

Rates effective from 16 December 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%	1.25%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO25058
2 Yr Fixed	Purchase	60%	2.40%	£0	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24957
5 Yr Fixed	Purchase	60%	1.39%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO25063
5 Yr Fixed	Purchase	60%	3.09%	£0	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24967
2 Yr Fixed	Purchase	70%	1.57%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO25059
2 Yr Fixed	Purchase	70%	2.45%	£0	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24959
5 Yr Fixed	Purchase	70%	1.86%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24968
5 Yr Fixed	Purchase	70%	3.20%	£0	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24969
2 Yr Fixed	Purchase	75%	1.57%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO25060
2 Yr Fixed	Purchase	75%	2.45%	£0	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24961
5 Yr Fixed	Purchase	75%	1.86%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24970
5 Yr Fixed	Purchase	75%	3.21%	£0	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24971
2 Yr Fixed	Purchase	80%	2.09%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO25061
2 Yr Fixed	Purchase	80%	2.94%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24963
5 Yr Fixed	Purchase	80%	2.29%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24972
5 Yr Fixed	Purchase	80%	3.38%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24974
2 Yr Fixed	Purchase	85%	2.90%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO25062
2 Yr Fixed	Purchase	85%	3.24%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24965
5 Yr Fixed	Purchase	85%	3.09%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO25064
5 Yr Fixed	Purchase	85%	3.39%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24975
2 Yr Fixed	Purchase	90%	3.55%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO25137
2 Yr Fixed	Purchase	90%	3.75%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO25138
5 Yr Fixed	Purchase	90%	3.60%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO25139
5 Yr Fixed	Purchase	90%	3.80%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO25140
Remortgage													
2 Yr Fixed	Remortgage	60%	1.25%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO25065
2 Yr Fixed	Remortgage	60%	2.69%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24842
5 Yr Fixed	Remortgage	60%	1.39%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO25069
5 Yr Fixed	Remortgage	60%	2.97%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24845
2 Yr Fixed	Remortgage	70%	1.49%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO25066
2 Yr Fixed	Remortgage	70%	2.79%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24843
5 Yr Fixed	Remortgage	70%	1.69%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO25070
5 Yr Fixed	Remortgage	70%	3.03%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24846
2 Yr Fixed	Remortgage	75%	1.49%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO25067
2 Yr Fixed	Remortgage	75%	2.79%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24844
5 Yr Fixed	Remortgage	75%	1.69%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£349,999	FO25071
5 Yr Fixed	Remortgage	75%	3.05%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO24868
2 Yr Fixed	Remortgage	80%	2.04%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO25068
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%	2.24%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24982
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%	2.79%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24983
5 Yr Fixed	Remortgage	85%	3.29%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO24623
First Time Buyer													
2 Yr Fixed	Purchase	80%	2.64%	£0	C&I		Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO24984
5 Yr Fixed	Purchase	80%	3.38%	£0	C&I		Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO24985
Shared Equity													
2 Yr Fixed	Purchase	60%	1.48%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO24986
2 Yr Fixed	Purchase	60%	2.68%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO24987
5 Yr Fixed	Purchase	60%	1.80%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO24992
5 Yr Fixed	Purchase	60%	3.39%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO24993
2 Yr Fixed	Purchase	70%	1.88%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO24988
2 Yr Fixed	Purchase	70%	2.68%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO25001
5 Yr Fixed	Purchase	70%	2.11%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO24994
5 Yr Fixed	Purchase	70%	3.39%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO24995
2 Yr Fixed	Purchase	75%	1.88%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO25003
2 Yr Fixed	Purchase	75%	2.68%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO24991
5 Yr Fixed	Purchase	75%	2.11%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO24996
5 Yr Fixed	Purchase	75%	3.49%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO24997
Help to Buy: shared equity													
2 Yr Fixed	Purchase	60%	1.48%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£360,000	FO25141
2 Yr Fixed	Purchase	60%	2.68%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£360,000	FO25142
5 Yr Fixed	Purchase	60%	1.80%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£360,000	FO25147
5 Yr Fixed	Purchase	60%	3.39%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£360,000	FO25148

