

Intermediary Mortgage Rates

New Customer

Rates effective from 19 September 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	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	90%	2.33%	£995	4.1%	C&I	£0	Yes	4.24%	£25,000		FO18025
2 Yr Fixed	Purchase	90%	3.07%	£0	4.1%	C&I	£0	Yes	4.24%	£25,000		FO18088
5 Yr Fixed	Purchase	90%	2.68%	£995	3.8%	C&I	£0	Yes	4.24%	£25,000		FO17944
5 Yr Fixed	Purchase	90%	3.57%	£0	4.1%	C&I	£0	Yes	4.24%	£25,000		FO18090



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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
Purchase												
2 Yr Fixed	Purchase	95%	3.35%	£0	4.2%	C&I	£0	Yes	4.24%	£25,000	£570000	FO18089
5 Yr Fixed	Purchase	95%	3.81%	£0	4.2%	C&I	£0	Yes	4.24%	£25,000	£570000	FO18091

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	4.0%	C&I	£0	Yes	4.24%	£25,000		FO18092
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	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

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

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



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First Time Buyer												
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

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



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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
B2L Remortgage												
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 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
5 Yr Fixed	BTL Remortgage	70%	2.83%	£995	4.0%	C&I/Int Only	£0	Yes	4.49%	£25,000		FO17936
5 Yr Fixed	BTL Remortgage	70%	3.98%	£0	4.4%	C&I/Int Only	£0	Yes	4.49%	£25,000		FO17937

2 Yr Fixed	BTL Remortgage	75%	2.78%	£1995	4.5%	C&I/Int Only	£0	Yes	4.49%	£25,000		FO17823
2 Yr Fixed	BTL Remortgage	75%	3.57%	£0	4.4%	C&I/Int Only	£0	Yes	4.49%	£25,000		FO17827
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		TO4453
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		TO4454
5 Yr Fixed	BTL Remortgage	75%	2.88%	£995	4.0%	C&I/Int Only	£0	Yes	4.49%	£25,000		FO17938
5 Yr Fixed	BTL Remortgage	75%	4.07%	£0	4.4%	C&I/Int Only	£0	Yes	4.49%	£25,000		FO17939

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



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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
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%	2.10%	£0	3.5%	C&I/Int Only	£350	Yes	4.24%	£25,000	£10000000	FO18114
2 Yr Fixed	Purchase	70%	1.63%	£995	4.0%	C&I/Int Only	£350	Yes	4.24%	£25,000	£10000000	FO18109
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%	2.21%	£0	3.5%	C&I/Int Only	£500	Yes	4.24%	£25,000	£10000000	FO18115
2 Yr Fixed	Purchase	75%	1.63%	£995	4.0%	C&I/Int Only	£350	Yes	4.24%	£25,000	£10000000	FO18110
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%	2.22%	£0	3.5%	C&I/Int Only	£500	Yes	4.24%	£25,000	£10000000	FO18116
2 Yr Fixed	Purchase	80%	1.74%	£995	4.0%	C&I	£250	Yes	4.24%	£25,000		FO18111
5 Yr Fixed	Purchase	80%	2.08%	£995	3.5%	C&I	£350	Yes	4.24%	£25,000		FO18063
5 Yr Fixed	Purchase	80%	2.41%	£0	3.6%	C&I	£500	Yes	4.24%	£25,000		FO18129
2 Yr Fixed	Purchase	85%	1.74%	£995	4.0%	C&I	£250	Yes	4.24%	£25,000		FO18112
5 Yr Fixed	Purchase	85%	2.14%	£995	3.6%	C&I	£350	Yes	4.24%	£25,000		FO18130
5 Yr Fixed	Purchase	85%	2.53%	£0	3.6%	C&I	£500	Yes	4.24%	£25,000		FO18131
2 Yr Fixed	Purchase	90%	1.93%	£995	4.0%	C&I	£350	Yes	4.24%	£25,000		FO18113
5 Yr Fixed	Purchase	90%	2.34%	£995	3.6%	C&I	£250	Yes	4.24%	£25,000		FO18132
5 Yr Fixed	Purchase	90%	2.82%	£0	3.8%	C&I	£500	Yes	4.24%	£25,000		FO18133
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%	2.14%	£0	3.5%	C&I/Int Only	£0	Yes	4.24%	£25,000	£2000000	FO18137
2 Yr Fixed	Remortgage	80%	1.73%	£995	3.9%	C&I	£0	Yes	4.24%	£25,000		FO18134
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%	2.14%	£995	3.6%	C&I	£0	Yes	4.24%	£25,000		FO18138
5 Yr Fixed	Remortgage	85%	2.39%	£0	3.6%	C&I	£0	Yes	4.24%	£25,000		FO17839
5 Yr Fixed	Remortgage	90%	2.34%	£995	3.6%	C&I	£0	Yes	4.24%	£25,000		FO18139
5 Yr Fixed	Remortgage	90%	2.49%	£0	3.6%	C&I	£0	Yes	4.24%	£25,000		FO18140
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



