

Rates effective from 24 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%	1.33%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28370
2 Yr Fixed	Purchase	60%	1.61%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28371
5 Yr Fixed	Purchase	60%	1.51%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28378
5 Yr Fixed	Purchase	60%	1.66%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28379
2 Yr Fixed	Purchase	70%	1.40%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28372
2 Yr Fixed	Purchase	70%	1.63%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28373
5 Yr Fixed	Purchase	70%	1.55%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28380
5 Yr Fixed	Purchase	70%	1.73%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28381
2 Yr Fixed	Purchase	75%	1.40%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28374
2 Yr Fixed	Purchase	75%	1.63%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28375
5 Yr Fixed	Purchase	75%	1.55%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28382
5 Yr Fixed	Purchase	75%	1.73%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28383
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%	1.74%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28384
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%	1.99%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28385
5 Yr Fixed	Purchase	85%	2.17%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28386
2 Yr Fixed	Purchase	90%	1.78%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£550,000	FO28376
2 Yr Fixed	Purchase	90%	2.08%	£0	C&I		Yes	£250	Yes	3.59%	£25,000	£550,000	FO28377
5 Yr Fixed	Purchase	90%	2.46%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO28387
5 Yr Fixed	Purchase	90%	2.68%	£0	C&I		Yes	£150	Yes	3.59%	£25,000	£550,000	FO28388
Remortgage													
2 Yr Fixed	Remortgage	60%	1.33%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28389
2 Yr Fixed	Remortgage	60%	1.61%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28390
5 Yr Fixed	Remortgage	60%	1.51%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28396
5 Yr Fixed	Remortgage	60%	1.66%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28397
2 Yr Fixed	Remortgage	70%	1.40%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28391
2 Yr Fixed	Remortgage	70%	1.63%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28392
5 Yr Fixed	Remortgage	70%	1.55%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28398
5 Yr Fixed	Remortgage	70%	1.73%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28399
2 Yr Fixed	Remortgage	75%	1.40%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28393
2 Yr Fixed	Remortgage	75%	1.63%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28394
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%	1.55%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28400
5 Yr Fixed	Remortgage	75%	1.73%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28401
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%	1.78%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28402
5 Yr Fixed	Remortgage	80%	2.14%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28403
2 Yr Fixed	Remortgage	85%	1.58%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO28395
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%	2.43%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28404
5 Yr Fixed	Remortgage	85%	2.64%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28405
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%	3.14%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£550,000	FO28406
5 Yr Fixed	Remortgage	90%	3.37%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£550,000	FO28407
First Time Buyer													
5 Yr Fixed	Purchase	80%	1.73%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO28559
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%	1.98%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO28535
2 Yr Fixed	Purchase	90%	1.77%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£550,000	FO28545
5 Yr Fixed	Purchase	90%	2.45%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£550,000	FO28417
Shared Equity													
2 Yr Fixed	Purchase	60%	1.39%	£995	C&I		Yes	£400	Yes	3.59%	£25,000	£1,500,000	FO28418
2 Yr Fixed	Purchase	60%	1.71%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28420
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	Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO28105
2 Yr Fixed	Purchase	75%	1.83%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28106
5 Yr Fixed	Purchase	75%	1.88%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO28111
5 Yr Fixed	Purchase	75%	2.38%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28112

Help to Buy: shared equity

2 Yr Fixed	Purchase	60%	1.39%	£995	C&I	Yes	Yes	£400	Yes	3.59%	£25,000	£360,000	FO28539
2 Yr Fixed	Purchase	60%	1.71%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£360,000	FO28423
5 Yr Fixed	Purchase	60%	1.62%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£360,000	FO28131
5 Yr Fixed	Purchase	60%	2.19%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£360,000	FO28132

