

Rates effective from 21 July 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
<b>Purchase</b>													
2 Yr Fixed	Purchase	60%	3.35%	£995	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32514
2 Yr Fixed	Purchase	60%	3.55%	£0	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32515
5 Yr Fixed	Purchase	60%	3.49%	£995	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32662
5 Yr Fixed	Purchase	60%	3.69%	£0	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32663
2 Yr Fixed	Purchase	75%	3.36%	£995	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32516
2 Yr Fixed	Purchase	75%	3.55%	£0	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32517
5 Yr Fixed	Purchase	75%	3.54%	£995	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32664
5 Yr Fixed	Purchase	75%	3.69%	£0	C&I / Int Only		Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32665
2 Yr Fixed	Purchase	80%	3.40%	£995	C&I		Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32518
2 Yr Fixed	Purchase	80%	3.59%	£0	C&I		Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32519
5 Yr Fixed	Purchase	80%	3.59%	£995	C&I		Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32666
5 Yr Fixed	Purchase	80%	3.79%	£0	C&I		Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32667
2 Yr Fixed	Purchase	85%	3.40%	£995	C&I		Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32520
2 Yr Fixed	Purchase	85%	3.64%	£0	C&I		Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32521
5 Yr Fixed	Purchase	85%	3.64%	£995	C&I		Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32668
5 Yr Fixed	Purchase	85%	3.79%	£0	C&I		Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32669
2 Yr Fixed	Purchase	90%	3.41%	£995	C&I		Yes	£0	Yes	4.74%	£25,000	£550,000	FO32522
2 Yr Fixed	Purchase	90%	3.69%	£0	C&I		Yes	£0	Yes	4.74%	£25,000	£550,000	FO32523
5 Yr Fixed	Purchase	90%	3.64%	£995	C&I		Yes	£0	Yes	4.74%	£25,000	£550,000	FO32670
5 Yr Fixed	Purchase	90%	3.85%	£0	C&I		Yes	£0	Yes	4.74%	£25,000	£550,000	FO32671
<b>Remortgage</b>													
2 Yr Fixed	Remortgage	60%	3.25%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32534
2 Yr Fixed	Remortgage	60%	3.55%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32535
5 Yr Fixed	Remortgage	60%	3.26%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32544
5 Yr Fixed	Remortgage	60%	3.56%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32545
2 Yr Fixed	Remortgage	75%	3.31%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32536
2 Yr Fixed	Remortgage	75%	3.60%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32537
5 Yr Fixed	Remortgage	75%	3.32%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32546
