

Intermediary Mortgage Rates

Produced: 25-Sep-20
11:34

Rates effective from 01 October 2020

New 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
Purchase													
2 Yr Fixed	Purchase	60%	1.38%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24378
2 Yr Fixed	Purchase	60%	2.40%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24180
5 Yr Fixed	Purchase	60%	1.55%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24383
5 Yr Fixed	Purchase	60%	3.09%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24184
2 Yr Fixed	Purchase	70%	1.58%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24379
2 Yr Fixed	Purchase	70%	2.45%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24181
5 Yr Fixed	Purchase	70%	1.84%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24384
5 Yr Fixed	Purchase	70%	3.20%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24186
2 Yr Fixed	Purchase	75%	1.58%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24380
2 Yr Fixed	Purchase	75%	2.45%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24182
5 Yr Fixed	Purchase	75%	1.84%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24385
5 Yr Fixed	Purchase	75%	3.21%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24190
2 Yr Fixed	Purchase	80%	1.99%	£995	C&I			£250	Yes	3.59%	£25,000		FO24381
2 Yr Fixed	Purchase	80%	2.94%	£0	C&I			£0	Yes	3.59%	£25,000		FO24183
5 Yr Fixed	Purchase	80%	2.20%	£995	C&I			£250	Yes	3.59%	£25,000		FO24386
5 Yr Fixed	Purchase	80%	3.38%	£0	C&I			£0	Yes	3.59%	£25,000		FO24191
2 Yr Fixed	Purchase	85%	2.79%	£995	C&I			£250	Yes	3.59%	£25,000		FO24382
2 Yr Fixed	Purchase	85%	2.95%	£0	C&I			£0	Yes	3.59%	£25,000		FO24065
5 Yr Fixed	Purchase	85%	2.89%	£995	C&I			£250	Yes	3.59%	£25,000		FO24387
5 Yr Fixed	Purchase	85%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000		FO24069
Remortgage													
2 Yr Fixed	Remortgage	60%	1.29%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24252
2 Yr Fixed	Remortgage	60%	2.69%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24136
5 Yr Fixed	Remortgage	60%	1.44%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24265
5 Yr Fixed	Remortgage	60%	2.97%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24139
2 Yr Fixed	Remortgage	70%	1.39%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24255
2 Yr Fixed	Remortgage	70%	2.79%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24137
5 Yr Fixed	Remortgage	70%	1.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24267
5 Yr Fixed	Remortgage	70%	3.03%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24140
2 Yr Fixed	Remortgage	75%	1.39%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24261
2 Yr Fixed	Remortgage	75%	2.79%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24138
5 Yr Fixed	Remortgage	75%	1.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24268
5 Yr Fixed	Remortgage	75%	3.05%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24162
2 Yr Fixed	Remortgage	80%	1.69%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000		FO24262
2 Yr Fixed	Remortgage	80%	2.89%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000		FO24145
5 Yr Fixed	Remortgage	80%	1.89%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000		FO24269
5 Yr Fixed	Remortgage	80%	3.17%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000		FO24163
2 Yr Fixed	Remortgage	85%	2.24%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000		FO24263
2 Yr Fixed	Remortgage	85%	2.90%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000		FO24071
5 Yr Fixed	Remortgage	85%	2.54%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000		FO24271
5 Yr Fixed	Remortgage	85%	3.18%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000		FO24078
First Time Buyer													
2 Yr Fixed	Purchase	80%	2.64%	£0	C&I			£250	Yes	3.59%	£25,000		FO24111
5 Yr Fixed	Purchase	80%	3.38%	£0	C&I			£250	Yes	3.59%	£25,000		FO24121
Shared Equity													
2 Yr Fixed	Purchase	60%	1.48%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24273
2 Yr Fixed	Purchase	60%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24123
5 Yr Fixed	Purchase	60%	1.65%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24277
5 Yr Fixed	Purchase	60%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24127
2 Yr Fixed	Purchase	70%	1.71%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24274
2 Yr Fixed	Purchase	70%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24124
5 Yr Fixed	Purchase	70%	1.99%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24279
5 Yr Fixed	Purchase	70%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24129
2 Yr Fixed	Purchase	75%	1.71%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24275
2 Yr Fixed	Purchase	75%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24125
5 Yr Fixed	Purchase	75%	1.99%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24280
5 Yr Fixed	Purchase	75%	3.49%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24130
Help to Buy: shared equity													
2 Yr Fixed	Purchase	60%	1.48%	£995	C&I			£250	Yes	3.59%	£25,000	£360,000	FO24287
2 Yr Fixed	Purchase	60%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£360,000	FO24131
5 Yr Fixed	Purchase	60%	1.65%	£995	C&I			£250	Yes	3.59%	£25,000	£360,000	FO24293
5 Yr Fixed	Purchase	60%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000	£360,000	FO24192
2 Yr Fixed	Purchase	70%	1.71%	£995	C&I			£250	Yes	3.59%	£25,000	£420,000	FO24290
2 Yr Fixed	Purchase	70%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£420,000	FO24132
5 Yr Fixed	Purchase	70%	1.99%	£995	C&I			£250	Yes	3.59%	£25,000	£420,000	FO24294
5 Yr Fixed	Purchase	70%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000	£420,000	FO24194

