

# NWIS Mortgage Rates

## New Customer

### Rates Effect From 9th November 2018

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%	1.49%	£995	4.0%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO18192
2 Yr Fixed	Purchase	60%	2.40%	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO18193
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	TO4504
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	TO4505
5 Yr Fixed	Purchase	60%	1.95%	£995	3.5%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO18205
5 Yr Fixed	Purchase	60%	3.09%	£0	3.9%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO18206

2 Yr Fixed	Purchase	70%	1.73%	£995	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO18194
2 Yr Fixed	Purchase	70%	2.45%	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO18195
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	TO4506
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	TO4507
5 Yr Fixed	Purchase	70%	1.99%	£995	3.5%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO18207
5 Yr Fixed	Purchase	70%	3.20%	£0	3.9%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO18208

2 Yr Fixed	Purchase	75%	1.83%	£995	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO18196
2 Yr Fixed	Purchase	75%	2.45%	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO18197
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	TO4508
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	TO4509
5 Yr Fixed	Purchase	75%	1.99%	£995	3.5%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO18209
5 Yr Fixed	Purchase	75%	3.21%	£0	3.9%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO18210

2 Yr Fixed	Purchase	80%	1.87%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000		FO18198
2 Yr Fixed	Purchase	80%	2.94%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO18199
5 Yr Fixed	Purchase	80%	2.21%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000		FO18211
5 Yr Fixed	Purchase	80%	3.38%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000		FO18212

2 Yr Fixed	Purchase	85%	1.87%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000		FO18200
2 Yr Fixed	Purchase	85%	3.03%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO18201
5 Yr Fixed	Purchase	85%	2.36%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000		FO18213



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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	85%	3.50%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000		FO18214
2 Yr Fixed	Purchase	90%	2.33%	£995	4.1%	C&I			£0	Yes	4.24%	£25,000		FO18202
2 Yr Fixed	Purchase	90%	3.07%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO18203
5 Yr Fixed	Purchase	90%	2.68%	£995	3.8%	C&I			£0	Yes	4.24%	£25,000		FO18215
5 Yr Fixed	Purchase	90%	3.57%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO18216
2 Yr Fixed	Purchase	95%	3.20%	£0	4.1%	C&I			£250	Yes	4.24%	£25,000	£570,000	FO18204
5 Yr Fixed	Purchase	95%	3.81%	£0	4.2%	C&I			£0	Yes	4.24%	£25,000	£570,000	FO18217

Remortgage														
2 Yr Fixed	Remortgage	60%	1.54%	£995	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£499,999	FO18359
2 Yr Fixed	Remortgage	60%	2.44%	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO18362
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	TO4534
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	TO4535
5 Yr Fixed	Remortgage	60%	1.94%	£995	3.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£499,999	FO18382
5 Yr Fixed	Remortgage	60%	2.49%	£0	3.6%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO18388

2 Yr Fixed	Remortgage	70%	1.59%	£995	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£499,999	FO18360
2 Yr Fixed	Remortgage	70%	2.49%	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO18363
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	TO4542
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	TO4537
5 Yr Fixed	Remortgage	70%	2.08%	£995	3.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£499,999	FO18380
5 Yr Fixed	Remortgage	70%	2.54%	£0	3.6%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO18426

2 Yr Fixed	Remortgage	75%	1.59%	£995	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO18372
2 Yr Fixed	Remortgage	75%	2.49%	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO18364
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	TO4538
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	TO4543
5 Yr Fixed	Remortgage	75%	2.23%	£995	3.6%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£499,999	FO18381
5 Yr Fixed	Remortgage	75%	2.55%	£0	3.6%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO18394

2 Yr Fixed	Remortgage	80%	1.82%	£995	4.0%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO18218
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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	80%	2.54%	£0	4.0%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO18365
5 Yr Fixed	Remortgage	80%	2.34%	£995	3.6%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO18395
5 Yr Fixed	Remortgage	80%	2.67%	£0	3.7%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO18396

2 Yr Fixed	Remortgage	85%	1.98%	£995	4.0%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO18219
2 Yr Fixed	Remortgage	85%	2.54%	£0	4.0%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO18416
5 Yr Fixed	Remortgage	85%	2.70%	£995	3.8%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO18387
5 Yr Fixed	Remortgage	85%	2.88%	£0	3.8%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO18415

