

# NWIS Mortgage Rates

New Business

Rates Effect From 15th May 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 |
|-----------------|---------------|-----|----------------------------------|-------------|------|----------------|-----------|------------|-------|--------------|-----------------------|--------------|
| <b>Purchase</b> |               |     |                                  |             |      |                |           |            |       |              |                       |              |
| 2 Yr Fixed      | Purchase      | 60% | 1.66%                            | £995        | 3.8% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £10000000             | FO16986      |
| 2 Yr Fixed      | Purchase      | 60% | 2.40%                            | £0          | 3.8% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £10000000             | FO16869      |
| 2 Yr Tracker    | Purchase      | 60% | 1.84% (1.34% above NW base rate) | £995        | 3.8% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £10000000             | TO4294       |
| 2 Yr Tracker    | Purchase      | 60% | 2.64% (2.14% above NW base rate) | £0          | 3.8% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £10000000             | TO4314       |
| 5 Yr Fixed      | Purchase      | 60% | 1.94%                            | £995        | 3.4% | C&I/Int Only   | £250      | Yes        | 3.99% | £25,000      | £10000000             | FO17092      |
| 5 Yr Fixed      | Purchase      | 60% | 3.09%                            | £0          | 3.7% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £10000000             | FO16905      |

|              |          |     |                                  |      |      |              |      |     |       |         |           |         |
|--------------|----------|-----|----------------------------------|------|------|--------------|------|-----|-------|---------|-----------|---------|
| 2 Yr Fixed   | Purchase | 70% | 1.73%                            | £995 | 3.8% | C&I/Int Only | £0   | Yes | 3.99% | £25,000 | £10000000 | FO16987 |
| 2 Yr Fixed   | Purchase | 70% | 2.45%                            | £0   | 3.8% | C&I/Int Only | £0   | Yes | 3.99% | £25,000 | £10000000 | FO16876 |
| 2 Yr Tracker | Purchase | 70% | 2.04% (1.54% above NW base rate) | £995 | 3.8% | C&I/Int Only | £0   | Yes | 3.99% | £25,000 | £10000000 | TO4315  |
| 2 Yr Tracker | Purchase | 70% | 2.69% (2.19% above NW base rate) | £0   | 3.9% | C&I/Int Only | £0   | Yes | 3.99% | £25,000 | £10000000 | TO4316  |
| 5 Yr Fixed   | Purchase | 70% | 1.98%                            | £995 | 3.3% | C&I/Int Only | £250 | Yes | 3.99% | £25,000 | £10000000 | FO17093 |
| 5 Yr Fixed   | Purchase | 70% | 3.20%                            | £0   | 3.8% | C&I/Int Only | £0   | Yes | 3.99% | £25,000 | £10000000 | FO16906 |

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|--------------|----------|-----|----------------------------------|------|------|--------------|------|-----|-------|---------|-----------|---------|
| 2 Yr Fixed   | Purchase | 75% | 1.83%                            | £995 | 3.8% | C&I/Int Only | £0   | Yes | 3.99% | £25,000 | £10000000 | FO16988 |
| 2 Yr Fixed   | Purchase | 75% | 2.45%                            | £0   | 3.8% | C&I/Int Only | £0   | Yes | 3.99% | £25,000 | £10000000 | FO16839 |
| 2 Yr Tracker | Purchase | 75% | 2.07% (1.57% above NW base rate) | £995 | 3.8% | C&I/Int Only | £0   | Yes | 3.99% | £25,000 | £10000000 | TO4317  |
| 2 Yr Tracker | Purchase | 75% | 2.73% (2.23% above NW base rate) | £0   | 3.9% | C&I/Int Only | £0   | Yes | 3.99% | £25,000 | £10000000 | TO4320  |
| 5 Yr Fixed   | Purchase | 75% | 1.98%                            | £995 | 3.3% | C&I/Int Only | £250 | Yes | 3.99% | £25,000 | £10000000 | FO17094 |
| 5 Yr Fixed   | Purchase | 75% | 3.21%                            | £0   | 3.8% | C&I/Int Only | £0   | Yes | 3.99% | £25,000 | £10000000 | FO16944 |