5 Yr Fixed	Remortgage	75%	3.61%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32547
2 Yr Fixed	Remortgage	80%	3.36%	£995	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32538
2 Yr Fixed	Remortgage	80%	3.65%	£0	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32539
5 Yr Fixed	Remortgage	80%	3.40%	£995	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32335
5 Yr Fixed	Remortgage	80%	3.66%	£0	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32324
2 Yr Fixed	Remortgage	85%	3.39%	£995	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32540
2 Yr Fixed	Remortgage	85%	3.70%	£0	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32541
5 Yr Fixed	Remortgage	85%	3.45%	£995	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32338
5 Yr Fixed	Remortgage	85%	3.71%	£0	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32548
2 Yr Fixed	Remortgage	90%	3.44%	£995	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£550,000	FO32542
2 Yr Fixed	Remortgage	90%	3.79%	£0	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£550,000	FO32543
5 Yr Fixed	Remortgage	90%	3.55%	£995	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£550,000	FO32353
5 Yr Fixed	Remortgage	90%	3.84%	£0	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£550,000	FO32334
<b>First Time Buyer</b>													
2 Yr Fixed	Purchase	85%	3.54%	£995	C&I		Yes	£1000	Yes	4.74%	£25,000	£1,000,000	FO32672
2 Yr Fixed	Purchase	85%	3.99%	£0	C&I		Yes	£1000	Yes	4.74%	£25,000	£1,000,000	FO32673
5 Yr Fixed	Purchase	85%	3.69%	£995	C&I		Yes	£1000	Yes	4.74%	£25,000	£1,000,000	FO32675
5 Yr Fixed	Purchase	85%	4.04%	£0	C&I		Yes	£1000	Yes	4.74%	£25,000	£1,000,000	FO32676
2 Yr Fixed	Purchase	90%	3.58%	£995	C&I		Yes	£1000	Yes	4.74%	£25,000	£550,000	FO32551
2 Yr Fixed	Purchase	90%	4.09%	£0	C&I		Yes	£1000	Yes	4.74%	£25,000	£550,000	FO32674
5 Yr Fixed	Purchase	90%	3.79%	£995	C&I		Yes	£1000	Yes	4.74%	£25,000	£550,000	FO32677
5 Yr Fixed	Purchase	90%	4.14%	£0	C&I		Yes	£1000	Yes	4.74%	£25,000	£550,000	FO32678
<b>Shared Equity</b>													
2 Yr Fixed	Purchase	60%	3.55%	£995	C&I		Yes	£250	Yes	4.74%	£25,000	£1,500,000	FO32557
2 Yr Fixed	Purchase	60%	3.75%	£0	C&I		Yes	£0	Yes	4.74%	£25,000	£1,500,000	FO32558
5 Yr Fixed	Purchase	60%	3.56%	£995	C&I		Yes	£250	Yes	4.74%	£25,000	£1,500,000	FO32561
5 Yr Fixed	Purchase	60%	3.76%	£0	C&I		Yes	£0	Yes	4.74%	£25,000	£1,500,000	FO32562
2 Yr Fixed	Purchase	75%	3.56%	£995	C&I		Yes	£250	Yes	4.74%	£25,000	£1,500,000	FO32559
2 Yr Fixed	Purchase	75%	3.75%	£0	C&I		Yes	£0	Yes	4.74%	£25,000	£1,500,000	FO32560
5 Yr Fixed	Purchase	75%	3.57%	£995	C&I		Yes	£250	Yes	4.74%	£25,000	£1,500,000	FO32563
5 Yr Fixed	Purchase	75%	3.76%	£0	C&I		Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32564

