

Rates effective from 28 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
<b>Purchase</b>													
2 Yr Fixed	Purchase	60%	1.46%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24578
2 Yr Fixed	Purchase	60%	2.40%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24881
5 Yr Fixed	Purchase	60%	1.64%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24593
5 Yr Fixed	Purchase	60%	3.09%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24885
2 Yr Fixed	Purchase	70%	1.81%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24581
2 Yr Fixed	Purchase	70%	2.45%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24882
5 Yr Fixed	Purchase	70%	1.99%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24598
5 Yr Fixed	Purchase	70%	3.20%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24886
2 Yr Fixed	Purchase	75%	1.81%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24583
2 Yr Fixed	Purchase	75%	2.45%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24883
5 Yr Fixed	Purchase	75%	1.99%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24600
5 Yr Fixed	Purchase	75%	3.21%	£0	C&I / Int Only			£0	Yes	3.59%	£25,000	£10,000,000	FO24888
2 Yr Fixed	Purchase	80%	2.24%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24585
2 Yr Fixed	Purchase	80%	2.94%	£0	C&I			£0	Yes	3.59%	£25,000	£1,000,000	FO24884
5 Yr Fixed	Purchase	80%	2.29%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24602
5 Yr Fixed	Purchase	80%	3.38%	£0	C&I			£0	Yes	3.59%	£25,000	£1,000,000	FO24889
2 Yr Fixed	Purchase	85%	3.09%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24589
2 Yr Fixed	Purchase	85%	3.24%	£0	C&I			£0	Yes	3.59%	£25,000	£1,000,000	FO24590
5 Yr Fixed	Purchase	85%	3.29%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24605
5 Yr Fixed	Purchase	85%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000	£1,000,000	FO24894
<b>Remortgage</b>													
2 Yr Fixed	Remortgage	60%	1.34%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24607
2 Yr Fixed	Remortgage	60%	2.69%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24842
5 Yr Fixed	Remortgage	60%	1.44%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24897
5 Yr Fixed	Remortgage	60%	2.97%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24845
2 Yr Fixed	Remortgage	70%	1.49%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24895
2 Yr Fixed	Remortgage	70%	2.79%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24843
5 Yr Fixed	Remortgage	70%	1.69%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24898
5 Yr Fixed	Remortgage	70%	3.03%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24846
2 Yr Fixed	Remortgage	75%	1.49%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24896
2 Yr Fixed	Remortgage	75%	2.79%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24844
5 Yr Fixed	Remortgage	75%	1.69%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO24899
5 Yr Fixed	Remortgage	75%	3.05%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO24868
2 Yr Fixed	Remortgage	80%	1.99%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24609
2 Yr Fixed	Remortgage	80%	2.89%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24851
5 Yr Fixed	Remortgage	80%	2.04%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24777
5 Yr Fixed	Remortgage	80%	3.17%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24869
2 Yr Fixed	Remortgage	85%	2.64%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24612
2 Yr Fixed	Remortgage	85%	3.24%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24616
5 Yr Fixed	Remortgage	85%	2.69%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24620
5 Yr Fixed	Remortgage	85%	3.29%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24623
<b>First Time Buyer</b>													
2 Yr Fixed	Purchase	80%	2.64%	£0	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24824
5 Yr Fixed	Purchase	80%	3.38%	£0	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24828
<b>Shared Equity</b>													
2 Yr Fixed	Purchase	60%	1.48%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24814
2 Yr Fixed	Purchase	60%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24830
5 Yr Fixed	Purchase	60%	1.80%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24632
5 Yr Fixed	Purchase	60%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24833
2 Yr Fixed	Purchase	70%	1.88%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24627
2 Yr Fixed	Purchase	70%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24831
5 Yr Fixed	Purchase	70%	2.11%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24635
5 Yr Fixed	Purchase	70%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24834
2 Yr Fixed	Purchase	75%	1.88%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24629
2 Yr Fixed	Purchase	75%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24832
5 Yr Fixed	Purchase	75%	2.11%	£995	C&I			£250	Yes	3.59%	£25,000	£1,500,000	FO24637
5 Yr Fixed	Purchase	75%	3.49%	£0	C&I			£0	Yes	3.59%	£25,000	£1,500,000	FO24835
<b>Help to Buy: shared equity</b>													
2 Yr Fixed	Purchase	60%	1.48%	£995	C&I			£250	Yes	3.59%	£25,000	£360,000	FO24815
2 Yr Fixed	Purchase	60%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£360,000	FO24836
5 Yr Fixed	Purchase	60%	1.80%	£995	C&I			£250	Yes	3.59%	£25,000	£360,000	FO24644
5 Yr Fixed	Purchase	60%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000	£360,000	FO24890
2 Yr Fixed	Purchase	70%	1.88%	£995	C&I			£250	Yes	3.59%	£25,000	£420,000	FO24640
2 Yr Fixed	Purchase	70%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£420,000	FO24837
5 Yr Fixed	Purchase	70%	2.11%	£995	C&I			£250	Yes	3.59%	£25,000	£420,000	FO24646
5 Yr Fixed	Purchase	70%	3.39%	£0	C&I			£0	Yes	3.59%	£25,000	£420,000	FO24838