|            |          |     |       |      |      |     |      |     |       |         |  |         |
|------------|----------|-----|-------|------|------|-----|------|-----|-------|---------|--|---------|
| 2 Yr Fixed | Purchase | 80% | 1.87% | £995 | 3.8% | C&I | £0   | Yes | 3.99% | £25,000 |  | FO16989 |
| 2 Yr Fixed | Purchase | 80% | 2.94% | £0   | 3.9% | C&I | £0   | Yes | 3.99% | £25,000 |  | FO16848 |
| 5 Yr Fixed | Purchase | 80% | 2.10% | £995 | 3.4% | C&I | £250 | Yes | 3.99% | £25,000 |  | FO17095 |
| 5 Yr Fixed | Purchase | 80% | 3.38% | £0   | 3.8% | C&I | £0   | Yes | 3.99% | £25,000 |  | FO17096 |

|            |          |     |       |      |      |     |      |     |       |         |  |         |
|------------|----------|-----|-------|------|------|-----|------|-----|-------|---------|--|---------|
| 2 Yr Fixed | Purchase | 85% | 1.87% | £995 | 3.8% | C&I | £0   | Yes | 3.99% | £25,000 |  | FO16990 |
| 2 Yr Fixed | Purchase | 85% | 3.03% | £0   | 3.9% | C&I | £0   | Yes | 3.99% | £25,000 |  | FO16865 |
| 5 Yr Fixed | Purchase | 85% | 2.31% | £995 | 3.4% | C&I | £250 | Yes | 3.99% | £25,000 |  | FO17097 |
| 5 Yr Fixed | Purchase | 85% | 3.50% | £0   | 3.9% | C&I | £0   | Yes | 3.99% | £25,000 |  | FO17098 |

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|------------|----------|-----|-------|------|------|-----|----|-----|-------|---------|--|---------|
| 2 Yr Fixed | Purchase | 90% | 2.39% | £995 | 3.9% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16786 |
| 2 Yr Fixed | Purchase | 90% | 3.35% | £0   | 4.0% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16849 |
| 5 Yr Fixed | Purchase | 90% | 2.68% | £995 | 3.6% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16929 |
| 5 Yr Fixed | Purchase | 90% | 3.81% | £0   | 4.0% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16913 |

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|------------|----------|-----|-------|----|------|-----|----|-----|-------|---------|---------|---------|
| 2 Yr Fixed | Purchase | 95% | 3.71% | £0 | 4.0% | C&I | £0 | Yes | 3.99% | £25,000 | £570000 | FO17091 |
| 5 Yr Fixed | Purchase | 95% | 4.43% | £0 | 4.3% | C&I | £0 | Yes | 3.99% | £25,000 | £570000 | FO17099 |



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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 |
|-------------------|---------------|-----|----------------------------------|-------------|------|----------------|-----------|------------|-------|--------------|-----------------------|--------------|
| <b>Remortgage</b> |               |     |                                  |             |      |                |           |            |       |              |                       |              |
| 2 Yr Fixed        | Remortgage    | 60% | 1.90%                            | £995        | 3.8% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £499999               | FO17058      |
| 2 Yr Fixed        | Remortgage    | 60% | 2.69%                            | £0          | 3.9% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £2000000              | FO16871      |
| 2 Yr Tracker      | Remortgage    | 60% | 1.84% (1.34% above NW base rate) | £995        | 3.8% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £2000000              | TO4308       |
| 2 Yr Tracker      | Remortgage    | 60% | 2.64% (2.14% above NW base rate) | £0          | 3.8% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £2000000              | TO4309       |
| 5 Yr Fixed        | Remortgage    | 60% | 2.44%                            | £995        | 3.6% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £499999               | FO17061      |
| 5 Yr Fixed        | Remortgage    | 60% | 2.97%                            | £0          | 3.7% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £2000000              | FO16941      |

|              |            |     |                                  |      |      |              |    |     |       |         |          |         |
|--------------|------------|-----|----------------------------------|------|------|--------------|----|-----|-------|---------|----------|---------|
| 2 Yr Fixed   | Remortgage | 70% | 2.09%                            | £995 | 3.8% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £499999  | FO17059 |
| 2 Yr Fixed   | Remortgage | 70% | 2.79%                            | £0   | 3.9% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £2000000 | FO16873 |
| 2 Yr Tracker | Remortgage | 70% | 2.04% (1.54% above NW base rate) | £995 | 3.8% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £2000000 | TO4310  |
| 2 Yr Tracker | Remortgage | 70% | 2.69% (2.19% above NW base rate) | £0   | 3.9% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £2000000 | TO4311  |
| 5 Yr Fixed   | Remortgage | 70% | 2.58%                            | £995 | 3.6% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £499999  | FO17062 |
| 5 Yr Fixed   | Remortgage | 70% | 3.03%                            | £0   | 3.7% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £2000000 | FO16943 |

