%	2.26%	£0	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO19243

2 Yr Fixed	Remortgage	80%	1.78%	£995	4.0%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO19114
2 Yr Fixed	Remortgage	80%	2.54%	£0	4.0%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19137
5 Yr Fixed	Remortgage	80%	2.19%	£995	3.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO19244
5 Yr Fixed	Remortgage	80%	2.40%	£0	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO19245

2 Yr Fixed	Remortgage	85%	1.92%	£995	3.9%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO19115
2 Yr Fixed	Remortgage	85%	2.54%	£0	4.0%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19138
5 Yr Fixed	Remortgage	85%	2.22%	£995	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO19246
5 Yr Fixed	Remortgage	85%	2.51%	£0	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO19247



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Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
2 Yr Fixed	Remortgage	90%	2.09%	£995	3.9%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO19143
2 Yr Fixed	Remortgage	90%	2.59%	£0	4.0%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19144
5 Yr Fixed	Remortgage	90%	2.41%	£995	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO19248
5 Yr Fixed	Remortgage	90%	2.75%	£0	3.7%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO19249

Exclusive B2L Purchase														
2 Yr Fixed	BTL Purchase	60%	1.96%	£995	4.5%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19116
2 Yr Fixed	BTL Purchase	60%	2.42%	£0	4.4%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19117
2 Yr Tracker	BTL Purchase	60%	2.49% (1.74% above NW base rate)	£995	4.5%	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£2,000,000	TO4655
5 Yr Fixed	BTL Purchase	60%	2.28%	£995	4.0%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19253
5 Yr Fixed	BTL Purchase	60%	2.50%	£0	3.9%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19254

2 Yr Fixed	BTL Purchase	70%	2.15%	£995	4.5%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19118
2 Yr Fixed	BTL Purchase	70%	2.63%	£0	4.4%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19119
2 Yr Tracker	BTL Purchase	70%	2.90% (2.15% above NW base rate)	£995	4.6%	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£2,000,000	TO4656
5 Yr Fixed	BTL Purchase	70%	2.61%	£995	4.1%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19255
5 Yr Fixed	BTL Purchase	70%	2.86%	£0	4.1%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19256

2 Yr Fixed	BTL Purchase	75%	2.27%	£995	4.5%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19120
2 Yr Fixed	BTL Purchase	75%	2.81%	£0	4.5%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19121
2 Yr Tracker	BTL Purchase	75%	3.00% (2.25% above NW base rate)	£995	4.7%	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£2,000,000	TO4657
5 Yr Fixed	BTL Purchase	75%	2.66%	£995	4.1%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19257
5 Yr Fixed	BTL Purchase	75%	2.91%	£0	4.1%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19258

Exclusive B2L Remortgage														
2 Yr Fixed	BTL Remortgage	60%	1.82%	£995	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19123
2 Yr Fixed	BTL Remortgage	60%	2.48%	£0	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19122
2 Yr Tracker	BTL Remortgage	60%	2.22% (1.47% above NW base rate)	£995	4.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		TO4616
5 Yr Fixed	BTL Remortgage	60%	2.29%	£995	4.0%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19259
5 Yr Fixed	BTL Remortgage	60%	2.55%	£0	3.9%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19260



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Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
2 Yr Fixed	BTL Remortgage	70%	2.02%	£995	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19124
2 Yr Fixed	BTL Remortgage	70%	2.59%	£0	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19125
2 Yr Tracker	BTL Remortgage	70%	2.95% (2.20% above NW base rate)	£995	4.6%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		TO4620
5 Yr Fixed	BTL Remortgage	70%	2.64%	£995	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19261
5 Yr Fixed	BTL Remortgage	70%	2.99%	£0	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19262

