

Intermediary Mortgage Rates

Produced: 07-May-19
16:02

Rates effective from 16 May 2019

New Customer

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%	1.44%	£995	3.9%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO19934
2 Yr Tracker	Purchase	60%	2.40%	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19935
2 Yr Tracker	Purchase	60%	1.34% (0.59% above NW base rate)	£995	3.9%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	TO4736
2 Yr Tracker	Purchase	60%	2.30% (1.55% above NW base rate)	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	TO4737
5 Yr Fixed	Purchase	60%	1.84%	£995	3.5%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO20159
5 Yr Fixed	Purchase	60%	3.09%	£0	3.9%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO20037
2 Yr Fixed	Purchase	70%	1.50%	£995	3.9%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO20157
2 Yr Fixed	Purchase	70%	2.45%	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19936
2 Yr Tracker	Purchase	70%	1.42% (0.67% above NW base rate)	£995	3.9%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	TO4738
2 Yr Tracker	Purchase	70%	2.35% (1.60% above NW base rate)	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	TO4739
5 Yr Fixed	Purchase	70%	1.88%	£995	3.5%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO20160
5 Yr Fixed	Purchase	70%	3.20%	£0	3.9%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO20039
2 Yr Fixed	Purchase	75%	1.52%	£995	3.9%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO19987
2 Yr Fixed	Purchase	75%	2.45%	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO19937
2 Yr Tracker	Purchase	75%	1.42% (0.67% above NW base rate)	£995	3.9%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	TO4741
2 Yr Tracker	Purchase	75%	2.35% (1.60% above NW base rate)	£0	4.0%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	TO4742
5 Yr Fixed	Purchase	75%	1.92%	£995	3.5%	C&I / Int Only			£250	Yes	4.24%	£25,000	£10,000,000	FO20040
5 Yr Fixed	Purchase	75%	3.21%	£0	3.9%	C&I / Int Only			£0	Yes	4.24%	£25,000	£10,000,000	FO20041
2 Yr Fixed	Purchase	80%	1.60%	£995	3.9%	C&I			£250	Yes	4.24%	£25,000		FO19994
2 Yr Fixed	Purchase	80%	2.94%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO19938
5 Yr Fixed	Purchase	80%	2.08%	£995	3.5%	C&I			£250	Yes	4.24%	£25,000		FO20161
5 Yr Fixed	Purchase	80%	3.38%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000		FO20043
2 Yr Fixed	Purchase	85%	1.70%	£995	4.0%	C&I			£250	Yes	4.24%	£25,000		FO19995
2 Yr Fixed	Purchase	85%	3.03%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO19939
5 Yr Fixed	Purchase	85%	2.10%	£995	3.5%	C&I			£250	Yes	4.24%	£25,000		FO20044
5 Yr Fixed	Purchase	85%	3.50%	£0	4.0%	C&I			£0	Yes	4.24%	£25,000		FO20045
2 Yr Fixed	Purchase	90%	1.96%	£995	4.0%	C&I			£250	Yes	4.24%	£25,000		FO20158
2 Yr Fixed	Purchase	90%	3.07%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO19940
5 Yr Fixed	Purchase	90%	2.32%	£995	3.6%	C&I			£250	Yes	4.24%	£25,000		FO20092
5 Yr Fixed	Purchase	90%	3.57%	£0	4.1%	C&I			£0	Yes	4.24%	£25,000		FO20066
2 Yr Fixed	Purchase	95%	3.08%	£0	4.1%	C&I			£250	Yes	4.24%	£25,000	£570,000	FO19941
5 Yr Fixed	Purchase	95%	3.58%	£0	4.1%	C&I			£250	Yes	4.24%	£25,000	£570,000	FO20093
Remortgage														
2 Yr Fixed	Remortgage	60%	1.53%	£995	3.9%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£25,000	£499,999	FO19988
2 Yr Fixed	Remortgage	60%	2.69%	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO19903