|              |            |     |                                  |      |      |              |    |     |       |         |          |         |
|--------------|------------|-----|----------------------------------|------|------|--------------|----|-----|-------|---------|----------|---------|
| 2 Yr Fixed   | Remortgage | 75% | 2.09%                            | £995 | 3.8% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £499999  | FO17060 |
| 2 Yr Fixed   | Remortgage | 75% | 2.79%                            | £0   | 3.9% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £2000000 | FO16875 |
| 2 Yr Tracker | Remortgage | 75% | 2.07% (1.57% above NW base rate) | £995 | 3.8% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £2000000 | TO4312  |
| 2 Yr Tracker | Remortgage | 75% | 2.73% (2.23% above NW base rate) | £0   | 3.9% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £2000000 | TO4313  |
| 5 Yr Fixed   | Remortgage | 75% | 2.73%                            | £995 | 3.7% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £499999  | FO17063 |
| 5 Yr Fixed   | Remortgage | 75% | 3.05%                            | £0   | 3.7% | C&I/Int Only | £0 | Yes | 3.99% | £25,000 | £2000000 | FO16925 |

|            |            |     |       |      |      |     |    |     |       |         |  |         |
|------------|------------|-----|-------|------|------|-----|----|-----|-------|---------|--|---------|
| 2 Yr Fixed | Remortgage | 80% | 2.18% | £995 | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16850 |
| 2 Yr Fixed | Remortgage | 80% | 2.89% | £0   | 3.9% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16851 |
| 5 Yr Fixed | Remortgage | 80% | 2.83% | £995 | 3.7% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16926 |
| 5 Yr Fixed | Remortgage | 80% | 3.17% | £0   | 3.7% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16927 |

|            |            |     |       |      |      |     |    |     |       |         |  |         |
|------------|------------|-----|-------|------|------|-----|----|-----|-------|---------|--|---------|
| 2 Yr Fixed | Remortgage | 85% | 2.38% | £995 | 3.9% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16844 |
| 2 Yr Fixed | Remortgage | 85% | 2.98% | £0   | 3.9% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16845 |
| 5 Yr Fixed | Remortgage | 85% | 3.13% | £995 | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16909 |
| 5 Yr Fixed | Remortgage | 85% | 3.38% | £0   | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16907 |

|            |            |     |       |      |      |     |    |     |       |         |  |         |
|------------|------------|-----|-------|------|------|-----|----|-----|-------|---------|--|---------|
| 2 Yr Fixed | Remortgage | 90% | 2.70% | £995 | 3.9% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16853 |
| 2 Yr Fixed | Remortgage | 90% | 3.08% | £0   | 3.9% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16852 |
| 5 Yr Fixed | Remortgage | 90% | 3.28% | £995 | 3.9% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16928 |
| 5 Yr Fixed | Remortgage | 90% | 3.74% | £0   | 4.0% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16916 |

|                         |          |     |       |    |      |     |      |     |       |         |  |         |
|-------------------------|----------|-----|-------|----|------|-----|------|-----|-------|---------|--|---------|
| <b>First Time Buyer</b> |          |     |       |    |      |     |      |     |       |         |  |         |
| 2 Yr Fixed              | Purchase | 80% | 2.64% | £0 | 3.8% | C&I | £250 | Yes | 3.99% | £25,000 |  | FO16790 |
| 5 Yr Fixed              | Purchase | 80% | 3.38% | £0 | 3.8% | C&I | £250 | Yes | 3.99% | £25,000 |  | FO16902 |

|            |          |     |       |    |      |     |      |     |       |         |  |         |
|------------|----------|-----|-------|----|------|-----|------|-----|-------|---------|--|---------|
| 2 Yr Fixed | Purchase | 85% | 2.65% | £0 | 3.8% | C&I | £250 | Yes | 3.99% | £25,000 |  | FO16791 |
| 5 Yr Fixed | Purchase | 85% | 3.50% | £0 | 3.9% | C&I | £250 | Yes | 3.99% | £25,000 |  | FO16903 |

|            |          |     |       |    |      |     |      |     |       |         |  |         |
|------------|----------|-----|-------|----|------|-----|------|-----|-------|---------|--|---------|
| 2 Yr Fixed | Purchase | 90% | 2.91% | £0 | 3.9% | C&I | £250 | Yes | 3.99% | £25,000 |  | FO16838 |
| 5 Yr Fixed | Purchase | 90% | 3.72% | £0 | 4.0% | C&I | £250 | Yes | 3.99% | £25,000 |  | FO16904 |



