

Intermediary Mortgage Rates

New Customer

Rates Effective From 30 August 2018

Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
Purchase												
2 Yr Fixed	Purchase	60%	1.54%	£995	4.0%	C&I / Int Only	£250	Yes	4.24%	£25,000	£10000000	FO17747
2 Yr Fixed	Purchase	60%	2.40%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000	£10000000	FO17767
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	£10000000	TO4450
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	£10000000	TO4490
5 Yr Fixed	Purchase	60%	1.95%	£995	3.5%	C&I / Int Only	£250	Yes	4.24%	£25,000	£10000000	FO17883
5 Yr Fixed	Purchase	60%	3.09%	£0	3.9%	C&I / Int Only	£0	Yes	4.24%	£25,000	£10000000	FO17875

2 Yr Fixed	Purchase	70%	1.73%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000	£10000000	FO17819
2 Yr Fixed	Purchase	70%	2.45%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000	£10000000	FO17783
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	£10000000	TO4487
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	£10000000	TO4451
5 Yr Fixed	Purchase	70%	1.99%	£995	3.5%	C&I / Int Only	£250	Yes	4.24%	£25,000	£10000000	FO18026
5 Yr Fixed	Purchase	70%	3.20%	£0	3.9%	C&I / Int Only	£0	Yes	4.24%	£25,000	£10000000	FO17876

2 Yr Fixed	Purchase	75%	1.83%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000	£10000000	FO17820
2 Yr Fixed	Purchase	75%	2.45%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000	£10000000	FO17773
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	£10000000	TO4452
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	£10000000	TO4455
5 Yr Fixed	Purchase	75%	1.99%	£995	3.5%	C&I / Int Only	£250	Yes	4.24%	£25,000	£10000000	FO18027
5 Yr Fixed	Purchase	75%	3.21%	£0	3.9%	C&I / Int Only	£0	Yes	4.24%	£25,000	£10000000	FO17881

2 Yr Fixed	Purchase	80%	1.87%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000		FO17821
2 Yr Fixed	Purchase	80%	2.94%	£0	4.1%	C&I	£0	Yes	4.24%	£25,000		FO17787
5 Yr Fixed	Purchase	80%	2.21%	£995	3.6%	C&I	£250	Yes	4.24%	£25,000		FO17869
5 Yr Fixed	Purchase	80%	3.38%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000		FO17901

2 Yr Fixed	Purchase	85%	1.87%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000		FO17822
2 Yr Fixed	Purchase	85%	3.03%	£0	4.1%	C&I	£0	Yes	4.24%	£25,000		FO17832
5 Yr Fixed	Purchase	85%	2.36%	£995	3.6%	C&I	£250	Yes	4.24%	£25,000		FO17870
5 Yr Fixed	Purchase	85%	3.50%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000		FO17862

2 Yr Fixed	Purchase	90%	2.33%	£995	4.1%	C&I	£0	Yes	4.24%	£25,000		FO18025
2 Yr Fixed	Purchase	90%	3.35%	£0	4.2%	C&I	£0	Yes	4.24%	£25,000		FO17788
5 Yr Fixed	Purchase	90%	2.68%	£995	3.8%	C&I	£0	Yes	4.24%	£25,000		FO17944
5 Yr Fixed	Purchase	90%	3.81%	£0	4.2%	C&I	£0	Yes	4.24%	£25,000		FO17902

2 Yr Fixed	Purchase	95%	3.57%	£0	4.2%	C&I	£0	Yes	4.24%	£25,000	£570000	FO17809
5 Yr Fixed	Purchase	95%	4.24%	£0	4.3%	C&I	£0	Yes	4.24%	£25,000	£570000	FO17904



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Remortgage												
2 Yr Fixed	Remortgage	60%	1.54%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO18028
2 Yr Fixed	Remortgage	60%	2.44%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO18029
2 Yr Tracker	Remortgage	60%	2.09% (1.34% above NW base rate)	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	TO4483
2 Yr Tracker	Remortgage	60%	2.89% (2.14% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	TO4484
5 Yr Fixed	Remortgage	60%	1.94%	£995	3.5%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO18041
5 Yr Fixed	Remortgage	60%	2.49%	£0	3.6%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO18042