2 Yr Tracker	Remortgage	60%	1.43% (0.68% above NW base rate)	£995	3.9%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£25,000		TO4743
2 Yr Tracker	Remortgage	60%	2.59% (1.84% above NW base rate)	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	TO4744
5 Yr Fixed	Remortgage	60%	1.88%	£995	3.5%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£25,000	£499,999	FO20163
5 Yr Fixed	Remortgage	60%	2.97%	£0	3.8%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO20015
2 Yr Fixed	Remortgage	70%	1.59%	£995	3.9%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£25,000	£499,999	FO19989
2 Yr Fixed	Remortgage	70%	2.79%	£0	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO19904
2 Yr Tracker	Remortgage	70%	1.49% (0.74% above NW base rate)	£995	3.9%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£25,000		TO4745
2 Yr Tracker	Remortgage	70%	2.69% (1.94% above NW base rate)	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	TO4746
5 Yr Fixed	Remortgage	70%	1.95%	£995	3.5%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£25,000	£499,999	FO20164
5 Yr Fixed	Remortgage	70%	3.03%	£0	3.8%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO20016
2 Yr Fixed	Remortgage	75%	1.59%	£995	3.9%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£25,000		FO19990
2 Yr Fixed	Remortgage	75%	2.79%	£0	4.1%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO19905
2 Yr Tracker	Remortgage	75%	1.49% (0.74% above NW base rate)	£995	3.9%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£25,000		TO4747
2 Yr Tracker	Remortgage	75%	2.69% (1.94% above NW base rate)	£0	4.0%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	TO4748
5 Yr Fixed	Remortgage	75%	1.96%	£995	3.5%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£25,000	£499,999	FO20165
5 Yr Fixed	Remortgage	75%	3.05%	£0	3.8%	C&I / Int Only	Yes	Yes	£0	Yes	4.24%	£25,000	£2,000,000	FO20022
2 Yr Fixed	Remortgage	80%	1.74%	£995	3.9%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO19991
2 Yr Fixed	Remortgage	80%	2.89%	£0	4.1%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19910
5 Yr Fixed	Remortgage	80%	2.13%	£995	3.5%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO20166
5 Yr Fixed	Remortgage	80%	3.17%	£0	3.9%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO20023
2 Yr Fixed	Remortgage	85%	1.83%	£995	4.0%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO19992
2 Yr Fixed	Remortgage	85%	2.98%	£0	4.1%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19902
5 Yr Fixed	Remortgage	85%	2.18%	£995	3.5%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO20098
5 Yr Fixed	Remortgage	85%	3.38%	£0	4.0%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO20014
2 Yr Fixed	Remortgage	90%	2.02%	£995	4.0%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO20162
2 Yr Fixed	Remortgage	90%	3.08%	£0	4.1%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO19997
5 Yr Fixed	Remortgage	90%	2.38%	£995	3.6%	C&I	Yes	Yes	£250	Yes	4.24%	£25,000		FO20114
5 Yr Fixed	Remortgage	90%	3.74%	£0	4.1%	C&I	Yes	Yes	£0	Yes	4.24%	£25,000		FO20013
First Time Buyer														
2 Yr Fixed	Purchase	80%	2.64%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO19960
5 Yr Fixed	Purchase	80%	3.38%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO20067
2 Yr Fixed	Purchase	85%	2.65%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO19961
5 Yr Fixed	Purchase	85%	3.50%	£0	4.0%	C&I			£250	Yes	4.24%	£25,000		FO20068
2 Yr Fixed	Purchase	90%	2.91%	£0	4.1%	C&I			£250	Yes	4.24%	£25,000		FO19962
5 Yr Fixed	Purchase	90%	3.57%	£0	4.1%	C&I			£250	Yes	4.24%	£25,000		FO20069