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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 |
|----------------------|---------------|-----|-------|-------------|------|----------------|-----------|------------|-------|--------------|-----------------------|--------------|
| <b>Shared Equity</b> |               |     |       |             |      |                |           |            |       |              |                       |              |
| 2 Yr Fixed           | Purchase      | 60% | 1.74% | £995        | 3.7% | C&I            | £0        | Yes        | 3.99% | £25,000      |                       | FO16994      |
| 2 Yr Fixed           | Purchase      | 60% | 2.68% | £0          | 3.9% | C&I            | £0        | Yes        | 3.99% | £25,000      |                       | FO16843      |
| 5 Yr Fixed           | Purchase      | 60% | 2.08% | £995        | 3.4% | C&I            | £0        | Yes        | 3.99% | £25,000      |                       | FO16930      |
| 5 Yr Fixed           | Purchase      | 60% | 3.39% | £0          | 3.8% | C&I            | £0        | Yes        | 3.99% | £25,000      |                       | FO16931      |

|            |          |     |       |      |      |     |    |     |       |         |  |         |
|------------|----------|-----|-------|------|------|-----|----|-----|-------|---------|--|---------|
| 2 Yr Fixed | Purchase | 70% | 1.77% | £995 | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16995 |
| 2 Yr Fixed | Purchase | 70% | 2.68% | £0   | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16866 |
| 5 Yr Fixed | Purchase | 70% | 2.19% | £995 | 3.4% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16998 |
| 5 Yr Fixed | Purchase | 70% | 3.39% | £0   | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16933 |

|            |          |     |       |      |      |     |    |     |       |         |  |         |
|------------|----------|-----|-------|------|------|-----|----|-----|-------|---------|--|---------|
| 2 Yr Fixed | Purchase | 75% | 1.86% | £995 | 3.7% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16996 |
| 2 Yr Fixed | Purchase | 75% | 2.68% | £0   | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16847 |
| 5 Yr Fixed | Purchase | 75% | 2.19% | £995 | 3.4% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16997 |
| 5 Yr Fixed | Purchase | 75% | 3.49% | £0   | 3.9% | C&I | £0 | Yes | 3.99% | £25,000 |  | FO16911 |

|                            |              |     |                                  |       |      |              |    |     |       |         |  |         |
|----------------------------|--------------|-----|----------------------------------|-------|------|--------------|----|-----|-------|---------|--|---------|
| <b>Buy-to-Let Purchase</b> |              |     |                                  |       |      |              |    |     |       |         |  |         |
| 2 Yr Fixed                 | BTL Purchase | 60% | 1.84%                            | £995  | 4.3% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16854 |
| 2 Yr Fixed                 | BTL Purchase | 60% | 2.24%                            | £0    | 4.2% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16798 |
| 2 Yr Tracker               | BTL Purchase | 60% | 2.13% (1.63% above NW base rate) | £1995 | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4297  |
| 2 Yr Tracker               | BTL Purchase | 60% | 3.18% (2.68% above NW base rate) | £0    | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4298  |
| 5 Yr Fixed                 | BTL Purchase | 60% | 2.28%                            | £995  | 3.8% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16799 |
| 5 Yr Fixed                 | BTL Purchase | 60% | 2.88%                            | £0    | 3.9% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16917 |

|              |              |     |                                  |       |      |              |    |     |       |         |  |         |
|--------------|--------------|-----|----------------------------------|-------|------|--------------|----|-----|-------|---------|--|---------|
| 2 Yr Fixed   | BTL Purchase | 70% | 2.12%                            | £995  | 4.3% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16855 |
| 2 Yr Fixed   | BTL Purchase | 70% | 2.63%                            | £0    | 4.3% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16859 |
| 2 Yr Tracker | BTL Purchase | 70% | 2.65% (2.15% above NW base rate) | £1995 | 4.5% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4299  |
| 2 Yr Tracker | BTL Purchase | 70% | 3.68% (3.18% above NW base rate) | £0    | 4.5% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4300  |
| 5 Yr Fixed   | BTL Purchase | 70% | 2.69%                            | £995  | 4.0% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16800 |
| 5 Yr Fixed   | BTL Purchase | 70% | 2.98%                            | £0    | 4.0% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16914 |

