

Rates effective from 07 January 2022

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%	1.34%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29103
2 Yr Fixed	Purchase	60%	1.63%	£0	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29104
5 Yr Fixed	Purchase	60%	1.49%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29115
5 Yr Fixed	Purchase	60%	1.70%	£0	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29116
2 Yr Fixed	Purchase	70%	1.43%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29105
2 Yr Fixed	Purchase	70%	1.70%	£0	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29106
5 Yr Fixed	Purchase	70%	1.56%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29117
5 Yr Fixed	Purchase	70%	1.73%	£0	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29118
2 Yr Fixed	Purchase	75%	1.43%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29107
2 Yr Fixed	Purchase	75%	1.70%	£0	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29108
5 Yr Fixed	Purchase	75%	1.56%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29119
5 Yr Fixed	Purchase	75%	1.73%	£0	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29120
2 Yr Fixed	Purchase	80%	1.45%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29109
2 Yr Fixed	Purchase	80%	1.75%	£0	C&I		Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29110
5 Yr Fixed	Purchase	80%	1.72%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29121
5 Yr Fixed	Purchase	80%	1.94%	£0	C&I		Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29122
2 Yr Fixed	Purchase	85%	1.48%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO29111
2 Yr Fixed	Purchase	85%	1.77%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO29112
5 Yr Fixed	Purchase	85%	1.88%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO29123
5 Yr Fixed	Purchase	85%	2.12%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO29124
2 Yr Fixed	Purchase	90%	1.68%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO29113
2 Yr Fixed	Purchase	90%	1.90%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO29114
5 Yr Fixed	Purchase	90%	2.31%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO29125
5 Yr Fixed	Purchase	90%	2.46%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO29126
Remortgage													
2 Yr Fixed	Remortgage	60%	1.29%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO29127
2 Yr Fixed	Remortgage	60%	1.58%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO29128
5 Yr Fixed	Remortgage	60%	1.47%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO29139
5 Yr Fixed	Remortgage	60%	1.63%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO29140
2 Yr Fixed	Remortgage	70%	1.45%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO29129
2 Yr Fixed	Remortgage	70%	1.69%	£0	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO29130
5 Yr Fixed	Remortgage	70%	1.53%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO29141
5 Yr Fixed	Remortgage	70%	1.72%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO29142
2 Yr Fixed	Remortgage	75%	1.45%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO29131
2 Yr Fixed	Remortgage	75%	1.69%	£0	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO29132
2 Yr Tracker	Remortgage	75%	0.99% (0.74% above NW base rate)	£1495	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	TO5512
5 Yr Fixed	Remortgage	75%	1.53%	£995	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO29143
5 Yr Fixed	Remortgage	75%	1.72%	£0	C&I / Int Only	Yes	Yes	£0	Yes	3.59%	£25,000	£2,000,000	FO29144
2 Yr Fixed	Remortgage	80%	1.50%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29133
2 Yr Fixed	Remortgage	80%	1.87%	£0	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29134
5 Yr Fixed	Remortgage	80%	1.78%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28950
5 Yr Fixed	Remortgage	80%	2.04%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO29062
2 Yr Fixed	Remortgage	85%	1.55%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29135
2 Yr Fixed	Remortgage	85%	1.95%	£0	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29136
5 Yr Fixed	Remortgage	85%	1.97%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO29145
5 Yr Fixed	Remortgage	85%	2.18%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO29146
2 Yr Fixed	Remortgage	90%	2.03%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£550,000	FO29137
2 Yr Fixed	Remortgage	90%	2.29%	£0	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£550,000	FO29138
5 Yr Fixed	Remortgage	90%	2.58%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£550,000	FO29147
5 Yr Fixed	Remortgage	90%	2.62%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£550,000	FO29148
First Time Buyer													
2 Yr Fixed	Purchase	85%	1.58%	£995	C&I		Yes	£750	Yes	3.59%	£25,000	£1,000,000	FO29150
2 Yr Fixed	Purchase	85%	1.99%	£0	C&I		Yes	£750	Yes	3.59%	£25,000	£1,000,000	FO29149
5 Yr Fixed	Purchase	85%	1.97%	£995	C&I		Yes	£750	Yes	3.59%	£25,000	£1,000,000	FO29154
5 Yr Fixed	Purchase	85%	2.25%	£0	C&I		Yes	£750	Yes	3.59%	£25,000	£1,000,000	FO29153
2 Yr Fixed	Purchase	90%	1.81%	£995	C&I		Yes	£750	Yes	3.59%	£25,000	£550,000	FO29152
2 Yr Fixed	Purchase	90%	2.22%	£0	C&I		Yes	£750	Yes	3.59%	£25,000	£550,000	FO29151
5 Yr Fixed	Purchase	90%	2.35%	£995	C&I		Yes	£750	Yes	3.59%	£25,000	£550,000	FO29156
5 Yr Fixed	Purchase	90%	2.59%	£0	C&I		Yes	£750	Yes	3.59%	£25,000	£550,000	FO29155
Shared Equity													
2 Yr Fixed	Purchase	60%	1.44%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£1,500,000	FO29157
2 Yr Fixed	Purchase	60%	1.78%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28813
5 Yr Fixed	Purchase	60%	1.59%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£1,500,000	FO29162
5 Yr Fixed	Purchase	60%	1.85%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO29163
2 Yr Fixed	Purchase	70%	1.54%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£1,500,000	FO29158
2 Yr Fixed	Purchase	70%	1.85%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO29159
5 Yr Fixed	Purchase	70%	1.66%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£1,500,000	FO29164

