

Rates effective from 11 November 2021

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%	1.23%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28257
2 Yr Fixed	Purchase	60%	1.47%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28258
5 Yr Fixed	Purchase	60%	1.35%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28263
5 Yr Fixed	Purchase	60%	1.56%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28264
2 Yr Fixed	Purchase	70%	1.28%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28259
2 Yr Fixed	Purchase	70%	1.52%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28260
5 Yr Fixed	Purchase	70%	1.48%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28265
5 Yr Fixed	Purchase	70%	1.66%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28266
2 Yr Fixed	Purchase	75%	1.28%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28261
2 Yr Fixed	Purchase	75%	1.52%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28262
5 Yr Fixed	Purchase	75%	1.48%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28267
5 Yr Fixed	Purchase	75%	1.66%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28268
2 Yr Fixed	Purchase	80%	1.44%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27973
2 Yr Fixed	Purchase	80%	1.83%	£0	C&I		Yes	£150	Yes	3.59%	£25,000	£1,000,000	FO27882
5 Yr Fixed	Purchase	80%	1.88%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27947
5 Yr Fixed	Purchase	80%	1.90%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27879
2 Yr Fixed	Purchase	85%	1.58%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27883
2 Yr Fixed	Purchase	85%	1.88%	£0	C&I		Yes	£150	Yes	3.59%	£25,000	£1,000,000	FO27974
5 Yr Fixed	Purchase	85%	2.03%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27948
5 Yr Fixed	Purchase	85%	2.23%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27880
2 Yr Fixed	Purchase	90%	1.83%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO27872
2 Yr Fixed	Purchase	90%	2.08%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO27936
5 Yr Fixed	Purchase	90%	2.53%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO27938
5 Yr Fixed	Purchase	90%	2.73%	£0	C&I		Yes	£150	Yes	3.59%	£25,000	£550,000	FO27939
Remortgage													
2 Yr Fixed	Remortgage	60%	1.23%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28269
2 Yr Fixed	Remortgage	60%	1.49%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28270
5 Yr Fixed	Remortgage	60%	1.38%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28275
5 Yr Fixed	Remortgage	60%	1.58%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28276
2 Yr Fixed	Remortgage	70%	1.27%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28271
2 Yr Fixed	Remortgage	70%	1.58%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28272
5 Yr Fixed	Remortgage	70%	1.48%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28277
5 Yr Fixed	Remortgage	70%	1.63%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28278
2 Yr Fixed	Remortgage	75%	1.27%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28273
2 Yr Fixed	Remortgage	75%	1.58%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28274
2 Yr Tracker	Remortgage	75%	0.82% (0.72% above NW base rate)	£1495	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	TO5510
5 Yr Fixed	Remortgage	75%	1.48%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28279
5 Yr Fixed	Remortgage	75%	1.63%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28280
2 Yr Fixed	Remortgage	80%	1.43%	£995	C&I	Yes	Yes	£200	Yes	3.59%	£25,000	£1,000,000	FO27951
2 Yr Fixed	Remortgage	80%	1.99%	£0	C&I	Yes	Yes	£200	Yes	3.59%	£25,000	£1,000,000	FO27921
5 Yr Fixed	Remortgage	80%	1.94%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27905
5 Yr Fixed	Remortgage	80%	2.29%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27930
2 Yr Fixed	Remortgage	85%	1.61%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27932
2 Yr Fixed	Remortgage	85%	2.13%	£0	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO27933
5 Yr Fixed	Remortgage	85%	2.58%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27935
5 Yr Fixed	Remortgage	85%	2.79%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO27964
2 Yr Fixed	Remortgage	90%	2.08%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£550,000	FO27982
2 Yr Fixed	Remortgage	90%	2.40%	£0	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£550,000	FO27984
5 Yr Fixed	Remortgage	90%	3.29%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£550,000	FO27985
5 Yr Fixed	Remortgage	90%	3.52%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£550,000	FO27989
First Time Buyer													
2 Yr Fixed	Purchase	80%	1.43%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO27907
5 Yr Fixed	Purchase	80%	1.81%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO28001
2 Yr Fixed	Purchase	85%	1.57%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO27999
5 Yr Fixed	Purchase	85%	2.02%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO28002
2 Yr Fixed	Purchase	90%	1.82%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£550,000	FO28000
5 Yr Fixed	Purchase	90%	2.52%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£550,000	FO28006
Shared Equity													
2 Yr Fixed	Purchase	60%	1.33%	£995	C&I		Yes	£400	Yes	3.59%	£25,000	£1,500,000	FO28281
2 Yr Fixed	Purchase	60%	1.57%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28102
5 Yr Fixed	Purchase	60%	1.62%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£1,500,000	FO28107
5 Yr Fixed	Purchase	60%	2.19%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28108
2 Yr Fixed	Purchase	70%	1.48%	£995	C&I		Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO28103
2 Yr Fixed	Purchase	70%	1.83%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28104
5 Yr Fixed	Purchase	70%	1.88%	£995	C&I		Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO28109
5 Yr Fixed	Purchase	70%	2.38%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28110

2 Yr Fixed	Purchase	75%	1.48%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO28105
2 Yr Fixed	Purchase	75%	1.83%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28106
5 Yr Fixed	Purchase	75%	1.88%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO28111
5 Yr Fixed	Purchase	75%	2.38%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28112

Help to Buy: shared equity

2 Yr Fixed	Purchase	60%	1.33%	£995	C&I	Yes	£400	Yes	3.59%	£25,000	£360,000	FO28282
2 Yr Fixed	Purchase	60%	1.57%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£360,000	FO28126
5 Yr Fixed	Purchase	60%	1.62%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£360,000	FO28131
5 Yr Fixed	Purchase	60%	2.19%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£360,000	FO28132