2 Yr Fixed	Purchase	75%	1.88%	£995	C&I			£250	Yes	3.59%	£25,000	£450,000	FO24642
2 Yr Fixed	Purchase	75%	2.68%	£0	C&I			£0	Yes	3.59%	£25,000	£450,000	FO24887
5 Yr Fixed	Purchase	75%	2.11%	£995	C&I			£250	Yes	3.59%	£25,000	£450,000	FO24649
5 Yr Fixed	Purchase	75%	3.49%	£0	C&I			£0	Yes	3.59%	£25,000	£450,000	FO24891

**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	FO24852
2 Yr Fixed	Remortgage	60%	3.15%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO24778
5 Yr Fixed	Remortgage	60%	2.04%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO24784
5 Yr Fixed	Remortgage	60%	4.44%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO24785

2 Yr Fixed	Remortgage	70%	1.99%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO24779
2 Yr Fixed	Remortgage	70%	3.31%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO24780
5 Yr Fixed	Remortgage	70%	2.25%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO24786
5 Yr Fixed	Remortgage	70%	4.44%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO24787

2 Yr Fixed	Remortgage	75%	2.08%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO24781
2 Yr Fixed	Remortgage	75%	3.31%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO24783
5 Yr Fixed	Remortgage	75%	2.25%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO24776
5 Yr Fixed	Remortgage	75%	4.63%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO24782

**B2L Pur**

2 Yr Fixed	BTL Purchase	60%	2.05%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24892
2 Yr Fixed	BTL Purchase	60%	2.94%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24893
5 Yr Fixed	BTL Purchase	60%	2.75%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24820
5 Yr Fixed	BTL Purchase	60%	3.37%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24821

2 Yr Fixed	BTL Purchase	70%	2.57%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24816
2 Yr Fixed	BTL Purchase	70%	3.26%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24817
5 Yr Fixed	BTL Purchase	70%	2.88%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24825
5 Yr Fixed	BTL Purchase	70%	3.58%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24826

2 Yr Fixed	BTL Purchase	75%	2.57%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24818
2 Yr Fixed	BTL Purchase	75%	3.37%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24819
5 Yr Fixed	BTL Purchase	75%	2.88%	£995	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24827
5 Yr Fixed	BTL Purchase	75%	3.77%	£0	C&I / Int Only			£0	Yes	4.09%	£25,000	£2,000,000	FO24829

**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	FO24847
2 Yr Fixed	BTL Remortgage	60%	3.47%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24848
5 Yr Fixed	BTL Remortgage	60%	2.75%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24863
5 Yr Fixed	BTL Remortgage	60%	3.64%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24864