|              |              |     |                                  |       |      |              |    |     |       |         |  |         |
|--------------|--------------|-----|----------------------------------|-------|------|--------------|----|-----|-------|---------|--|---------|
| 2 Yr Fixed   | BTL Purchase | 75% | 2.12%                            | £995  | 4.3% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16860 |
| 2 Yr Fixed   | BTL Purchase | 75% | 2.72%                            | £0    | 4.3% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16861 |
| 2 Yr Tracker | BTL Purchase | 75% | 2.69% (2.19% above NW base rate) | £1995 | 4.5% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4301  |
| 2 Yr Tracker | BTL Purchase | 75% | 3.74% (3.24% above NW base rate) | £0    | 4.5% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4302  |
| 5 Yr Fixed   | BTL Purchase | 75% | 2.99%                            | £995  | 4.1% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16915 |
| 5 Yr Fixed   | BTL Purchase | 75% | 3.07%                            | £0    | 4.0% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16801 |

|                              |                |     |                                  |       |      |              |    |     |       |         |  |         |
|------------------------------|----------------|-----|----------------------------------|-------|------|--------------|----|-----|-------|---------|--|---------|
| <b>Buy-to-Let Remortgage</b> |                |     |                                  |       |      |              |    |     |       |         |  |         |
| 2 Yr Fixed                   | BTL Remortgage | 60% | 2.04%                            | £1995 | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16856 |
| 2 Yr Fixed                   | BTL Remortgage | 60% | 3.27%                            | £0    | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16857 |
| 2 Yr Tracker                 | BTL Remortgage | 60% | 2.13% (1.63% above NW base rate) | £1995 | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4305  |



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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 |
|---------------------------------------|----------------|-----|----------------------------------|-------------|------|----------------|-----------|------------|-------|--------------|-----------------------|--------------|
| <b>Buy-to-Let Remortgage (cont'd)</b> |                |     |                                  |             |      |                |           |            |       |              |                       |              |
| 2 Yr Tracker                          | BTL Remortgage | 60% | 3.18% (2.68% above NW base rate) | £0          | 4.4% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | TO4306       |
| 5 Yr Fixed                            | BTL Remortgage | 60% | 2.44%                            | £995        | 3.9% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO16918      |
| 5 Yr Fixed                            | BTL Remortgage | 60% | 3.54%                            | £0          | 4.2% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO16919      |

|              |                |     |                                  |       |      |              |    |     |       |         |  |         |
|--------------|----------------|-----|----------------------------------|-------|------|--------------|----|-----|-------|---------|--|---------|
| 2 Yr Fixed   | BTL Remortgage | 70% | 2.59%                            | £1995 | 4.5% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16864 |
| 2 Yr Fixed   | BTL Remortgage | 70% | 3.52%                            | £0    | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16863 |
| 2 Yr Tracker | BTL Remortgage | 70% | 2.65% (2.15% above NW base rate) | £1995 | 4.5% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4307  |
| 2 Yr Tracker | BTL Remortgage | 70% | 3.68% (3.18% above NW base rate) | £0    | 4.5% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4321  |
| 5 Yr Fixed   | BTL Remortgage | 70% | 2.83%                            | £995  | 4.0% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16920 |
| 5 Yr Fixed   | BTL Remortgage | 70% | 3.98%                            | £0    | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16921 |

|              |                |     |                                  |       |      |              |    |     |       |         |  |         |
|--------------|----------------|-----|----------------------------------|-------|------|--------------|----|-----|-------|---------|--|---------|
| 2 Yr Fixed   | BTL Remortgage | 75% | 2.78%                            | £1995 | 4.5% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16858 |
| 2 Yr Fixed   | BTL Remortgage | 75% | 3.57%                            | £0    | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16862 |
| 2 Yr Tracker | BTL Remortgage | 75% | 2.69% (2.19% above NW base rate) | £1995 | 4.5% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4318  |
| 2 Yr Tracker | BTL Remortgage | 75% | 3.74% (3.24% above NW base rate) | £0    | 4.5% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4319  |
| 5 Yr Fixed   | BTL Remortgage | 75% | 2.88%                            | £995  | 4.0% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16922 |
| 5 Yr Fixed   | BTL Remortgage | 75% | 4.07%                            | £0    | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16923 |

| <b>Help to Buy: Shared Equity</b> |          |     |       |      |      |     |    |     |       |         |         |         |
|-----------------------------------|----------|-----|-------|------|------|-----|----|-----|-------|---------|---------|---------|
| 2 Yr Fixed                        | Purchase | 60% | 1.74% | £995 | 3.7% | C&I | £0 | Yes | 3.99% | £25,000 | £360000 | FO16999 |
| 2 Yr Fixed                        | Purchase | 60% | 2.68% | £0   | 3.9% | C&I | £0 | Yes | 3.99% | £25,000 | £360000 | FO16867 |
| 5 Yr Fixed                        | Purchase | 60% | 2.08% | £995 | 3.4% | C&I | £0 | Yes | 3.99% | £25,000 | £360000 | FO16935 |
| 5 Yr Fixed                        | Purchase | 60% | 3.39% | £0   | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 | £360000 | FO16936 |