5 Yr Fixed	Purchase	70%	1.88%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO29165
2 Yr Fixed	Purchase	75%	1.54%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£1,500,000	FO29160
2 Yr Fixed	Purchase	75%	1.85%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO29161
5 Yr Fixed	Purchase	75%	1.66%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£1,500,000	FO29166
5 Yr Fixed	Purchase	75%	1.88%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO29167

Help to Buy: shared equity

2 Yr Fixed	Purchase	60%	1.44%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£360,000	FO29168
2 Yr Fixed	Purchase	60%	1.78%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£360,000	FO28820
5 Yr Fixed	Purchase	60%	1.59%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£360,000	FO29173
5 Yr Fixed	Purchase	60%	1.85%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£360,000	FO29174
2 Yr Fixed	Purchase	70%	1.54%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£420,000	FO29169
2 Yr Fixed	Purchase	70%	1.85%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£420,000	FO29170
5 Yr Fixed	Purchase	70%	1.66%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£420,000	FO29175
5 Yr Fixed	Purchase	70%	1.88%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£420,000	FO29176
2 Yr Fixed	Purchase	75%	1.54%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£450,000	FO29171
2 Yr Fixed	Purchase	75%	1.85%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£450,000	FO29172
5 Yr Fixed	Purchase	75%	1.66%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£450,000	FO29177
5 Yr Fixed	Purchase	75%	1.88%	£0	C&I	Yes	£0	Yes	3.59%	£25,000	£450,000	FO29178

Help to Buy Shared Equity - Remo

2 Yr Fixed	Remortgage	60%	1.60%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28826
2 Yr Fixed	Remortgage	60%	2.05%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28827
5 Yr Fixed	Remortgage	60%	1.78%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28828
5 Yr Fixed	Remortgage	60%	2.13%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28829
2 Yr Fixed	Remortgage	70%	1.80%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28945
2 Yr Fixed	Remortgage	70%	2.28%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28953
5 Yr Fixed	Remortgage	70%	1.90%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28955
5 Yr Fixed	Remortgage	70%	2.33%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28924
2 Yr Fixed	Remortgage	75%	1.80%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28954
2 Yr Fixed	Remortgage	75%	2.28%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28927
5 Yr Fixed	Remortgage	75%	1.90%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28925
5 Yr Fixed	Remortgage	75%	2.33%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28926

B2L Pur

2 Yr Fixed	BTL Purchase	60%	1.44%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29067
2 Yr Fixed	BTL Purchase	60%	1.79%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28871
5 Yr Fixed	BTL Purchase	60%	1.69%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29070
5 Yr Fixed	BTL Purchase	60%	1.90%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28970
2 Yr Fixed	BTL Purchase	70%	1.58%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29068
2 Yr Fixed	BTL Purchase	70%	1.83%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28923
5 Yr Fixed	BTL Purchase	70%	1.79%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29071
5 Yr Fixed	BTL Purchase	70%	2.13%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28863
2 Yr Fixed	BTL Purchase	75%	1.58%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29069
2 Yr Fixed	BTL Purchase	75%	1.83%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28974
5 Yr Fixed	BTL Purchase	75%	1.77%	£1495	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29181
5 Yr Fixed	BTL Purchase	75%	1.83%	£995	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29179
5 Yr Fixed	BTL Purchase	75%	2.18%	£0	C&I / Int Only	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29180