2 Yr Fixed	Remortgage	70%	1.59%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO18031
2 Yr Fixed	Remortgage	70%	2.49%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO18032
2 Yr Tracker	Remortgage	70%	2.29% (1.54% above NW base rate)	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	TO4485
2 Yr Tracker	Remortgage	70%	2.94% (2.19% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	TO4486
5 Yr Fixed	Remortgage	70%	2.08%	£995	3.5%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO18043
5 Yr Fixed	Remortgage	70%	2.54%	£0	3.6%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO18044

2 Yr Fixed	Remortgage	75%	1.59%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO18033
2 Yr Fixed	Remortgage	75%	2.49%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO18034
2 Yr Tracker	Remortgage	75%	2.32% (1.57% above NW base rate)	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	TO4488
2 Yr Tracker	Remortgage	75%	2.98% (2.23% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	TO4489
5 Yr Fixed	Remortgage	75%	2.23%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£25,000	£499999	FO18045
5 Yr Fixed	Remortgage	75%	2.55%	£0	3.6%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO18046

2 Yr Fixed	Remortgage	80%	1.78%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000		FO18035
2 Yr Fixed	Remortgage	80%	2.54%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000		FO18036
5 Yr Fixed	Remortgage	80%	2.34%	£995	3.6%	C&I	£0	Yes	4.24%	£25,000		FO18047
5 Yr Fixed	Remortgage	80%	2.67%	£0	3.7%	C&I	£0	Yes	4.24%	£25,000		FO18048

2 Yr Fixed	Remortgage	85%	1.88%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000		FO18037
2 Yr Fixed	Remortgage	85%	2.54%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000		FO18038
5 Yr Fixed	Remortgage	85%	2.70%	£995	3.8%	C&I	£0	Yes	4.24%	£25,000		FO18049
5 Yr Fixed	Remortgage	85%	2.88%	£0	3.8%	C&I	£0	Yes	4.24%	£25,000		FO18050

2 Yr Fixed	Remortgage	90%	2.20%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000		FO18039
2 Yr Fixed	Remortgage	90%	2.59%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000		FO18040
5 Yr Fixed	Remortgage	90%	2.78%	£995	3.8%	C&I	£0	Yes	4.24%	£25,000		FO18051
5 Yr Fixed	Remortgage	90%	3.24%	£0	3.9%	C&I	£0	Yes	4.24%	£25,000		FO18030

First Time Buyer												
2 Yr Fixed	Purchase	80%	2.64%	£0	4.0%	C&I	£250	Yes	4.24%	£25,000		FO17770
5 Yr Fixed	Purchase	80%	3.38%	£0	4.0%	C&I	£250	Yes	4.24%	£25,000		FO17871



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2 Yr Fixed	Purchase	85%	2.65%	£0	4.0%	C&I	£250	Yes	4.24%	£25,000		FO17771
5 Yr Fixed	Purchase	85%	3.50%	£0	4.0%	C&I	£250	Yes	4.24%	£25,000		FO17872

2 Yr Fixed	Purchase	90%	2.91%	£0	4.1%	C&I	£250	Yes	4.24%	£25,000		FO17772
5 Yr Fixed	Purchase	90%	3.72%	£0	4.1%	C&I	£250	Yes	4.24%	£25,000		FO17873

Shared Equity												
2 Yr Fixed	Purchase	60%	1.74%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000		FO17765
2 Yr Fixed	Purchase	60%	2.68%	£0	4.1%	C&I	£0	Yes	4.24%	£25,000		FO17766
5 Yr Fixed	Purchase	60%	2.08%	£995	3.6%	C&I	£0	Yes	4.24%	£25,000		FO17945
5 Yr Fixed	Purchase	60%	3.39%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000		FO17946

2 Yr Fixed	Purchase	70%	1.77%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000		FO17833
2 Yr Fixed	Purchase	70%	2.68%	£0	4.1%	C&I	£0	Yes	4.24%	£25,000		FO17834
5 Yr Fixed	Purchase	70%	2.19%	£995	3.6%	C&I	£0	Yes	4.24%	£25,000		FO17947
5 Yr Fixed	Purchase	70%	3.39%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000		FO17845