|            |          |     |       |      |      |     |    |     |       |         |         |         |
|------------|----------|-----|-------|------|------|-----|----|-----|-------|---------|---------|---------|
| 2 Yr Fixed | Purchase | 70% | 1.77% | £995 | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 | £420000 | FO17000 |
| 2 Yr Fixed | Purchase | 70% | 2.68% | £0   | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 | £420000 | FO16868 |
| 5 Yr Fixed | Purchase | 70% | 2.19% | £995 | 3.4% | C&I | £0 | Yes | 3.99% | £25,000 | £420000 | FO17002 |
| 5 Yr Fixed | Purchase | 70% | 3.39% | £0   | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 | £420000 | FO16938 |

|            |          |     |       |      |      |     |    |     |       |         |         |         |
|------------|----------|-----|-------|------|------|-----|----|-----|-------|---------|---------|---------|
| 2 Yr Fixed | Purchase | 75% | 1.86% | £995 | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 | £450000 | FO17001 |
| 2 Yr Fixed | Purchase | 75% | 2.68% | £0   | 3.8% | C&I | £0 | Yes | 3.99% | £25,000 | £450000 | FO16846 |
| 5 Yr Fixed | Purchase | 75% | 2.19% | £995 | 3.4% | C&I | £0 | Yes | 3.99% | £25,000 | £450000 | FO17003 |
| 5 Yr Fixed | Purchase | 75% | 3.49% | £0   | 3.9% | C&I | £0 | Yes | 3.99% | £25,000 | £450000 | FO16910 |

| <b>Exclusive Purchase</b> |          |     |       |      |      |              |      |     |       |         |          |         |
|---------------------------|----------|-----|-------|------|------|--------------|------|-----|-------|---------|----------|---------|
| 5 Yr Fixed                | Purchase | 60% | 1.89% | £995 | 3.3% | C&I/Int Only | £250 | Yes | 3.99% | £25,000 | £1000000 | FO17100 |
| 5 Yr Fixed                | Purchase | 60% | 2.35% | £0   | 3.4% | C&I/Int Only | £500 | Yes | 3.99% | £25,000 | £1000000 | FO17101 |

|            |          |     |       |      |      |              |      |     |       |         |          |         |
|------------|----------|-----|-------|------|------|--------------|------|-----|-------|---------|----------|---------|
| 5 Yr Fixed | Purchase | 70% | 1.94% | £995 | 3.3% | C&I/Int Only | £350 | Yes | 3.99% | £25,000 | £1000000 | FO17102 |
| 5 Yr Fixed | Purchase | 70% | 2.38% | £0   | 3.4% | C&I/Int Only | £500 | Yes | 3.99% | £25,000 | £1000000 | FO17103 |