2 Yr Fixed	BTL Remortgage	75%	2.06%	£995	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19126
2 Yr Fixed	BTL Remortgage	75%	2.59%	£0	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19127
2 Yr Tracker	BTL Remortgage	75%	3.08% (2.33% above NW base rate)	£995	4.7%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		TO4621
5 Yr Fixed	BTL Remortgage	75%	2.64%	£995	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19263
5 Yr Fixed	BTL Remortgage	75%	3.08%	£0	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19264

#### Exclusive First Time Buyer

5 Yr Fixed	Purchase	80%	2.49%	£0	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO19250
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5 Yr Fixed	Purchase	85%	2.54%	£0	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO19251
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5 Yr Fixed	Purchase	90%	2.69%	£0	3.7%	C&I		Yes	£750	Yes	4.24%	£25,000		FO19252
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#### High Value - Remortgage

2 Yr Fixed	Remortgage	60%	1.53%	£995	3.8%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£500,000	£2,000,000	FO19028
5 Yr Fixed	Remortgage	60%	1.93%	£995	3.4%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£500,000	£2,000,000	FO19149

2 Yr Fixed	Remortgage	70%	1.58%	£995	3.8%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£500,000	£2,000,000	FO19029
5 Yr Fixed	Remortgage	70%	2.07%	£995	3.4%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£500,000	£2,000,000	FO19150

5 Yr Fixed	Remortgage	75%	2.22%	£995	3.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£500,000	£2,000,000	FO19151
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#### Help to Buy Shared Equity - Remortgage

2 Yr Fixed	Remortgage	60%	2.16%	£995	4.0%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19044
2 Yr Fixed	Remortgage	60%	3.15%	£0	4.2%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19045
5 Yr Fixed	Remortgage	60%	2.36%	£995	3.7%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19165
5 Yr Fixed	Remortgage	60%	4.44%	£0	4.4%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19166



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Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
2 Yr Fixed	Remortgage	70%	2.17%	£995	4.0%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19046
2 Yr Fixed	Remortgage	70%	3.31%	£0	4.2%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19047
5 Yr Fixed	Remortgage	70%	2.40%	£995	3.7%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19167
5 Yr Fixed	Remortgage	70%	4.44%	£0	4.4%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19168

2 Yr Fixed	Remortgage	75%	2.33%	£995	4.1%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO19048
2 Yr Fixed	Remortgage	75%	3.31%	£0	4.2%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO19049
5 Yr Fixed	Remortgage	75%	2.40%	£995	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO19169
5 Yr Fixed	Remortgage	75%	4.63%	£0	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO19170

Exclusive - Help to Buy Shared Equity - Remortgage														
2 Yr Fixed	Remortgage	60%	1.85%	£995	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19133
2 Yr Fixed	Remortgage	60%	2.90%	£0	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19134
5 Yr Fixed	Remortgage	60%	2.15%	£995	3.9%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19271
5 Yr Fixed	Remortgage	60%	3.49%	£0	4.3%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19270

2 Yr Fixed	Remortgage	70%	1.88%	£995	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19135
2 Yr Fixed	Remortgage	70%	2.90%	£0	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19140
5 Yr Fixed	Remortgage	70%	2.24%	£995	3.9%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19269
5 Yr Fixed	Remortgage	70%	3.49%	£0	4.3%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19268

2 Yr Fixed	Remortgage	75%	1.96%	£995	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO19142
2 Yr Fixed	Remortgage	75%	2.90%	£0	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO19141
5 Yr Fixed	Remortgage	75%	2.26%	£995	3.9%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO19267
5 Yr Fixed	Remortgage	75%	3.64%	£0	4.4%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO19266



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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 30/06/2020	30/06/2021
	2	1% Until 30/06/2021	
5 Yr Fixed	1	5% Until 30/06/2020	30/06/2024
	2	4% Until 30/06/2021	
	3	3% Until 30/06/2022	
	4	2% Until 30/06/2023	
	5	1% Until 30/06/2024	
2 Yr Tracker	1	1% Until 30/06/2020	30/06/2021
	2	0.5% Until 30/06/2021	

## 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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