2 Yr Fixed	Purchase	70%	1.48%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28127
2 Yr Fixed	Purchase	70%	1.83%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£420,000	FO28128
5 Yr Fixed	Purchase	70%	1.88%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28133
5 Yr Fixed	Purchase	70%	2.38%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£420,000	FO28134

2 Yr Fixed	Purchase	75%	1.48%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28129
2 Yr Fixed	Purchase	75%	1.83%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£450,000	FO28130
5 Yr Fixed	Purchase	75%	1.88%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28135
5 Yr Fixed	Purchase	75%	2.38%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£450,000	FO28136

Help to Buy Shared Equity - Remo

2 Yr Fixed	Remortgage	60%	1.55%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28137
2 Yr Fixed	Remortgage	60%	1.90%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28138
5 Yr Fixed	Remortgage	60%	1.68%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28143
5 Yr Fixed	Remortgage	60%	1.98%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28144

2 Yr Fixed	Remortgage	70%	1.80%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28139
2 Yr Fixed	Remortgage	70%	2.28%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28140
5 Yr Fixed	Remortgage	70%	1.90%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28145
5 Yr Fixed	Remortgage	70%	2.33%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28146

2 Yr Fixed	Remortgage	75%	1.80%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28141
2 Yr Fixed	Remortgage	75%	2.28%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28142
5 Yr Fixed	Remortgage	75%	1.90%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28147
5 Yr Fixed	Remortgage	75%	2.33%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28148

B2L Pur

2 Yr Fixed	BTL Purchase	60%	1.39%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27997
2 Yr Fixed	BTL Purchase	60%	1.79%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27998
5 Yr Fixed	BTL Purchase	60%	1.65%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27911
5 Yr Fixed	BTL Purchase	60%	1.90%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27934

2 Yr Fixed	BTL Purchase	70%	1.58%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28283
2 Yr Fixed	BTL Purchase	70%	2.07%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27874
5 Yr Fixed	BTL Purchase	70%	1.86%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27986
5 Yr Fixed	BTL Purchase	70%	2.13%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27987

2 Yr Fixed	BTL Purchase	75%	1.58%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28284
2 Yr Fixed	BTL Purchase	75%	2.07%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27937
5 Yr Fixed	BTL Purchase	75%	1.69%	£1495	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28011
5 Yr Fixed	BTL Purchase	75%	1.86%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27988
5 Yr Fixed	BTL Purchase	75%	2.13%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28004

B2L Remo

2 Yr Fixed	BTL Remortgage	60%	1.38%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27917
2 Yr Fixed	BTL Remortgage	60%	1.59%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27918
5 Yr Fixed	BTL Remortgage	60%	1.53%	£1495	C&I / Int Only	Yes	£0	No	4.09%	£25,000	£2,000,000	FO28327
5 Yr Fixed	BTL Remortgage	60%	1.64%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28285
5 Yr Fixed	BTL Remortgage	60%	1.90%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27925

2 Yr Fixed	BTL Remortgage	70%	1.64%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27923
2 Yr Fixed	BTL Remortgage	70%	1.73%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27922
5 Yr Fixed	BTL Remortgage	70%	1.83%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28286
5 Yr Fixed	BTL Remortgage	70%	2.01%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27926

2 Yr Fixed	BTL Remortgage	75%	1.64%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27919
2 Yr Fixed	BTL Remortgage	75%	1.73%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27920
5 Yr Fixed	BTL Remortgage	75%	1.83%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28287
5 Yr Fixed	BTL Remortgage	75%	2.01%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27928

Green Pur

2 Yr Fixed	Purchase	60%	1.22%	£995	C&I / Int Only	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28288
5 Yr Fixed	Purchase	60%	1.34%	£995	C&I / Int Only	Yes	£350	Yes	3.59%	£25,000	£10,000,000	FO28290

2 Yr Fixed	Purchase	75%	1.27%	£995	C&I / Int Only	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28289
5 Yr Fixed	Purchase	75%	1.47%	£995	C&I / Int Only	Yes	£350	Yes	3.59%	£25,000	£10,000,000	FO28291

2 Yr Fixed	Purchase	85%	1.56%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO28010
5 Yr Fixed	Purchase	85%	2.01%	£995	C&I	Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO27983

Mortgage Guarantee Scheme

2 Yr Fixed	Purchase	95%	3.00%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£570,000	FO27970
5 Yr Fixed	Purchase	95%	3.25%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£570,000	FO27971

Green Remo

2 Yr Fixed	Remortgage	60%	1.22%	£995	C&I / Int Only	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28292
5 Yr Fixed	Remortgage	60%	1.37%	£995	C&I / Int Only	Yes	£350	Yes	3.59%	£25,000	£2,000,000	FO28294

2 Yr Fixed	Remortgage	75%	1.26%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28293
5 Yr Fixed	Remortgage	75%	1.47%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£2,000,000	FO28295
2 Yr Fixed	Remortgage	85%	1.60%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO27979
5 Yr Fixed	Remortgage	85%	2.49%	£995	C&I	Yes	Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO27981

Product Range Additional Information

Additional Information

NatWest Base Rate: 0.1%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 28/02/2023	29/02/2024
	2	0.75% Until 29/02/2024	
5 Yr Fixed	1	4.5% Until 28/02/2023	28/02/2027
	2	4.25% Until 29/02/2024	
	3	4% Until 28/02/2025	
	4	2.5% Until 28/02/2026	
	5	1% Until 28/02/2027	
2 Yr Tracker	1	0.5% Until 28/02/2023	29/02/2024
	2	0.25% Until 29/02/2024	