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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 |
|--------------------------------------|---------------|-----|----------------------------------|-------------|------|----------------|-----------|------------|-------|--------------|-----------------------|--------------|
| <b>Exclusive Purchase (cont'd)</b>   |               |     |                                  |             |      |                |           |            |       |              |                       |              |
| 5 Yr Fixed                           | Purchase      | 75% | 1.94%                            | £995        | 3.3% | C&I/Int Only   | £350      | Yes        | 3.99% | £25,000      | £10000000             | FO17104      |
| 5 Yr Fixed                           | Purchase      | 75% | 2.38%                            | £0          | 3.4% | C&I/Int Only   | £500      | Yes        | 3.99% | £25,000      | £10000000             | FO17105      |
| 5 Yr Fixed                           | Purchase      | 80% | 2.04%                            | £995        | 3.4% | C&I            | £350      | Yes        | 3.99% | £25,000      |                       | FO17135      |
| 5 Yr Fixed                           | Purchase      | 80% | 2.45%                            | £0          | 3.5% | C&I            | £500      | Yes        | 3.99% | £25,000      |                       | FO17107      |
| 5 Yr Fixed                           | Purchase      | 85% | 2.16%                            | £995        | 3.4% | C&I            | £500      | Yes        | 3.99% | £25,000      |                       | FO17007      |
| 5 Yr Fixed                           | Purchase      | 85% | 2.62%                            | £0          | 3.5% | C&I            | £500      | Yes        | 3.99% | £25,000      |                       | FO17108      |
| 5 Yr Fixed                           | Purchase      | 90% | 2.49%                            | £995        | 3.5% | C&I            | £350      | Yes        | 3.99% | £25,000      |                       | FO17136      |
| 5 Yr Fixed                           | Purchase      | 90% | 2.99%                            | £0          | 3.7% | C&I            | £500      | Yes        | 3.99% | £25,000      |                       | FO17110      |
| <b>Exclusive Remortgage</b>          |               |     |                                  |             |      |                |           |            |       |              |                       |              |
| 5 Yr Fixed                           | Remortgage    | 60% | 1.89%                            | £995        | 3.3% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £2000000              | FO17114      |
| 5 Yr Fixed                           | Remortgage    | 60% | 2.09%                            | £0          | 3.3% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £2000000              | FO17115      |
| 5 Yr Fixed                           | Remortgage    | 70% | 1.94%                            | £995        | 3.3% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £2000000              | FO17116      |
| 5 Yr Fixed                           | Remortgage    | 70% | 2.14%                            | £0          | 3.3% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £2000000              | FO17137      |
| 5 Yr Fixed                           | Remortgage    | 75% | 1.94%                            | £995        | 3.3% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £2000000              | FO17117      |
| 5 Yr Fixed                           | Remortgage    | 75% | 2.27%                            | £0          | 3.4% | C&I/Int Only   | £0        | Yes        | 3.99% | £25,000      | £2000000              | FO17118      |
| 5 Yr Fixed                           | Remortgage    | 80% | 2.10%                            | £995        | 3.4% | C&I            | £0        | Yes        | 3.99% | £25,000      |                       | FO17012      |
| 5 Yr Fixed                           | Remortgage    | 80% | 2.28%                            | £0          | 3.4% | C&I            | £0        | Yes        | 3.99% | £25,000      |                       | FO17112      |
| 5 Yr Fixed                           | Remortgage    | 85% | 2.24%                            | £995        | 3.4% | C&I            | £0        | Yes        | 3.99% | £25,000      |                       | FO17013      |
| 5 Yr Fixed                           | Remortgage    | 85% | 2.39%                            | £0          | 3.4% | C&I            | £0        | Yes        | 3.99% | £25,000      |                       | FO16821      |
| 5 Yr Fixed                           | Remortgage    | 90% | 2.49%                            | £995        | 3.5% | C&I            | £0        | Yes        | 3.99% | £25,000      |                       | FO16822      |
| 5 Yr Fixed                           | Remortgage    | 90% | 2.79%                            | £0          | 3.6% | C&I            | £0        | Yes        | 3.99% | £25,000      |                       | FO17014      |
| <b>Exclusive Buy-to-Let Purchase</b> |               |     |                                  |             |      |                |           |            |       |              |                       |              |
| 2 Yr Fixed                           | BTL Purchase  | 60% | 1.83%                            | £995        | 4.3% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17113      |
| 2 Yr Tracker                         | BTL Purchase  | 60% | 2.24% (1.74% above NW base rate) | £995        | 4.3% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | TO4292       |
| 5 Yr Fixed                           | BTL Purchase  | 60% | 2.09%                            | £995        | 3.7% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17122      |
| 5 Yr Fixed                           | BTL Purchase  | 60% | 2.41%                            | £0          | 3.8% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17123      |
| 2 Yr Fixed                           | BTL Purchase  | 70% | 2.02%                            | £995        | 4.3% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17119      |
| 2 Yr Tracker                         | BTL Purchase  | 70% | 2.65% (2.15% above NW base rate) | £995        | 4.4% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | TO4295       |
| 5 Yr Fixed                           | BTL Purchase  | 70% | 2.55%                            | £995        | 3.9% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17124      |
| 5 Yr Fixed                           | BTL Purchase  | 70% | 2.61%                            | £0          | 3.8% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17125      |
| 2 Yr Fixed                           | BTL Purchase  | 75% | 2.07%                            | £995        | 4.3% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17120      |
| 2 Yr Fixed                           | BTL Purchase  | 75% | 2.71%                            | £0          | 4.3% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17121      |
| 2 Yr Tracker                         | BTL Purchase  | 75% | 2.75% (2.25% above NW base rate) | £995        | 4.4% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | TO4296       |
| 5 Yr Fixed                           | BTL Purchase  | 75% | 2.55%                            | £995        | 3.9% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17126      |
| 5 Yr Fixed                           | BTL Purchase  | 75% | 2.74%                            | £0          | 3.9% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17127      |