2 Yr Fixed	Remortgage	90%	2.31%	£995	4.0%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO18220
2 Yr Fixed	Remortgage	90%	2.59%	£0	4.0%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO18356
5 Yr Fixed	Remortgage	90%	2.78%	£995	3.8%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO18445
5 Yr Fixed	Remortgage	90%	3.24%	£0	3.9%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO18379

First Time Buyer														
2 Yr Fixed	Purchase	80%	2.64%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO18221
5 Yr Fixed	Purchase	80%	3.38%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO18224

2 Yr Fixed	Purchase	85%	2.65%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO18222
5 Yr Fixed	Purchase	85%	3.50%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO18225
2 Yr Fixed	Purchase	90%	2.91%	£0	4.1%	C&I			£250	Yes	4.24%	£25,000		FO18223
5 Yr Fixed	Purchase	90%	3.72%	£0	4.1%	C&I			£250	Yes	4.24%	£25,000		FO18226

Shared Equity														
2 Yr Fixed	Purchase	60%	1.74%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO18227
2 Yr Fixed	Purchase	60%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO18228
5 Yr Fixed	Purchase	60%	2.05%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£1,500,000	FO18233
5 Yr Fixed	Purchase	60%	3.39%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO18234

2 Yr Fixed	Purchase	70%	1.77%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO18229
2 Yr Fixed	Purchase	70%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO18230
5 Yr Fixed	Purchase	70%	2.12%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£1,500,000	FO18235
5 Yr Fixed	Purchase	70%	3.39%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO18236

2 Yr Fixed	Purchase	75%	1.86%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO18231
2 Yr Fixed	Purchase	75%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO18232
5 Yr Fixed	Purchase	75%	2.17%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£1,500,000	FO18237
5 Yr Fixed	Purchase	75%	3.49%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£1,500,000	FO18238

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	FO18251
2 Yr Fixed	BTL Purchase	60%	2.24%	£0	4.4%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18252
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	TO4510



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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 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	TO4511
5 Yr Fixed	BTL Purchase	60%	2.30%	£995	4.0%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18257
5 Yr Fixed	BTL Purchase	60%	2.77%	£0	4.1%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18258

2 Yr Fixed	BTL Purchase	70%	1.97%	£995	4.5%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18253
2 Yr Fixed	BTL Purchase	70%	2.56%	£0	4.5%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18254
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	TO4512
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	TO4513
5 Yr Fixed	BTL Purchase	70%	2.65%	£995	4.1%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18408
5 Yr Fixed	BTL Purchase	70%	2.98%	£0	4.1%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18410

2 Yr Fixed	BTL Purchase	75%	2.12%	£995	4.5%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18255
2 Yr Fixed	BTL Purchase	75%	2.67%	£0	4.5%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18256
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	TO4514
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	TO4515
5 Yr Fixed	BTL Purchase	75%	2.79%	£995	4.2%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18431
5 Yr Fixed	BTL Purchase	75%	3.07%	£0	4.2%	C&I / Int Only			£0	Yes	4.74%	£25,000	£2,000,000	FO18436

B2L Remortgage														
2 Yr Fixed	BTL Remortgage	60%	1.84%	£995	4.6%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18366
2 Yr Fixed	BTL Remortgage	60%	2.77%	£0	4.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18423
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		TO4541
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		TO4532
5 Yr Fixed	BTL Remortgage	60%	2.31%	£995	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18390
5 Yr Fixed	BTL Remortgage	60%	3.04%	£0	4.2%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18391

2 Yr Fixed	BTL Remortgage	70%	2.38%	£995	4.7%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18407
2 Yr Fixed	BTL Remortgage	70%	3.02%	£0	4.5%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18370
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		TO4545



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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 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		TO4528
5 Yr Fixed	BTL Remortgage	70%	2.79%	£995	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18272
5 Yr Fixed	BTL Remortgage	70%	3.48%	£0	4.3%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18392

2 Yr Fixed	BTL Remortgage	75%	2.51%	£995	4.7%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18368
2 Yr Fixed	BTL Remortgage	75%	3.07%	£0	4.6%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18369
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		TO4526
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		TO4544
5 Yr Fixed	BTL Remortgage	75%	2.79%	£995	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18273
5 Yr Fixed	BTL Remortgage	75%	3.57%	£0	4.4%	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000		FO18393