2 Yr Fixed	Purchase	75%	1.86%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000		FO17835
2 Yr Fixed	Purchase	75%	2.68%	£0	4.1%	C&I	£0	Yes	4.24%	£25,000		FO17786
5 Yr Fixed	Purchase	75%	2.19%	£995	3.6%	C&I	£0	Yes	4.24%	£25,000		FO17846
5 Yr Fixed	Purchase	75%	3.49%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000		FO17885

B2L Purchase												
2 Yr Fixed	BTL Purchase	60%	1.74%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17804
2 Yr Fixed	BTL Purchase	60%	2.24%	£0	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17805
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		TO4473
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		TO4474
5 Yr Fixed	BTL Purchase	60%	2.30%	£995	4.0%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17931
5 Yr Fixed	BTL Purchase	60%	2.77%	£0	4.1%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17932

2 Yr Fixed	BTL Purchase	70%	1.97%	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17806
2 Yr Fixed	BTL Purchase	70%	2.56%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17824
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		TO4475
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		TO4460
5 Yr Fixed	BTL Purchase	70%	2.69%	£995	4.1%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17933
5 Yr Fixed	BTL Purchase	70%	2.98%	£0	4.1%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17905

2 Yr Fixed	BTL Purchase	75%	2.12%	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17825
2 Yr Fixed	BTL Purchase	75%	2.67%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17826
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		TO4476
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		TO4477
5 Yr Fixed	BTL Purchase	75%	2.79%	£995	4.2%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17906
5 Yr Fixed	BTL Purchase	75%	3.07%	£0	4.2%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17874



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B2L Remortgage												
2 Yr Fixed	BTL Remortgage	60%	1.84%	£995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18052
2 Yr Fixed	BTL Remortgage	60%	2.77%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18053
2 Yr Tracker	BTL Remortgage	60%	2.38% (1.63% above NW base rate)	£1995	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4480
2 Yr Tracker	BTL Remortgage	60%	3.43% (2.68% above NW base rate)	£0	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4481
5 Yr Fixed	BTL Remortgage	60%	2.31%	£995	4.0%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18058
5 Yr Fixed	BTL Remortgage	60%	3.04%	£0	4.2%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18059

2 Yr Fixed	BTL Remortgage	70%	2.38%	£995	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18054
2 Yr Fixed	BTL Remortgage	70%	3.02%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18055
2 Yr Tracker	BTL Remortgage	70%	2.90% (2.15% above NW base rate)	£1995	4.8%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4482
2 Yr Tracker	BTL Remortgage	70%	3.93% (3.18% above NW base rate)	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4457
5 Yr Fixed	BTL Remortgage	70%	2.83%	£995	4.2%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17936
5 Yr Fixed	BTL Remortgage	70%	3.48%	£0	4.3%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18060

2 Yr Fixed	BTL Remortgage	75%	2.51%	£995	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18056
2 Yr Fixed	BTL Remortgage	75%	3.07%	£0	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18057
2 Yr Tracker	BTL Remortgage	75%	2.94% (2.19% above NW base rate)	£1995	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4453
2 Yr Tracker	BTL Remortgage	75%	3.99% (3.24% above NW base rate)	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4454
5 Yr Fixed	BTL Remortgage	75%	2.88%	£995	4.2%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17938
5 Yr Fixed	BTL Remortgage	75%	3.57%	£0	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18061

Help to Buy: shared equity												
2 Yr Fixed	Purchase	60%	1.74%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000	£360000	FO17748
2 Yr Fixed	Purchase	60%	2.68%	£0	4.1%	C&I	£0	Yes	4.24%	£25,000	£360000	FO17749
5 Yr Fixed	Purchase	60%	2.08%	£995	3.6%	C&I	£0	Yes	4.24%	£25,000	£360000	FO17863
5 Yr Fixed	Purchase	60%	3.39%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000	£360000	FO17864
2 Yr Fixed	Purchase	70%	1.77%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000	£420000	FO17750
2 Yr Fixed	Purchase	70%	2.68%	£0	4.1%	C&I	£0	Yes	4.24%	£25,000	£420000	FO17751
5 Yr Fixed	Purchase	70%	2.19%	£995	3.6%	C&I	£0	Yes	4.24%	£25,000	£420000	FO17865
5 Yr Fixed	Purchase	70%	3.39%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000	£420000	FO17866