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2 Yr Fixed	Purchase	75%	1.71%	£995	C&I			£250	Yes	3.59%	£25,000	£450,000	FO24292
2 Yr Fixed	Purchase	75%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£450,000	FO24187
5 Yr Fixed	Purchase	75%	1.99%	£995	C&I			£250	Yes	3.59%	£25,000	£450,000	FO24296
5 Yr Fixed	Purchase	75%	3.49%	£0	C&I			£0	Yes	3.59%	£25,000	£450,000	FO24195

Help to Buy Shared Equity - Remo

2 Yr Fixed	Remortgage	60%	1.91%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO24146
2 Yr Fixed	Remortgage	60%	3.15%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO24201
5 Yr Fixed	Remortgage	60%	2.04%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO24209
5 Yr Fixed	Remortgage	60%	4.44%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO24210

2 Yr Fixed	Remortgage	70%	1.99%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO24302
2 Yr Fixed	Remortgage	70%	3.31%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO24203
5 Yr Fixed	Remortgage	70%	2.25%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO24303
5 Yr Fixed	Remortgage	70%	4.44%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO24212

2 Yr Fixed	Remortgage	75%	2.08%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO24204
2 Yr Fixed	Remortgage	75%	3.31%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO24208
5 Yr Fixed	Remortgage	75%	2.25%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO24304
5 Yr Fixed	Remortgage	75%	4.63%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO24205

B2L Pur

2 Yr Fixed	BTL Purchase	60%	1.35%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24196
2 Yr Fixed	BTL Purchase	60%	2.24%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24197
5 Yr Fixed	BTL Purchase	60%	2.05%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24106
5 Yr Fixed	BTL Purchase	60%	2.67%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24107

2 Yr Fixed	BTL Purchase	70%	1.87%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24102
2 Yr Fixed	BTL Purchase	70%	2.56%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24103
5 Yr Fixed	BTL Purchase	70%	2.18%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24112
5 Yr Fixed	BTL Purchase	70%	2.88%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24119

2 Yr Fixed	BTL Purchase	75%	1.87%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24104
2 Yr Fixed	BTL Purchase	75%	2.67%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24105
5 Yr Fixed	BTL Purchase	75%	2.18%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24120
5 Yr Fixed	BTL Purchase	75%	3.07%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24122

B2L Remo

2 Yr Fixed	BTL Remortgage	60%	1.60%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24141
2 Yr Fixed	BTL Remortgage	60%	2.77%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24142
5 Yr Fixed	BTL Remortgage	60%	2.05%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24157
5 Yr Fixed	BTL Remortgage	60%	2.94%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24158