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	FO18239
2 Yr Fixed	Purchase	60%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£360,000	FO18240
5 Yr Fixed	Purchase	60%	2.05%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£360,000	FO18245
5 Yr Fixed	Purchase	60%	3.39%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£360,000	FO18246

2 Yr Fixed	Purchase	70%	1.77%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£420,000	FO18241
2 Yr Fixed	Purchase	70%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£420,000	FO18242
5 Yr Fixed	Purchase	70%	2.12%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£420,000	FO18247
5 Yr Fixed	Purchase	70%	3.39%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£420,000	FO18248

2 Yr Fixed	Purchase	75%	1.86%	£995	4.0%	C&I			£0	Yes	4.24%	£25,000	£450,000	FO18243
2 Yr Fixed	Purchase	75%	2.68%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000	£450,000	FO18244
5 Yr Fixed	Purchase	75%	2.17%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000	£450,000	FO18249
5 Yr Fixed	Purchase	75%	3.49%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000	£450,000	FO18250

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	FO18277
5 Yr Fixed	Purchase	60%	1.96%	£995	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO18420
5 Yr Fixed	Purchase	60%	2.23%	£0	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO18286

2 Yr Fixed	Purchase	70%	1.69%	£995	4.0%	C&I / Int Only		Yes	£350	Yes	4.24%	£25,000	£10,000,000	FO18278
5 Yr Fixed	Purchase	70%	1.97%	£995	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO18287
5 Yr Fixed	Purchase	70%	2.28%	£0	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO18288

2 Yr Fixed	Purchase	75%	1.69%	£995	4.0%	C&I / Int Only		Yes	£350	Yes	4.24%	£25,000	£10,000,000	FO18417
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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	75%	1.97%	£995	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO18289
5 Yr Fixed	Purchase	75%	2.29%	£0	3.5%	C&I / Int Only		Yes	£500	Yes	4.24%	£25,000	£10,000,000	FO18290

2 Yr Fixed	Purchase	80%	1.74%	£995	4.0%	C&I		Yes	£250	Yes	4.24%	£25,000		FO18281
5 Yr Fixed	Purchase	80%	2.15%	£995	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO18291
5 Yr Fixed	Purchase	80%	2.48%	£0	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO18293

2 Yr Fixed	Purchase	85%	1.83%	£995	4.0%	C&I		Yes	£250	Yes	4.24%	£25,000		FO18283
5 Yr Fixed	Purchase	85%	2.22%	£995	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO18295
5 Yr Fixed	Purchase	85%	2.60%	£0	3.7%	C&I		Yes	£500	Yes	4.24%	£25,000		FO18427

2 Yr Fixed	Purchase	90%	2.01%	£995	4.0%	C&I		Yes	£350	Yes	4.24%	£25,000		FO18421
5 Yr Fixed	Purchase	90%	2.45%	£995	3.7%	C&I		Yes	£500	Yes	4.24%	£25,000		FO18297
5 Yr Fixed	Purchase	90%	2.66%	£0	3.7%	C&I		Yes	£500	Yes	4.24%	£25,000		FO18299

#### Exclusive Remortgage

5 Yr Fixed	Remortgage	60%	1.96%	£995	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO18304
5 Yr Fixed	Remortgage	60%	2.22%	£0	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO18305

5 Yr Fixed	Remortgage	70%	1.99%	£995	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO18438
5 Yr Fixed	Remortgage	70%	2.22%	£0	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO18307

5 Yr Fixed	Remortgage	75%	2.01%	£995	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO18309
5 Yr Fixed	Remortgage	75%	2.25%	£0	3.5%	C&I / Int Only	Yes	Yes	£500	Yes	4.24%	£25,000		FO18444

2 Yr Fixed	Remortgage	80%	1.77%	£995	4.0%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO18301
5 Yr Fixed	Remortgage	80%	2.18%	£995	3.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO18311
5 Yr Fixed	Remortgage	80%	2.39%	£0	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO18314
2 Yr Fixed	Remortgage	85%	1.90%	£995	3.4%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO18302
5 Yr Fixed	Remortgage	85%	2.21%	£995	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO18429
5 Yr Fixed	Remortgage	85%	2.49%	£0	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO18433

