

£150,000 remortgage over 20 years

NatWest 2 year fixed rate monthly cost	1.15%, 60% LTV £704	1.28%, 75% LTV £713	1.38%, 80% LTV £720
SVR	Monthly cost	Monthly saving	
3.69	£884	£180	£171
3.74	£888	£183	£175
4.49	£948	£243	£234
4.54	£952	£247	£238
5.83	£1,060	£355	£346

£250,000 remortgage over 20 years

NatWest 2 year fixed rate monthly cost	1.15%, 60% LTV £1,171	1.28%, 75% LTV £1,186	1.38%, 80% LTV £1,197
SVR	Monthly cost	Monthly saving	
3.69	£1,474	£303	£288
3.74	£1,480	£309	£294
4.49	£1,580	£409	£394
4.54	£1,587	£415	£401
5.83	£1,766	£595	£580

£400,000 remortgage over 20 years

NatWest 2 year fixed rate monthly cost	1.15%, 60% LTV £1,871	1.28%, 75% LTV £1,894	1.38%, 80% LTV £1,912
SVR	Monthly cost	Monthly saving	
3.69	£2,359	£487	£464
3.74	£2,369	£498	£474
4.49	£2,528	£657	£633
4.54	£2,539	£668	£644
5.83	£2,826	£955	£931

All deals shown are 2 year fixed rate with a £995 product fee.
1.15% (3.5% APRC/3.75% SVR), 60% LTV. 1.28% (3.5% APRC/3.75% SVR), 75% LTV.
1.38% (3.5% APRC/3.75% SVR), 80% LTV. This information is correct at 7 July 2017
and based on the SVRs shown remaining at the percentage quoted for 2 years.
It assumes that the customer adds the product fee to the loan.

And there are some other great benefits that we can now offer you and your customers on our remortgages:

- Offers valid for 6 months
- Shared ownership 100% staircasing accepted
- Maximum loan of £2m with free legal and valuation fees*
- We will instruct valuations on day 1
- Debt consolidation up to 90% LTV is accepted with any debts being repaid not needing to be included in the affordability assessment
- Fees- free* for unencumbered properties
- An internal valuation will be carried out to reflect the true market value of the property if it possesses a feature that cannot be seen externally
- If rates move before completion of the deal, we will not charge customers a fee if they choose to select one of the new rate deals

*We won't charge your customers legal and valuation fees for a standard remortgage. There may be instances where a customer does not qualify for this. Please speak to your BDM if you require any more information in this regard.

Top 20 lenders' SVRs

This list shows the residential SVRs on offer at 7 July 2017 from the UK's largest residential lenders.

Lender	SVR	Lender	SVR
Aldermore	4.73% (70% LTV),	Nationwide	3.74%
Bank of Ireland	4.24%	OneSavings Bank	5.83%
Barclays	3.74%	Precise Mortgages	LIBOR+2.81%-5.21%*
Clydesdale	4.70%	Principality BS	4.74%
Co-operative Bank	4.49%	NatWest	3.75%
Coventry BS	4.49%	Santander	4.49%
HSBC	3.69%	Skipton BS	4.74%
Leeds BS	5.44%	TSB	3.74%
Lloyds Banking Group	3.74%	Virgin Money	4.54%
Metro Bank	3.75%	Yorkshire BS	4.74%

Source: Lenders' websites; CML Economics, 20 June 2017, largest lenders based on gross lending in 2016.

*Dependent on product chosen.

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A switch in time saves...
How much would your customers on an SVR save if they switched to a fixed rate deal?



NatWest

Many residential mortgage holders are currently on their lenders' Standard Variable Rates (SVRs) and could be paying more than they need to. Switching to a fixed rate deal now could result in significant monthly savings.

This example shows the **monthly** repayment savings that a residential customer could make by remortgaging from an SVR to a NatWest 2 year fixed rate deal of 1.28% (3.5% APRC/3.75% SVR) 75% LTV. £995 product fee deal for a £250,000 loan over 20 years compared to current SVRs offered by a selection of lenders. It assumes that the customer adds the product fee to the loan.

This information is correct at 7 July 2017 and based on the SVRs shown remaining at the percentage quoted for 2 years.