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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 |
|--|----------------|-----|----------------------------------|-------------|------|----------------|-----------|------------|-------|--------------|-----------------------|--------------|
| <b>Exclusive Buy-to-Let Remortgage</b> |                |     |                                  |             |      |                |           |            |       |              |                       |              |
| 2 Yr Fixed                             | BTL Remortgage | 60% | 2.00%                            | £995        | 4.3% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17128      |
| 2 Yr Fixed                             | BTL Remortgage | 60% | 2.47%                            | £0          | 4.2% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17129      |
| 2 Yr Tracker                           | BTL Remortgage | 60% | 1.97% (1.47% above NW base rate) | £995        | 4.3% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | TO4334       |
| 5 Yr Fixed                             | BTL Remortgage | 60% | 2.20%                            | £995        | 3.8% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17132      |
| 5 Yr Fixed                             | BTL Remortgage | 60% | 2.57%                            | £0          | 3.8% | C&I/Int Only   | £0        | Yes        | 4.49% | £25,000      |                       | FO17029      |

|              |                |     |                                  |      |      |              |    |     |       |         |  |         |
|--------------|----------------|-----|----------------------------------|------|------|--------------|----|-----|-------|---------|--|---------|
| 2 Yr Fixed   | BTL Remortgage | 70% | 2.06%                            | £995 | 4.3% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO17130 |
| 2 Yr Fixed   | BTL Remortgage | 70% | 2.53%                            | £0   | 4.2% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16841 |
| 2 Yr Tracker | BTL Remortgage | 70% | 2.70% (2.20% above NW base rate) | £995 | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4303  |
| 5 Yr Fixed   | BTL Remortgage | 70% | 2.68%                            | £995 | 4.0% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO17133 |
| 5 Yr Fixed   | BTL Remortgage | 70% | 2.99%                            | £0   | 4.0% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16946 |

|              |                |     |                                  |      |      |              |    |     |       |         |  |         |
|--------------|----------------|-----|----------------------------------|------|------|--------------|----|-----|-------|---------|--|---------|
| 2 Yr Fixed   | BTL Remortgage | 75% | 2.19%                            | £995 | 4.3% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO17131 |
| 2 Yr Fixed   | BTL Remortgage | 75% | 2.66%                            | £0   | 4.3% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO17027 |
| 2 Yr Tracker | BTL Remortgage | 75% | 2.83% (2.33% above NW base rate) | £995 | 4.4% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | TO4304  |
| 5 Yr Fixed   | BTL Remortgage | 75% | 2.68%                            | £995 | 4.0% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO17134 |
| 5 Yr Fixed   | BTL Remortgage | 75% | 3.08%                            | £0   | 4.0% | C&I/Int Only | £0 | Yes | 4.49% | £25,000 |  | FO16948 |

| <b>High Value – Remortgage</b> |            |     |       |      |      |              |    |     |       |          |          |         |
|--------------------------------|------------|-----|-------|------|------|--------------|----|-----|-------|----------|----------|---------|
| 2 Yr Fixed                     | Remortgage | 60% | 1.65% | £995 | 3.7% | C&I/Int Only | £0 | Yes | 3.99% | £500,000 | £2000000 | FO17064 |
| 5 Yr Fixed                     | Remortgage | 60% | 2.14% | £995 | 3.3% | C&I/Int Only | £0 | Yes | 3.99% | £500,000 | £2000000 | FO17067 |

|            |            |     |       |      |      |              |    |     |       |          |          |         |
|------------|------------|-----|-------|------|------|--------------|----|-----|-------|----------|----------|---------|
| 2 Yr Fixed | Remortgage | 70% | 1.79% | £995 | 3.7% | C&I/Int Only | £0 | Yes | 3.99% | £500,000 | £2000000 | FO17065 |
| 5 Yr Fixed | Remortgage | 70% | 2.28% | £995 | 3.4% | C&I/Int Only | £0 | Yes | 3.99% | £500,000 | £2000000 | FO17068 |

|            |            |     |       |      |      |              |    |     |       |          |          |         |
|------------|------------|-----|-------|------|------|--------------|----|-----|-------|----------|----------|---------|
| 2 Yr Fixed | Remortgage | 75% | 1.79% | £995 | 3.7% | C&I/Int Only | £0 | Yes | 3.99% | £500,000 | £2000000 | FO17066 |
| 5 Yr Fixed | Remortgage | 75% | 2.43% | £995 | 3.4% | C&I/Int Only | £0 | Yes | 3.99% | £500,000 | £2000000 | FO17069 |



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# Product Range 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



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