

Rates effective from 12 October 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
<b>Purchase</b>													
2 Yr Fixed	Purchase	60%	0.93%	£995	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO27865
2 Yr Fixed	Purchase	60%	1.11%	£0	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO27866
5 Yr Fixed	Purchase	60%	0.98%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO27975
5 Yr Fixed	Purchase	60%	1.13%	£0	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO27976
2 Yr Fixed	Purchase	70%	1.03%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO27945
2 Yr Fixed	Purchase	70%	1.23%	£0	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO28005
5 Yr Fixed	Purchase	70%	1.28%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO27958
5 Yr Fixed	Purchase	70%	1.43%	£0	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO27870
2 Yr Fixed	Purchase	75%	1.03%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO27946
2 Yr Fixed	Purchase	75%	1.23%	£0	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO27972
5 Yr Fixed	Purchase	75%	1.28%	£995	C&I / Int Only		Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO27871
5 Yr Fixed	Purchase	75%	1.43%	£0	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO27873
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
<b>Remortgage</b>													
2 Yr Fixed	Remortgage	60%	0.88%	£995	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO27906
2 Yr Fixed	Remortgage	60%	1.09%	£0	C&I / Int Only	Yes	Yes	£100	Yes	3.59%	£25,000	£2,000,000	FO27899
5 Yr Fixed	Remortgage	60%	0.98%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO27952
5 Yr Fixed	Remortgage	60%	1.19%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO27915
2 Yr Fixed	Remortgage	70%	1.07%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO27949
2 Yr Fixed	Remortgage	70%	1.38%	£0	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO27913
5 Yr Fixed	Remortgage	70%	1.30%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO27953
5 Yr Fixed	Remortgage	70%	1.43%	£0	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO27916
2 Yr Fixed	Remortgage	75%	1.07%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO27950
2 Yr Fixed	Remortgage	75%	1.38%	£0	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO27914
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%	1.30%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO27954
5 Yr Fixed	Remortgage	75%	1.43%	£0	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO27929
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
<b>First Time Buyer</b>													
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
<b>Shared Equity</b>													
2 Yr Fixed	Purchase	60%	1.08%	£995	C&I		Yes	£400	Yes	3.59%	£25,000	£1,500,000	FO27881
2 Yr Fixed	Purchase	60%	1.47%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO27886
5 Yr Fixed	Purchase	60%	1.52%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£1,500,000	FO27889
5 Yr Fixed	Purchase	60%	2.09%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO27990
2 Yr Fixed	Purchase	70%	1.38%	£995	C&I		Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO27887
2 Yr Fixed	Purchase	70%	1.73%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO27995
5 Yr Fixed	Purchase	70%	1.78%	£995	C&I		Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO27991
5 Yr Fixed	Purchase	70%	2.28%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO27992

2 Yr Fixed	Purchase	75%	1.38%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO27996
2 Yr Fixed	Purchase	75%	1.73%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO27888
5 Yr Fixed	Purchase	75%	1.78%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO27993
5 Yr Fixed	Purchase	75%	2.28%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO27994

**Help to Buy: shared equity**

2 Yr Fixed	Purchase	60%	1.08%	£995	C&I	Yes	£400	Yes	3.59%	£25,000	£360,000	FO27940
2 Yr Fixed	Purchase	60%	1.47%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£360,000	FO27941
5 Yr Fixed	Purchase	60%	1.52%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£360,000	FO27959
5 Yr Fixed	Purchase	60%	2.09%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£360,000	FO27960

2 Yr Fixed	Purchase	70%	1.38%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO27957
2 Yr Fixed	Purchase	70%	1.73%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£420,000	FO27942
5 Yr Fixed	Purchase	70%	1.78%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO27961
5 Yr Fixed	Purchase	70%	2.28%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£420,000	FO27962

2 Yr Fixed	Purchase	75%	1.38%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO27955
2 Yr Fixed	Purchase	75%	1.73%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£450,000	FO27956
5 Yr Fixed	Purchase	75%	1.78%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO27963
5 Yr Fixed	Purchase	75%	2.28%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£450,000	FO27965

**Help to Buy Shared Equity - Remo**

2 Yr Fixed	Remortgage	60%	1.45%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£360,000	FO27966
2 Yr Fixed	Remortgage	60%	1.80%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£360,000	FO27896
5 Yr Fixed	Remortgage	60%	1.58%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£360,000	FO27884
5 Yr Fixed	Remortgage	60%	1.88%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£360,000	FO27885

2 Yr Fixed	Remortgage	70%	1.70%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO27900
2 Yr Fixed	Remortgage	70%	2.18%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO27908
5 Yr Fixed	Remortgage	70%	1.80%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO27910
5 Yr Fixed	Remortgage	70%	2.23%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£420,000	FO27875

2 Yr Fixed	Remortgage	75%	1.70%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO27909
2 Yr Fixed	Remortgage	75%	2.18%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO27878
5 Yr Fixed	Remortgage	75%	1.80%	£995	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO27876
5 Yr Fixed	Remortgage	75%	2.23%	£0	C&I	Yes	£500	Yes	3.59%	£25,000	£450,000	FO27877

**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%	1.68%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28003
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%	1.68%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27891
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%	1.69%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27924
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%	1.93%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27931
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%	1.29%	£1495	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28012
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%	1.93%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO27927
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%	0.92%	£995	C&I / Int Only	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO27943
5 Yr Fixed	Purchase	60%	0.97%	£995	C&I / Int Only	Yes	£350	Yes	3.59%	£25,000	£10,000,000	FO28008

2 Yr Fixed	Purchase	75%	1.02%	£995	C&I / Int Only	Yes	£0	Yes	3.59%	£25,000	£10,000,000	FO28007
5 Yr Fixed	Purchase	75%	1.27%	£995	C&I / Int Only	Yes	£350	Yes	3.59%	£25,000	£10,000,000	FO27944

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%	0.87%	£995	C&I / Int Only	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO27977
5 Yr Fixed	Remortgage	60%	0.97%	£995	C&I / Int Only	Yes	£350	Yes	3.59%	£25,000	£2,000,000	FO28009

2 Yr Fixed	Remortgage	75%	1.06%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO27978
5 Yr Fixed	Remortgage	75%	1.29%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£2,000,000	FO27980
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	