2 Yr Fixed	Purchase	75%	1.86%	£995	4.0%	C&I	£0	Yes	4.24%	£25,000	£450000	FO17752
2 Yr Fixed	Purchase	75%	2.68%	£0	4.1%	C&I	£0	Yes	4.24%	£25,000	£450000	FO17785
5 Yr Fixed	Purchase	75%	2.19%	£995	3.6%	C&I	£0	Yes	4.24%	£25,000	£450000	FO17867
5 Yr Fixed	Purchase	75%	3.49%	£0	4.0%	C&I	£0	Yes	4.24%	£25,000	£450000	FO17884

Exclusive Purchase												
2 Yr Fixed	Purchase	60%	1.53%	£995	4.0%	C&I / Int Only	£350	Yes	4.24%	£25,000	£10000000	FO17802
5 Yr Fixed	Purchase	60%	1.89%	£995	3.5%	C&I / Int Only	£350	Yes	4.24%	£25,000	£10000000	FO17903
5 Yr Fixed	Purchase	60%	2.33%	£0	3.6%	C&I / Int Only	£500	Yes	4.24%	£25,000	£10000000	FO17917



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5 Yr Fixed	Purchase	70%	1.94%	£995	3.5%	C&I / Int Only	£350	Yes	4.24%	£25,000	£10000000	FO17918
5 Yr Fixed	Purchase	70%	2.38%	£0	3.6%	C&I / Int Only	£500	Yes	4.24%	£25,000	£10000000	FO17919

5 Yr Fixed	Purchase	75%	1.94%	£995	3.5%	C&I / Int Only	£350	Yes	4.24%	£25,000	£10000000	FO17920
5 Yr Fixed	Purchase	75%	2.47%	£0	3.6%	C&I / Int Only	£500	Yes	4.24%	£25,000	£10000000	FO18062

2 Yr Fixed	Purchase	80%	1.87%	£995	4.0%	C&I	£350	Yes	4.24%	£25,000		FO17948
5 Yr Fixed	Purchase	80%	2.08%	£995	3.5%	C&I	£350	Yes	4.24%	£25,000		FO18063
5 Yr Fixed	Purchase	80%	2.47%	£0	3.6%	C&I	£500	Yes	4.24%	£25,000		FO17837

5 Yr Fixed	Purchase	85%	2.26%	£995	3.6%	C&I	£500	Yes	4.24%	£25,000		FO18064
5 Yr Fixed	Purchase	85%	2.59%	£0	3.7%	C&I	£500	Yes	4.24%	£25,000		FO17914

2 Yr Fixed	Purchase	90%	1.98%	£995	4.0%	C&I	£350	Yes	4.24%	£25,000		FO17949
5 Yr Fixed	Purchase	90%	2.50%	£995	3.7%	C&I	£350	Yes	4.24%	£25,000		FO18065
5 Yr Fixed	Purchase	90%	3.02%	£0	3.8%	C&I	£500	Yes	4.24%	£25,000		FO18066

Exclusive Remortgage

5 Yr Fixed	Remortgage	60%	1.89%	£995	3.5%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO17922
5 Yr Fixed	Remortgage	60%	2.09%	£0	3.5%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO17923

5 Yr Fixed	Remortgage	70%	1.94%	£995	3.5%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO17924
5 Yr Fixed	Remortgage	70%	2.14%	£0	3.5%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO17930

5 Yr Fixed	Remortgage	75%	1.94%	£995	3.5%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO17925
5 Yr Fixed	Remortgage	75%	2.28%	£0	3.5%	C&I / Int Only	£0	Yes	4.24%	£25,000	£2000000	FO17926

5 Yr Fixed	Remortgage	80%	2.12%	£995	3.5%	C&I	£0	Yes	4.24%	£25,000		FO18067
5 Yr Fixed	Remortgage	80%	2.29%	£0	3.5%	C&I	£0	Yes	4.24%	£25,000		FO17836

5 Yr Fixed	Remortgage	85%	2.28%	£995	3.6%	C&I	£0	Yes	4.24%	£25,000		FO17838
5 Yr Fixed	Remortgage	85%	2.39%	£0	3.6%	C&I	£0	Yes	4.24%	£25,000		FO17839