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

2 Yr Fixed	Purchase	75%	1.48%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28129
2 Yr Fixed	Purchase	75%	1.83%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£450,000	FO28130
5 Yr Fixed	Purchase	75%	1.88%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28135
5 Yr Fixed	Purchase	75%	2.38%	£0	C&I	Yes	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	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28137
2 Yr Fixed	Remortgage	60%	1.90%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28138
5 Yr Fixed	Remortgage	60%	1.68%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28143
5 Yr Fixed	Remortgage	60%	1.98%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28144

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

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

B2L Pur

2 Yr Fixed	BTL Purchase	60%	1.34%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28560
2 Yr Fixed	BTL Purchase	60%	1.79%	£0	C&I / Int Only	Yes	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	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	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27934

2 Yr Fixed	BTL Purchase	70%	1.48%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28534
2 Yr Fixed	BTL Purchase	70%	1.83%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28540
5 Yr Fixed	BTL Purchase	70%	1.76%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28439
5 Yr Fixed	BTL Purchase	70%	2.13%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27987

2 Yr Fixed	BTL Purchase	75%	1.48%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28435
2 Yr Fixed	BTL Purchase	75%	1.83%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28538
5 Yr Fixed	BTL Purchase	75%	1.69%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28011
5 Yr Fixed	BTL Purchase	75%	1.76%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28544
5 Yr Fixed	BTL Purchase	75%	2.13%	£0	C&I / Int Only	Yes	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	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27917
2 Yr Fixed	BTL Remortgage	60%	1.66%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28580
5 Yr Fixed	BTL Remortgage	60%	1.53%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28327
5 Yr Fixed	BTL Remortgage	60%	1.64%	£995	C&I / Int Only	Yes	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	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27925

2 Yr Fixed	BTL Remortgage	70%	1.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28446
2 Yr Fixed	BTL Remortgage	70%	1.73%	£0	C&I / Int Only	Yes	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	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	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27926

2 Yr Fixed	BTL Remortgage	75%	1.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28448
2 Yr Fixed	BTL Remortgage	75%	1.73%	£0	C&I / Int Only	Yes	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	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	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27928

Green Pur

2 Yr Fixed	Purchase	60%	1.32%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28450
5 Yr Fixed	Purchase	60%	1.50%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£10,000,000	FO28454

2 Yr Fixed	Purchase	75%	1.39%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28452
5 Yr Fixed	Purchase	75%	1.54%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£10,000,000	FO28456

2 Yr Fixed	Purchase	85%	1.56%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO28010
5 Yr Fixed	Purchase	85%	1.97%	£995	C&I	Yes	Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO28543

Mortgage Guarantee Scheme

2 Yr Fixed	Purchase	95%	2.84%	£0	C&I	Yes	Yes	£750	Yes	3.59%	£25,000	£570,000	FO28547
5 Yr Fixed	Purchase	95%	3.08%	£0	C&I	Yes	Yes	£750	Yes	3.59%	£25,000	£570,000	FO28427

Green Remo

2 Yr Fixed	Remortgage	60%	1.32%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28459
5 Yr Fixed	Remortgage	60%	1.50%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£2,000,000	FO28465

2 Yr Fixed	Remortgage	75%	1.39%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28461
5 Yr Fixed	Remortgage	75%	1.54%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£2,000,000	FO28466
2 Yr Fixed	Remortgage	85%	1.57%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO28541
5 Yr Fixed	Remortgage	85%	2.34%	£995	C&I	Yes	Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO28561
B2L Green Pur													
2 Yr Fixed	BTL Purchase	65%	1.34%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28558
5 Yr Fixed	BTL Purchase	65%	1.65%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28556
2 Yr Fixed	BTL Purchase	75%	1.47%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28548
5 Yr Fixed	BTL Purchase	75%	1.75%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28475
B2L Green Remo													
2 Yr Fixed	BTL Remortgage	65%	1.38%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28555
5 Yr Fixed	BTL Remortgage	65%	1.64%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28554
2 Yr Fixed	BTL Remortgage	75%	1.53%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28478
5 Yr Fixed	BTL Remortgage	75%	1.82%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28479

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	