2 Yr Fixed	BTL Remortgage	70%	1.85%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24156
2 Yr Fixed	BTL Remortgage	70%	3.02%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24147
5 Yr Fixed	BTL Remortgage	70%	2.31%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24179
5 Yr Fixed	BTL Remortgage	70%	3.38%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24159

2 Yr Fixed	BTL Remortgage	75%	1.98%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24143
2 Yr Fixed	BTL Remortgage	75%	3.07%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24144
5 Yr Fixed	BTL Remortgage	75%	2.32%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24160
5 Yr Fixed	BTL Remortgage	75%	3.47%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000		FO24161

Exclusive Pur

2 Yr Fixed	Purchase	60%	1.33%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24428
5 Yr Fixed	Purchase	60%	1.50%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24433

2 Yr Fixed	Purchase	70%	1.53%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24429
5 Yr Fixed	Purchase	70%	1.79%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24434

2 Yr Fixed	Purchase	75%	1.53%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24430
5 Yr Fixed	Purchase	75%	1.79%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24435

2 Yr Fixed	Purchase	80%	1.94%	£995	C&I			£250	Yes	3.59%	£25,000		FO24431
5 Yr Fixed	Purchase	80%	2.15%	£995	C&I			£250	Yes	3.59%	£25,000		FO24436

2 Yr Fixed	Purchase	85%	2.74%	£995	C&I			£250	Yes	3.59%	£25,000		FO24432
5 Yr Fixed	Purchase	85%	2.84%	£995	C&I			£250	Yes	3.59%	£25,000		FO24437

Exclusive B2L Pur

2 Yr Fixed	BTL Purchase	60%	1.60%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24148
2 Yr Fixed	BTL Purchase	60%	1.81%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24221
5 Yr Fixed	BTL Purchase	60%	1.92%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24134
5 Yr Fixed	BTL Purchase	60%	2.12%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24135

2 Yr Fixed	BTL Purchase	70%	1.74%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24149
2 Yr Fixed	BTL Purchase	70%	2.34%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24150
5 Yr Fixed	BTL Purchase	70%	2.21%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24110
5 Yr Fixed	BTL Purchase	70%	2.47%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24151

2 Yr Fixed	BTL Purchase	75%	1.74%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24108
2 Yr Fixed	BTL Purchase	75%	2.34%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24133
5 Yr Fixed	BTL Purchase	75%	2.26%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24152

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New 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
5 Yr Fixed	BTL Purchase	75%	2.57%	£0	C&I / Int Only		Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24153
Exclusive B2L Remo													
2 Yr Fixed	BTL Remortgage 60%		1.62%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24155
2 Yr Fixed	BTL Remortgage 60%		2.18%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24154
5 Yr Fixed	BTL Remortgage 60%		1.98%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24173
5 Yr Fixed	BTL Remortgage 60%		2.14%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24174
2 Yr Fixed	BTL Remortgage 70%		1.87%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24164
2 Yr Fixed	BTL Remortgage 70%		2.36%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24165
5 Yr Fixed	BTL Remortgage 70%		2.27%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24175
5 Yr Fixed	BTL Remortgage 70%		2.56%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24176
2 Yr Fixed	BTL Remortgage 75%		1.87%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24166
2 Yr Fixed	BTL Remortgage 75%		2.38%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24167
5 Yr Fixed	BTL Remortgage 75%		2.27%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24177
5 Yr Fixed	BTL Remortgage 75%		2.56%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24178
High Value - Remortgage													
2 Yr Fixed	Remortgage	60%	1.24%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000		FO24305
5 Yr Fixed	Remortgage	60%	1.43%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000		FO24308
2 Yr Fixed	Remortgage	70%	1.36%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000		FO24306
5 Yr Fixed	Remortgage	70%	1.57%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000		FO24310
2 Yr Fixed	Remortgage	75%	1.36%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000		FO24307
5 Yr Fixed	Remortgage	75%	1.57%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000		FO24309

[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%	£10,000,000

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.