5 Yr Fixed	Remortgage	90%	2.48%	£995	3.7%	C&I	£0	Yes	4.24%	£25,000		FO18068
5 Yr Fixed	Remortgage	90%	2.79%	£0	3.7%	C&I	£0	Yes	4.24%	£25,000		FO17841

Exclusive B2L Purchase

2 Yr Fixed	BTL Purchase	60%	1.68%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18069
2 Yr Tracker	BTL Purchase	60%	2.49% (1.74% above NW base rate)	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4456
5 Yr Fixed	BTL Purchase	60%	2.16%	£995	3.9%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18071
5 Yr Fixed	BTL Purchase	60%	2.37%	£0	3.9%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18072

2 Yr Fixed	BTL Purchase	70%	1.93%	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17784
2 Yr Tracker	BTL Purchase	70%	2.90% (2.15% above NW base rate)	£995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4471
5 Yr Fixed	BTL Purchase	70%	2.63%	£995	4.1%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18073
5 Yr Fixed	BTL Purchase	70%	2.73%	£0	4.0%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18074



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Intermediary Mortgage Rates

New Customer

Rates Effective From 30 August 2018

Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
2 Yr Fixed	BTL Purchase	75%	1.94%	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18070
2 Yr Tracker	BTL Purchase	75%	3.00% (2.25% above NW base rate)	£995	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4472
5 Yr Fixed	BTL Purchase	75%	2.63%	£995	4.1%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18075
5 Yr Fixed	BTL Purchase	75%	2.77%	£0	4.0%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18076

Exclusive B2L Remortgage

2 Yr Fixed	BTL Remortgage	60%	2.47%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17775
2 Yr Tracker	BTL Remortgage	60%	2.22% (1.47% above NW base rate)	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4449
5 Yr Fixed	BTL Remortgage	60%	2.21%	£995	3.9%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17877
5 Yr Fixed	BTL Remortgage	60%	2.48%	£0	3.9%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18078

2 Yr Fixed	BTL Remortgage	70%	1.95%	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18077
2 Yr Fixed	BTL Remortgage	70%	2.53%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17777
2 Yr Tracker	BTL Remortgage	70%	2.95% (2.20% above NW base rate)	£995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4478
5 Yr Fixed	BTL Remortgage	70%	2.64%	£995	4.1%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18079
5 Yr Fixed	BTL Remortgage	70%	2.81%	£0	4.1%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18080

2 Yr Fixed	BTL Remortgage	75%	2.11%	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17778
2 Yr Fixed	BTL Remortgage	75%	2.66%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17779
2 Yr Tracker	BTL Remortgage	75%	3.08% (2.33% above NW base rate)	£995	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4479
5 Yr Fixed	BTL Remortgage	75%	2.67%	£995	4.1%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO17890
5 Yr Fixed	BTL Remortgage	75%	2.88%	£0	4.1%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO18081

High Value - Remortgage

2 Yr Fixed	Remortgage	60%	1.53%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18082
5 Yr Fixed	Remortgage	60%	1.93%	£995	3.4%	C&I / Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18085

2 Yr Fixed	Remortgage	70%	1.58%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18083
5 Yr Fixed	Remortgage	70%	1.99%	£995	3.4%	C&I / Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18086

2 Yr Fixed	Remortgage	75%	1.58%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18084
5 Yr Fixed	Remortgage	75%	1.99%	£995	3.4%	C&I / Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18087



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Product Range Additional Information

NatWest Base Rate: 0.75%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	2% Until 31/12/2019	31/12/2020
	2	1% Until 31/12/2020	
5 Yr Fixed	1	5% Until 31/12/2019	31/12/2023
	2	4% Until 31/12/2020	
	3	3% Until 31/12/2021	
	4	2% Until 31/12/2022	
	5	1% Until 31/12/2023	

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

Maximum Loan Sizes (Residential):

LTV	Maximum Loan Size
100%	£550,000
85%	£1,000,000
75%	£2,000,000

Maximum Loan Sizes (Buy To Let):

LTV	Maximum Loan Size
75%	£3,500,000

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



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