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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
Exclusive B2L Purchase												
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

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

Exclusive First Time Buyer												
5 Yr Fixed	Purchase	80%	2.39%	£0	3.6%	C&I	£500	Yes	4.24%	£25,000		FO18141
5 Yr Fixed	Purchase	85%	2.51%	£0	3.6%	C&I	£500	Yes	4.24%	£25,000		FO18142
5 Yr Fixed	Purchase	90%	2.76%	£0	3.7%	C&I	£500	Yes	4.24%	£25,000		FO18143



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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
High Value - Remortgage												
2 Yr Fixed	Remortgage	60%	1.53%	£995	3.9%	C&/Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18082
5 Yr Fixed	Remortgage	60%	1.93%	£995	3.4%	C&/Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18085
2 Yr Fixed	Remortgage	70%	1.58%	£995	3.9%	C&/Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18083
5 Yr Fixed	Remortgage	70%	1.99%	£995	3.4%	C&/Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18086
5 Yr Fixed	Remortgage	75%	1.99%	£995	3.4%	C&/Int Only	£0	Yes	4.24%	£500,000	£2000000	FO18087
Help to Buy Shared Equity – Remo												
2 Yr Fixed	Remortgage	60%	1.85%	£995	4.0%	C&I	£500	Yes	4.24%	£25,000	£360000	FO18093
2 Yr Fixed	Remortgage	60%	2.90%	£0	4.1%	C&I	£500	Yes	4.24%	£25,000	£360000	FO18094
5 Yr Fixed	Remortgage	60%	2.15%	£995	3.6%	C&I	£500	Yes	4.24%	£25,000	£360000	FO18099
5 Yr Fixed	Remortgage	60%	3.49%	£0	4.0%	C&I	£500	Yes	4.24%	£25,000	£360000	FO18100
2 Yr Fixed	Remortgage	70%	1.88%	£995	4.0%	C&I	£500	Yes	4.24%	£25,000	£420000	FO18095
2 Yr Fixed	Remortgage	70%	2.90%	£0	4.1%	C&I	£500	Yes	4.24%	£25,000	£420000	FO18096
5 Yr Fixed	Remortgage	70%	2.24%	£995	3.6%	C&I	£500	Yes	4.24%	£25,000	£420000	FO18101
5 Yr Fixed	Remortgage	70%	3.49%	£0	4.0%	C&I	£500	Yes	4.24%	£25,000	£420000	FO18102
2 Yr Fixed	Remortgage	75%	1.96%	£995	4.0%	C&I	£500	Yes	4.24%	£25,000	£450000	FO18097
2 Yr Fixed	Remortgage	75%	2.90%	£0	4.1%	C&I	£500	Yes	4.24%	£25,000	£450000	FO18098
5 Yr Fixed	Remortgage	75%	2.26%	£995	3.6%	C&I	£500	Yes	4.24%	£25,000	£450000	FO18103
5 Yr Fixed	Remortgage	75%	3.59%	£0	4.1%	C&I	£500	Yes	4.24%	£25,000	£450000	FO18104



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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%	£1,500,000

Maximum Loan Sizes (But 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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