

Intermediary Mortgage Rates

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Rates effective from 24 September 2020

Existing Customer

Product	Mortgage Type	LTV	Rate	Product Fee	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Non Standard Max Loan	Product Code
Core Range													
2 Yr Fixed	Switcher	60%	1.29%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24418
2 Yr Fixed	Switcher	60%	1.44%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24347
5 Yr Fixed	Switcher	60%	1.44%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24423
5 Yr Fixed	Switcher	60%	1.59%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24359
2 Yr Fixed	Switcher	70%	1.44%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24419
2 Yr Fixed	Switcher	70%	1.92%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24349
5 Yr Fixed	Switcher	70%	1.64%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24424
5 Yr Fixed	Switcher	70%	2.11%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24360
2 Yr Fixed	Switcher	75%	1.44%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24420
2 Yr Fixed	Switcher	75%	1.92%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24351
5 Yr Fixed	Switcher	75%	1.64%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24425
5 Yr Fixed	Switcher	75%	2.11%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000	£10,000,000	FO24361
2 Yr Fixed	Switcher	80%	1.79%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24421
2 Yr Fixed	Switcher	80%	2.34%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24353
5 Yr Fixed	Switcher	80%	2.04%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24426
5 Yr Fixed	Switcher	80%	2.62%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24363
2 Yr Fixed	Switcher	85%	2.19%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24422
2 Yr Fixed	Switcher	85%	2.93%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24355
5 Yr Fixed	Switcher	85%	2.55%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24427
5 Yr Fixed	Switcher	85%	3.33%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24365
2 Yr Fixed	Switcher	90%	2.44%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24356
2 Yr Fixed	Switcher	90%	3.08%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24214
5 Yr Fixed	Switcher	90%	2.74%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24366
5 Yr Fixed	Switcher	90%	3.74%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24170
2 Yr Fixed	Switcher	100%	3.00%	£995	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24357
2 Yr Fixed	Switcher	100%	3.25%	£0	C&I / Int Only			£0	Yes	3.59%	£10,000		FO24358
B2L													
2 Yr Fixed	BTL Switcher	60%	1.60%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24367
2 Yr Fixed	BTL Switcher	60%	2.39%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24368
5 Yr Fixed	BTL Switcher	60%	1.91%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24372
5 Yr Fixed	BTL Switcher	60%	2.89%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24373
2 Yr Fixed	BTL Switcher	70%	1.94%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24225
2 Yr Fixed	BTL Switcher	70%	2.69%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24369
5 Yr Fixed	BTL Switcher	70%	2.26%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24374
5 Yr Fixed	BTL Switcher	70%	3.33%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24375
2 Yr Fixed	BTL Switcher	75%	1.98%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24370
2 Yr Fixed	BTL Switcher	75%	2.74%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24371
5 Yr Fixed	BTL Switcher	75%	2.33%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24376
5 Yr Fixed	BTL Switcher	75%	3.42%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24377
2 Yr Fixed	BTL Switcher	90%	3.96%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000		FO24229

[Product Range Additional Information](#)

Additional Information

NatWest Base Rate: 0.10%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	2% Until 31/12/2021	31/12/2022
	2	1% Until 31/12/2022	
5 Yr Fixed	1	5% Until 31/12/2021	31/12/2025
	2	4% Until 31/12/2022	
	3	3% Until 31/12/2023	
	4	2% Until 31/12/2024	
	5	1% Until 31/12/2025	

Maximum Loan Sizes (Residential):

LTV	Maximum Loan Size
100%	£550,000
85%	£1,000,000
80%	£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.