2 Yr Fixed	BTL Remortgage	70%	2.55%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24862
2 Yr Fixed	BTL Remortgage	70%	3.72%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24853
5 Yr Fixed	BTL Remortgage	70%	3.01%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24880
5 Yr Fixed	BTL Remortgage	70%	4.08%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24865

2 Yr Fixed	BTL Remortgage	75%	2.68%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24849
2 Yr Fixed	BTL Remortgage	75%	3.77%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24850
5 Yr Fixed	BTL Remortgage	75%	3.02%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24866
5 Yr Fixed	BTL Remortgage	75%	4.17%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24867

**Exclusive B2L Pur**

2 Yr Fixed	BTL Purchase	60%	2.30%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24854
2 Yr Fixed	BTL Purchase	60%	2.51%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24795
5 Yr Fixed	BTL Purchase	60%	2.62%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24840
5 Yr Fixed	BTL Purchase	60%	2.82%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24841

2 Yr Fixed	BTL Purchase	70%	2.44%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24855
2 Yr Fixed	BTL Purchase	70%	3.04%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24856
5 Yr Fixed	BTL Purchase	70%	2.91%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO24823
5 Yr Fixed	BTL Purchase	70%	3.17%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24857

2 Yr Fixed	BTL Purchase	75%	2.44%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24822
2 Yr Fixed	BTL Purchase	75%	3.04%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24839
5 Yr Fixed	BTL Purchase	75%	2.96%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24858
5 Yr Fixed	BTL Purchase	75%	3.27%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24859

**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	FO24861
2 Yr Fixed	BTL Remortgage	60%	2.88%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24860
5 Yr Fixed	BTL Remortgage	60%	2.68%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24874
5 Yr Fixed	BTL Remortgage	60%	2.84%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24875

2 Yr Fixed	BTL Remortgage	70%	2.57%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24870
2 Yr Fixed	BTL Remortgage	70%	3.06%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24871
5 Yr Fixed	BTL Remortgage	70%	2.97%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24876
5 Yr Fixed	BTL Remortgage	70%	3.26%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24877

2 Yr Fixed	BTL Remortgage	75%	2.57%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24872
2 Yr Fixed	BTL Remortgage	75%	3.08%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24873
5 Yr Fixed	BTL Remortgage	75%	2.97%	£995	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24878
5 Yr Fixed	BTL Remortgage	75%	3.26%	£0	C&I / Int Only	Yes	Yes	£250	Yes	4.09%	£25,000	£2,000,000	FO24879

**High Value - Remortgage**

2 Yr Fixed	Remortgage	60%	1.26%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24655
5 Yr Fixed	Remortgage	60%	1.43%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24902

2 Yr Fixed	Remortgage	70%	1.46%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24900
5 Yr Fixed	Remortgage	70%	1.67%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24904
2 Yr Fixed	Remortgage	75%	1.46%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24901
5 Yr Fixed	Remortgage	75%	1.67%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£2,000,000	FO24903
<b>Green Pur</b>													
2 Yr Fixed	Purchase	60%	1.33%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24566
5 Yr Fixed	Purchase	60%	1.50%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24569
2 Yr Fixed	Purchase	75%	1.61%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24567
5 Yr Fixed	Purchase	75%	1.79%	£995	C&I / Int Only			£250	Yes	3.59%	£25,000	£10,000,000	FO24570
2 Yr Fixed	Purchase	85%	2.89%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24568
5 Yr Fixed	Purchase	85%	2.99%	£995	C&I			£250	Yes	3.59%	£25,000	£1,000,000	FO24573

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 31/03/2022	31/03/2023
	2	1% Until 31/03/2023	
5 Yr Fixed	1	5% Until 31/03/2022	31/03/2026
	2	4% Until 31/03/2023	
	3	3% Until 31/03/2024	
	4	2% Until 31/03/2025	
	5	1% Until 31/03/2026	