2 Yr Fixed	Remortgage	90%	2.06%	£995	3.4%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000	£1,000,000	FO18303
5 Yr Fixed	Remortgage	90%	2.40%	£995	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO18432
5 Yr Fixed	Remortgage	90%	2.61%	£0	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000		FO18434

#### Exclusive B2L Purchase

2 Yr Fixed	BTL Purchase	60%	1.88%	£995	4.5%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18328
2 Yr Fixed	BTL Purchase	60%	2.38%	£0	4.4%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18330
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	TO4522



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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	BTL Purchase	60%	2.28%	£995	4.0%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18336
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	FO18337

2 Yr Fixed	BTL Purchase	70%	2.04%	£995	4.5%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18437
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	FO18333
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	TO4523
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	FO18338
5 Yr Fixed	BTL Purchase	70%	2.83%	£0	4.1%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18339

2 Yr Fixed	BTL Purchase	75%	2.18%	£995	4.5%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18334
2 Yr Fixed	BTL Purchase	75%	2.79%	£0	4.5%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18335
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	TO4524
5 Yr Fixed	BTL Purchase	75%	2.64%	£995	4.1%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18340
5 Yr Fixed	BTL Purchase	75%	2.89%	£0	4.1%	C&I / Int Only		Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18341

Exclusive B2L Remortgage														
2 Yr Fixed	BTL Remortgage	60%	1.78%	£995	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18343
2 Yr Fixed	BTL Remortgage	60%	2.47%	£0	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18342
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		TO4525
5 Yr Fixed	BTL Remortgage	60%	2.23%	£995	3.9%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18441
5 Yr Fixed	BTL Remortgage	60%	2.50%	£0	3.9%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18440

2 Yr Fixed	BTL Remortgage	70%	2.01%	£995	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18344
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	FO18345
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		TO4529
5 Yr Fixed	BTL Remortgage	70%	2.60%	£995	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18352
5 Yr Fixed	BTL Remortgage	70%	2.85%	£0	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18353

2 Yr Fixed	BTL Remortgage	75%	2.04%	£995	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18346
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	FO18345
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		TO4530



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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	BTL Remortgage	75%	2.64%	£995	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18354
5 Yr Fixed	BTL Remortgage	75%	2.88%	£0	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO18439

Exclusive First Time Buyer														
5 Yr Fixed	Purchase	80%	2.47%	£0	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO18428

5 Yr Fixed	Purchase	85%	2.53%	£0	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO18443
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5 Yr Fixed	Purchase	90%	2.76%	£0	3.7%	C&I		Yes	£750	Yes	4.24%	£25,000		FO18442
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High Value - Remortgage														
2 Yr Fixed	Remortgage	60%	1.53%	£995	3.9%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£500,000	£2,000,000	FO18424
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	FO18383

2 Yr Fixed	Remortgage	70%	1.58%	£995	3.9%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£500,000	£2,000,000	FO18358
5 Yr Fixed	Remortgage	70%	1.99%	£995	3.4%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£500,000	£2,000,000	FO18384

5 Yr Fixed	Remortgage	75%	1.99%	£995	3.4%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£500,000	£2,000,000	FO18385
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Help to Buy Shared Equity - Remortgage														
2 Yr Fixed	Remortgage	60%	1.85%	£995	4.0%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO18373
2 Yr Fixed	Remortgage	60%	2.90%	£0	4.1%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO18374
5 Yr Fixed	Remortgage	60%	2.15%	£995	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO18398
5 Yr Fixed	Remortgage	60%	3.49%	£0	4.0%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO18411

2 Yr Fixed	Remortgage	70%	1.88%	£995	4.0%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO18414
2 Yr Fixed	Remortgage	70%	2.90%	£0	4.1%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO18376
5 Yr Fixed	Remortgage	70%	2.24%	£995	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO18400
5 Yr Fixed	Remortgage	70%	3.49%	£0	4.0%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO18401

2 Yr Fixed	Remortgage	75%	1.96%	£995	4.0%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO18377
2 Yr Fixed	Remortgage	75%	2.90%	£0	4.1%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO18413
5 Yr Fixed	Remortgage	75%	2.26%	£995	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO18430
5 Yr Fixed	Remortgage	75%	3.59%	£0	4.1%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO18403



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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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