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2 Yr Fixed	BTL Remortgage	70%	2.02%	£995	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19971
2 Yr Fixed	BTL Remortgage	70%	2.48%	£0	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19972
2 Yr Tracker	BTL Remortgage	70%	1.92% (1.17% above NW base rate)	£995	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	TO4777
2 Yr Tracker	BTL Remortgage	70%	2.38% (1.63% above NW base rate)	£0	4.5%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	TO4778
5 Yr Fixed	BTL Remortgage	70%	2.58%	£995	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO20081
5 Yr Fixed	BTL Remortgage	70%	2.77%	£0	4.1%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO20082
2 Yr Fixed	BTL Remortgage	75%	2.05%	£995	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19973
2 Yr Fixed	BTL Remortgage	75%	2.48%	£0	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO19974
2 Yr Tracker	BTL Remortgage	75%	1.95% (1.20% above NW base rate)	£995	4.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	TO4779
2 Yr Tracker	BTL Remortgage	75%	2.38% (1.63% above NW base rate)	£0	4.5%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	TO4780
5 Yr Fixed	BTL Remortgage	75%	2.58%	£995	4.0%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO20083
5 Yr Fixed	BTL Remortgage	75%	2.77%	£0	4.0%	C&I / Int Only	Yes	Yes	£250	Yes	4.74%	£25,000	£2,000,000	FO20084
Exclusive First Time Buyer														
5 Yr Fixed	Purchase	80%	2.39%	£0	3.6%	C&I		Yes	£500	Yes	4.24%	£25,000		FO20064
5 Yr Fixed	Purchase	85%	2.51%	£0	3.6%	C&I		Yes	£750	Yes	4.24%	£25,000		FO20122
5 Yr Fixed	Purchase	90%	2.69%	£0	3.7%	C&I		Yes	£750	Yes	4.24%	£25,000		FO20065
High Value - Remortgage														
2 Yr Fixed	Remortgage	60%	1.52%	£995	3.8%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£500,000		FO20011
5 Yr Fixed	Remortgage	60%	1.87%	£995	3.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£500,000		FO20182
2 Yr Fixed	Remortgage	70%	1.58%	£995	3.8%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£500,000		FO20012
5 Yr Fixed	Remortgage	70%	1.94%	£995	3.4%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£500,000		FO20183
5 Yr Fixed	Remortgage	75%	1.95%	£995	3.5%	C&I / Int Only	Yes	Yes	£250	Yes	4.24%	£500,000		FO20184
Help to Buy Shared Equity - Remo														
2 Yr Fixed	Remortgage	60%	2.16%	£995	4.0%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19911
2 Yr Fixed	Remortgage	60%	3.15%	£0	4.2%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19998
5 Yr Fixed	Remortgage	60%	2.36%	£995	3.7%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO20099
5 Yr Fixed	Remortgage	60%	4.44%	£0	4.4%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO20100
2 Yr Fixed	Remortgage	70%	2.17%	£995	4.0%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19999
2 Yr Fixed	Remortgage	70%	3.31%	£0	4.2%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO20000
5 Yr Fixed	Remortgage	70%	2.40%	£995	3.7%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO20101
5 Yr Fixed	Remortgage	70%	4.44%	£0	4.4%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO20102
2 Yr Fixed	Remortgage	75%	2.33%	£995	4.1%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO20001
2 Yr Fixed	Remortgage	75%	3.31%	£0	4.2%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO20002
5 Yr Fixed	Remortgage	75%	2.40%	£995	3.6%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO20025
5 Yr Fixed	Remortgage	75%	4.63%	£0	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO20026
Exclusive - Help to Buy Shared Equity - Remo														
2 Yr Fixed	Remortgage	60%	1.85%	£995	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19976
2 Yr Fixed	Remortgage	60%	2.90%	£0	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO19977
5 Yr Fixed	Remortgage	60%	2.15%	£995	3.9%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO20091
5 Yr Fixed	Remortgage	60%	3.49%	£0	4.3%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£360,000	FO20090
2 Yr Fixed	Remortgage	70%	1.88%	£995	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19978
2 Yr Fixed	Remortgage	70%	2.90%	£0	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO19983
5 Yr Fixed	Remortgage	70%	2.24%	£995	3.9%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO20089
5 Yr Fixed	Remortgage	70%	3.49%	£0	4.3%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£420,000	FO20088
2 Yr Fixed	Remortgage	75%	1.96%	£995	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO20008
2 Yr Fixed	Remortgage	75%	2.90%	£0	4.5%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO20009
5 Yr Fixed	Remortgage	75%	2.26%	£995	3.9%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO20087
5 Yr Fixed	Remortgage	75%	3.64%	£0	4.4%	C&I	Yes	Yes	£500	Yes	4.24%	£25,000	£450,000	FO20086

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.