

Rates effective from 16 October 2020

Intermediary Mortgage Rates
New Customer

Product	Mortgage Type	LTV	Rate	Product Fee	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Maximum 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%	1.66%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24438
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%	1.66%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24439
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	£1,000,000	FO24381
2 Yr Fixed	Purchase	80%	2.94%	£0	C&I			£0	Yes	3.59%	£25,000	£1,000,000	FO24183
5 Yr Fixed	Purchase	80%	2.20%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24386
5 Yr Fixed	Purchase	80%	3.38%	£0	C&I			£0	Yes	3.59%	£25,000	£1,000,000	FO24191
2 Yr Fixed	Purchase	85%	2.94%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24440
2 Yr Fixed	Purchase	85%	3.10%	£0	C&I			£0	Yes	3.59%	£25,000	£1,000,000	FO24441
5 Yr Fixed	Purchase	85%	3.04%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24442
5 Yr Fixed	Purchase	85%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000	£1,000,000	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%	1.49%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24443
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%	1.69%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24447
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%	1.49%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24444
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%	1.69%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24448
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%	1.79%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24445
2 Yr Fixed	Remortgage	80%	2.89%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24145
5 Yr Fixed	Remortgage	80%	2.04%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24449
5 Yr Fixed	Remortgage	80%	3.17%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24163
2 Yr Fixed	Remortgage	85%	2.44%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24446
2 Yr Fixed	Remortgage	85%	2.90%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24071
5 Yr Fixed	Remortgage	85%	2.60%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24450
5 Yr Fixed	Remortgage	85%	3.18%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24078
First Time Buyer													
2 Yr Fixed	Purchase	80%	2.64%	£0	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24111
5 Yr Fixed	Purchase	80%	3.38%	£0	C&I			£250	Yes	3.59%	£25,000	£1,000,000	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

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%	2.05%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24512
2 Yr Fixed	BTL Purchase	60%	2.94%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24513
5 Yr Fixed	BTL Purchase	60%	2.75%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24518
5 Yr Fixed	BTL Purchase	60%	3.37%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24519

2 Yr Fixed	BTL Purchase	70%	2.57%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24514
2 Yr Fixed	BTL Purchase	70%	3.26%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24515
5 Yr Fixed	BTL Purchase	70%	2.88%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24520
5 Yr Fixed	BTL Purchase	70%	3.58%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24521

2 Yr Fixed	BTL Purchase	75%	2.57%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24516
2 Yr Fixed	BTL Purchase	75%	3.37%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24517
5 Yr Fixed	BTL Purchase	75%	2.88%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24522
5 Yr Fixed	BTL Purchase	75%	3.77%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24523

B2L Remo

2 Yr Fixed	BTL Remortgage	60%	2.30%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24524
2 Yr Fixed	BTL Remortgage	60%	3.47%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24525
5 Yr Fixed	BTL Remortgage	60%	2.75%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24530
5 Yr Fixed	BTL Remortgage	60%	3.64%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24531

2 Yr Fixed	BTL Remortgage	70%	2.55%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24526
2 Yr Fixed	BTL Remortgage	70%	3.72%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24527
5 Yr Fixed	BTL Remortgage	70%	3.01%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24532
5 Yr Fixed	BTL Remortgage	70%	4.08%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24533

2 Yr Fixed	BTL Remortgage	75%	2.68%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24528
2 Yr Fixed	BTL Remortgage	75%	3.77%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24529
5 Yr Fixed	BTL Remortgage	75%	3.02%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24534
5 Yr Fixed	BTL Remortgage	75%	4.17%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24535

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%	1.61%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24451
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%	1.61%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24452
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	£1,000,000	FO24431
5 Yr Fixed	Purchase	80%	2.15%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24436

2 Yr Fixed	Purchase	85%	2.89%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24453
5 Yr Fixed	Purchase	85%	2.99%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24454

Exclusive B2L Pur

2 Yr Fixed	BTL Purchase	60%	2.30%	£995	C&I / Int Only	Yes		£250	Yes	4.09%	£25,000	£2,000,000	FO24536
2 Yr Fixed	BTL Purchase	60%	2.51%	£0	C&I / Int Only	Yes		£0	Yes	4.09%	£25,000	£2,000,000	FO24537
5 Yr Fixed	BTL Purchase	60%	2.62%	£995	C&I / Int Only	Yes		£250	Yes	4.09%	£25,000	£2,000,000	FO24542
5 Yr Fixed	BTL Purchase	60%	2.82%	£0	C&I / Int Only	Yes		£250	Yes	4.09%	£25,000	£2,000,000	FO24543

2 Yr Fixed	BTL Purchase	70%	2.44%	£995	C&I / Int Only	Yes		£250	Yes	4.09%	£25,000	£2,000,000	FO24538
2 Yr Fixed	BTL Purchase	70%	3.04%	£0	C&I / Int Only	Yes		£250	Yes	4.09%	£25,000	£2,000,000	FO24539
5 Yr Fixed	BTL Purchase	70%	2.91%	£995	C&I / Int Only	Yes		£0	Yes	4.09%	£25,000	£2,000,000	FO24544
5 Yr Fixed	BTL Purchase	70%	3.17%	£0	C&I / Int Only	Yes		£250	Yes	4.09%	£25,000	£2,000,000	FO24545

2 Yr Fixed	BTL Purchase	75%	2.44%	£995	C&I / Int Only	Yes		£250	Yes	4.09%	£25,000	£2,000,000	FO24540
2 Yr Fixed	BTL Purchase	75%	3.04%	£0	C&I / Int Only	Yes		£250	Yes	4.09%	£25,000	£2,000,000	FO24541
5 Yr Fixed	BTL Purchase	75%	2.96%	£995	C&I / Int Only	Yes		£250	Yes	4.09%	£25,000	£2,000,000	FO24546
5 Yr Fixed	BTL Purchase	75%	3.27%	£0	C&I / Int Only	Yes		£250	Yes	4.09%	£25,000	£2,000,000	FO24547

Exclusive B2L Remo

2 Yr Fixed	BTL Remortgage	60%	2.32%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24548
2 Yr Fixed	BTL Remortgage	60%	2.88%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24549
5 Yr Fixed	BTL Remortgage	60%	2.68%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24554

5 Yr Fixed	BTL Remortgage 60%	2.84%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24555
2 Yr Fixed	BTL Remortgage 70%	2.57%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24550
2 Yr Fixed	BTL Remortgage 70%	3.06%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24551
5 Yr Fixed	BTL Remortgage 70%	2.97%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24556
5 Yr Fixed	BTL Remortgage 70%	3.26%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24557
2 Yr Fixed	BTL Remortgage 75%	2.57%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24552
2 Yr Fixed	BTL Remortgage 75%	3.08%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24553
5 Yr Fixed	BTL Remortgage 75%	2.97%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24558
5 Yr Fixed	BTL Remortgage 75%	3.26%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24559
High Value - Remortgage												
2 Yr Fixed	Remortgage 60%	1.24%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24305
5 Yr Fixed	Remortgage 60%	1.43%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24308
2 Yr Fixed	Remortgage 70%	1.46%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24455
5 Yr Fixed	Remortgage 70%	1.67%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24457
2 Yr Fixed	Remortgage 75%	1.46%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24456
5 Yr Fixed	Remortgage 75%	1.67%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24458

Product Range Additional Information

Additional Information

NatWest Base Rate: 0.1%

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	