

Intermediary Mortgage Rates

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Rates effective from 16 May 2019

Existing Customer

Product	Mortgage Type	LTV	Rate	Product Fee	APRC	Repayment Type	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
Core Range												
2 Yr Fixed	Switcher	60%	1.55%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO20151
2 Yr Fixed	Switcher	60%	1.89%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO19915
2 Yr Tracker	Switcher	60%	2.09% (1.34% above NW base rate)	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4781
2 Yr Tracker	Switcher	60%	2.89% (2.14% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4782
5 Yr Fixed	Switcher	60%	1.89%	£995	3.5%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO20154
5 Yr Fixed	Switcher	60%	2.14%	£0	3.6%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO20104
2 Yr Fixed	Switcher	70%	1.64%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO20152
2 Yr Fixed	Switcher	70%	2.79%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO19917
2 Yr Tracker	Switcher	70%	2.29% (1.54% above NW base rate)	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4783
2 Yr Tracker	Switcher	70%	2.94% (2.19% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4784
5 Yr Fixed	Switcher	70%	1.99%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO20155
5 Yr Fixed	Switcher	70%	3.03%	£0	3.7%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO20106
2 Yr Fixed	Switcher	75%	1.64%	£995	3.9%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO20153
2 Yr Fixed	Switcher	75%	2.79%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO19919
2 Yr Tracker	Switcher	75%	2.32% (1.57% above NW base rate)	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4785
2 Yr Tracker	Switcher	75%	2.98% (2.23% above NW base rate)	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	TO4786
5 Yr Fixed	Switcher	75%	1.99%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO20156
5 Yr Fixed	Switcher	75%	3.05%	£0	3.7%	C&I / Int Only	£0	Yes	4.24%	£10,000	£10,000,000	FO20108
2 Yr Fixed	Switcher	80%	1.75%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO19920
2 Yr Fixed	Switcher	80%	2.89%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO19921
5 Yr Fixed	Switcher	80%	2.09%	£995	3.6%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO20109
5 Yr Fixed	Switcher	80%	3.17%	£0	3.7%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO20110
2 Yr Fixed	Switcher	85%	1.75%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO19922
2 Yr Fixed	Switcher	85%	2.98%	£0	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO19923
5 Yr Fixed	Switcher	85%	2.20%	£995	3.7%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO20111
5 Yr Fixed	Switcher	85%	3.38%	£0	3.8%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO20112
2 Yr Fixed	Switcher	90%	1.90%	£995	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO20003
2 Yr Fixed	Switcher	90%	3.08%	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO20004
5 Yr Fixed	Switcher	90%	2.40%	£995	4.0%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO20113
5 Yr Fixed	Switcher	90%	3.74%	£0	4.1%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO20024
2 Yr Fixed	Switcher	100%	3.60%	£995	4.3%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO20005
2 Yr Fixed	Switcher	100%	3.85%	£0	4.2%	C&I / Int Only	£0	Yes	4.24%	£10,000		FO20006
B2L												
2 Yr Fixed	BTL Switcher	60%	1.98%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO19927
2 Yr Fixed	BTL Switcher	60%	2.89%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO19928
2 Yr Tracker	BTL Switcher	60%	2.38% (1.63% above NW base rate)	£1995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4787
2 Yr Tracker	BTL Switcher	60%	3.43% (2.68% above NW base rate)	£0	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4788
5 Yr Fixed	BTL Switcher	60%	2.44%	£995	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO20030
5 Yr Fixed	BTL Switcher	60%	3.54%	£0	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO20031
2 Yr Fixed	BTL Switcher	70%	2.04%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO19929
2 Yr Fixed	BTL Switcher	70%	3.14%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO19930
2 Yr Tracker	BTL Switcher	70%	2.90% (2.15% above NW base rate)	£1995	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4789
2 Yr Tracker	BTL Switcher	70%	3.93% (3.18% above NW base rate)	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4790
5 Yr Fixed	BTL Switcher	70%	2.83%	£995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO20032
5 Yr Fixed	BTL Switcher	70%	3.98%	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO20033
2 Yr Fixed	BTL Switcher	75%	2.10%	£995	4.4%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO19931
2 Yr Fixed	BTL Switcher	75%	3.19%	£0	4.5%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO19932
2 Yr Tracker	BTL Switcher	75%	2.94% (2.19% above NW base rate)	£1995	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4791
2 Yr Tracker	BTL Switcher	75%	3.99% (3.24% above NW base rate)	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		TO4792
5 Yr Fixed	BTL Switcher	75%	2.88%	£995	4.6%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO20034
5 Yr Fixed	BTL Switcher	75%	4.07%	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO20035
2 Yr Fixed	BTL Switcher	90%	4.06%	£0	4.7%	C&I / Int Only	£0	Yes	4.74%	£25,000		FO19933

Product Range Additional Information

Additional Information

NatWest Base Rate: 0.75%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	2% Until 31/10/2020	31/10/2021
	2	1% Until 31/10/2021	
5 Yr Fixed	1	5% Until 31/10/2020	31/10/2024
	2	4% Until 31/10/2021	
	3	3% Until 31/10/2022	
	4	2% Until 31/10/2023	
	5	1% Until 31/10/2024	
2 Yr Tracker	1	1% Until 31/10/2020	31/10/2021
	2	0.5% Until 31/10/2021	

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.