B2L Remo

2 Yr Fixed	BTL Remortgage	60%	1.43%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28833
2 Yr Fixed	BTL Remortgage	60%	1.71%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28834
5 Yr Fixed	BTL Remortgage	60%	1.58%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29083
5 Yr Fixed	BTL Remortgage	60%	1.64%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28960
5 Yr Fixed	BTL Remortgage	60%	1.95%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29186
2 Yr Fixed	BTL Remortgage	70%	1.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29182
2 Yr Fixed	BTL Remortgage	70%	1.83%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29183
5 Yr Fixed	BTL Remortgage	70%	1.83%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28967
5 Yr Fixed	BTL Remortgage	70%	2.01%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28962
2 Yr Fixed	BTL Remortgage	75%	1.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29184
2 Yr Fixed	BTL Remortgage	75%	1.83%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29185
5 Yr Fixed	BTL Remortgage	75%	1.83%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28963
5 Yr Fixed	BTL Remortgage	75%	2.01%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28964

Green Pur

2 Yr Fixed	Purchase	60%	1.33%	£995	C&I / Int Only	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29187
5 Yr Fixed	Purchase	60%	1.48%	£995	C&I / Int Only	Yes	£350	Yes	3.59%	£25,000	£10,000,000	FO29190
2 Yr Fixed	Purchase	75%	1.42%	£995	C&I / Int Only	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29188
5 Yr Fixed	Purchase	75%	1.55%	£995	C&I / Int Only	Yes	£350	Yes	3.59%	£25,000	£10,000,000	FO29191
2 Yr Fixed	Purchase	85%	1.46%	£995	C&I	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29189
5 Yr Fixed	Purchase	85%	1.87%	£995	C&I	Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO29192

Mortgage Guarantee Scheme

2 Yr Fixed	Purchase	95%	2.84%	£0	C&I	Yes	£750	Yes	3.59%	£25,000	£570,000	FO28909
5 Yr Fixed	Purchase	95%	3.08%	£0	C&I	Yes	£750	Yes	3.59%	£25,000	£570,000	FO28910

Green Remo

2 Yr Fixed	Remortgage	60%	1.28%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO29193
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5 Yr Fixed	Remortgage	60%	1.46%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£2,000,000	FO29196
2 Yr Fixed	Remortgage	75%	1.44%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO29194
5 Yr Fixed	Remortgage	75%	1.52%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£2,000,000	FO29197
2 Yr Fixed	Remortgage	85%	1.53%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29195
5 Yr Fixed	Remortgage	85%	1.95%	£995	C&I	Yes	Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO29198
B2L Green Pur													
2 Yr Fixed	BTL Purchase	65%	1.43%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29077
5 Yr Fixed	BTL Purchase	65%	1.68%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29079
2 Yr Fixed	BTL Purchase	75%	1.57%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29078
5 Yr Fixed	BTL Purchase	75%	1.82%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29199
B2L Green Remo													
2 Yr Fixed	BTL Remortgage	65%	1.42%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28846
5 Yr Fixed	BTL Remortgage	65%	1.63%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29081
2 Yr Fixed	BTL Remortgage	75%	1.58%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29200
5 Yr Fixed	BTL Remortgage	75%	1.82%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28980

Product Range Additional Information

Additional Information

NatWest Base Rate: 0.25%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 30/04/2023	30/04/2024
	2	0.75% Until 30/04/2024	
5 Yr Fixed	1	4.5% Until 30/04/2023	30/04/2027
	2	4.25% Until 30/04/2024	
	3	4% Until 30/04/2025	
	4	2.5% Until 30/04/2026	
	5	1% Until 30/04/2027	
2 Yr Tracker	1	0.5% Until 30/04/2023	30/04/2024
	2	0.25% Until 30/04/2024	