2 Yr Fixed	Purchase	70%	1.88%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£420,000	FO25143
2 Yr Fixed	Purchase	70%	2.68%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£420,000	FO25144
5 Yr Fixed	Purchase	70%	2.11%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£420,000	FO25149
5 Yr Fixed	Purchase	70%	3.39%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£420,000	FO25150

2 Yr Fixed	Purchase	75%	1.88%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£450,000	FO25145
2 Yr Fixed	Purchase	75%	2.68%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£450,000	FO25146
5 Yr Fixed	Purchase	75%	2.11%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£450,000	FO25151
5 Yr Fixed	Purchase	75%	3.49%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£450,000	FO25152

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	FO25153
2 Yr Fixed	Remortgage	60%	3.15%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO25154
5 Yr Fixed	Remortgage	60%	2.04%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO25159
5 Yr Fixed	Remortgage	60%	4.44%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO25160

2 Yr Fixed	Remortgage	70%	1.99%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO25155
2 Yr Fixed	Remortgage	70%	3.31%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO25156
5 Yr Fixed	Remortgage	70%	2.25%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO25162
5 Yr Fixed	Remortgage	70%	4.44%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO25164

2 Yr Fixed	Remortgage	75%	2.08%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO25157
2 Yr Fixed	Remortgage	75%	3.31%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO25158
5 Yr Fixed	Remortgage	75%	2.25%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO25167
5 Yr Fixed	Remortgage	75%	4.63%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO25169

B2L Pur

2 Yr Fixed	BTL Purchase	60%	1.60%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25015
2 Yr Fixed	BTL Purchase	60%	2.24%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25016
5 Yr Fixed	BTL Purchase	60%	1.88%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25021
5 Yr Fixed	BTL Purchase	60%	2.67%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25022

2 Yr Fixed	BTL Purchase	70%	1.98%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25017
2 Yr Fixed	BTL Purchase	70%	2.56%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25018
5 Yr Fixed	BTL Purchase	70%	2.14%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25023
5 Yr Fixed	BTL Purchase	70%	2.88%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25024

2 Yr Fixed	BTL Purchase	75%	1.98%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25019
2 Yr Fixed	BTL Purchase	75%	2.67%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25020
5 Yr Fixed	BTL Purchase	75%	2.18%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25025
5 Yr Fixed	BTL Purchase	75%	3.07%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25026

B2L Remo

2 Yr Fixed	BTL Remortgage	60%	1.60%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25027
2 Yr Fixed	BTL Remortgage	60%	2.77%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25028
5 Yr Fixed	BTL Remortgage	60%	1.91%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25033
5 Yr Fixed	BTL Remortgage	60%	2.94%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25034

2 Yr Fixed	BTL Remortgage	70%	1.89%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25029
2 Yr Fixed	BTL Remortgage	70%	3.02%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25030
5 Yr Fixed	BTL Remortgage	70%	2.18%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25035
5 Yr Fixed	BTL Remortgage	70%	3.38%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25036

2 Yr Fixed	BTL Remortgage	75%	1.89%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25031
2 Yr Fixed	BTL Remortgage	75%	3.07%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25032
5 Yr Fixed	BTL Remortgage	75%	2.18%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25037
5 Yr Fixed	BTL Remortgage	75%	3.47%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO25038

High Value - Remortgage

2 Yr Fixed	Remortgage	60%	1.19%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£10,000,000	FO25086
5 Yr Fixed	Remortgage	60%	1.34%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£10,000,000	FO25094

2 Yr Fixed	Remortgage	70%	1.44%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£10,000,000	FO25089
5 Yr Fixed	Remortgage	70%	1.67%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£10,000,000	FO24904

2 Yr Fixed	Remortgage	75%	1.44%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£10,000,000	FO25091
5 Yr Fixed	Remortgage	75%	1.67%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£350,000	£10,000,000	FO24903

Green Pur

2 Yr Fixed	Purchase	60%	1.22%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO25075
5 Yr Fixed	Purchase	60%	1.37%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO25080

2 Yr Fixed	Purchase	75%	1.56%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO25040
5 Yr Fixed	Purchase	75%	1.68%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO25081

2 Yr Fixed	Purchase	85%	2.82%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO25078
5 Yr Fixed	Purchase	85%	2.95%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO25083

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	