**Help to Buy: shared equity**

2 Yr Fixed	Purchase	60%	3.55%	£995	C&I	Yes	£250	Yes	4.74%	£25,000	£360,000	FO32565
2 Yr Fixed	Purchase	60%	3.75%	£0	C&I	Yes	£0	Yes	4.74%	£25,000	£360,000	FO32566
5 Yr Fixed	Purchase	60%	3.56%	£995	C&I	Yes	£250	Yes	4.74%	£25,000	£360,000	FO32569
5 Yr Fixed	Purchase	60%	3.76%	£0	C&I	Yes	£0	Yes	4.74%	£25,000	£360,000	FO32570
2 Yr Fixed	Purchase	75%	3.56%	£995	C&I	Yes	£250	Yes	4.74%	£25,000	£450,000	FO32567
2 Yr Fixed	Purchase	75%	3.75%	£0	C&I	Yes	£0	Yes	4.74%	£25,000	£450,000	FO32568
5 Yr Fixed	Purchase	75%	3.57%	£995	C&I	Yes	£250	Yes	4.74%	£25,000	£450,000	FO32571
5 Yr Fixed	Purchase	75%	3.76%	£0	C&I	Yes	£0	Yes	4.74%	£25,000	£450,000	FO32572

**Help to Buy Shared Equity - Remo**

2 Yr Fixed	Remortgage	60%	3.45%	£995	C&I	Yes	Yes	£500	Yes	4.74%	£25,000	£360,000	FO32573
2 Yr Fixed	Remortgage	60%	3.75%	£0	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£360,000	FO32574
5 Yr Fixed	Remortgage	60%	3.46%	£995	C&I	Yes	Yes	£500	Yes	4.74%	£25,000	£360,000	FO32577
5 Yr Fixed	Remortgage	60%	3.76%	£0	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£360,000	FO32578
2 Yr Fixed	Remortgage	75%	3.51%	£995	C&I	Yes	Yes	£500	Yes	4.74%	£25,000	£450,000	FO32575
2 Yr Fixed	Remortgage	75%	3.80%	£0	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£450,000	FO32576
5 Yr Fixed	Remortgage	75%	3.52%	£995	C&I	Yes	Yes	£500	Yes	4.74%	£25,000	£450,000	FO32579
5 Yr Fixed	Remortgage	75%	3.81%	£0	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£450,000	FO32580

**B2L Pur**

2 Yr Fixed	BTL Purchase	60%	3.11%	£1495	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32612
2 Yr Fixed	BTL Purchase	60%	3.37%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32581
2 Yr Fixed	BTL Purchase	60%	3.60%	£0	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32582
5 Yr Fixed	BTL Purchase	60%	3.25%	£1495	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32681
5 Yr Fixed	BTL Purchase	60%	3.38%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32585
5 Yr Fixed	BTL Purchase	60%	3.61%	£0	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32586
2 Yr Fixed	BTL Purchase	75%	3.18%	£1495	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32613
2 Yr Fixed	BTL Purchase	75%	3.43%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32583
2 Yr Fixed	BTL Purchase	75%	3.60%	£0	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32584
5 Yr Fixed	BTL Purchase	75%	3.34%	£1495	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32682
5 Yr Fixed	BTL Purchase	75%	3.44%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32587
5 Yr Fixed	BTL Purchase	75%	3.61%	£0	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32588

**B2L Remo**

2 Yr Fixed	BTL Remortgage	60%	3.06%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32616
2 Yr Fixed	BTL Remortgage	60%	3.28%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32589
2 Yr Fixed	BTL Remortgage	60%	3.58%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32590
5 Yr Fixed	BTL Remortgage	60%	3.25%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32683
5 Yr Fixed	BTL Remortgage	60%	3.30%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32291
5 Yr Fixed	BTL Remortgage	60%	3.59%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32593
2 Yr Fixed	BTL Remortgage	75%	3.16%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32617
2 Yr Fixed	BTL Remortgage	75%	3.34%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32591
2 Yr Fixed	BTL Remortgage	75%	3.63%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32592
5 Yr Fixed	BTL Remortgage	75%	3.30%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32684
5 Yr Fixed	BTL Remortgage	75%	3.35%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32293
5 Yr Fixed	BTL Remortgage	75%	3.64%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32594

**Green Pur**

2 Yr Fixed	Purchase	60%	3.25%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32595
5 Yr Fixed	Purchase	60%	3.26%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32598
2 Yr Fixed	Purchase	75%	3.26%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32596
5 Yr Fixed	Purchase	75%	3.27%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£10,000,000	FO32599
2 Yr Fixed	Purchase	85%	3.30%	£995	C&I	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32597
5 Yr Fixed	Purchase	85%	3.31%	£995	C&I	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32600

**Mortgage Guarantee Scheme**

2 Yr Fixed	Purchase	95%	4.18%	£0	C&I	Yes	£750	Yes	4.74%	£25,000	£570,000	FO32679
5 Yr Fixed	Purchase	95%	4.19%	£0	C&I	Yes	£750	Yes	4.74%	£25,000	£570,000	FO32680

**Green Remo**

2 Yr Fixed	Remortgage	60%	3.15%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32601
5 Yr Fixed	Remortgage	60%	3.16%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32604
2 Yr Fixed	Remortgage	75%	3.21%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32602
5 Yr Fixed	Remortgage	75%	3.22%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32605
2 Yr Fixed	Remortgage	85%	3.29%	£995	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32603
5 Yr Fixed	Remortgage	85%	3.35%	£995	C&I	Yes	Yes	£0	Yes	4.74%	£25,000	£1,000,000	FO32306

**B2L Green Pur**

2 Yr Fixed	BTL Purchase	65%	3.27%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32606
5 Yr Fixed	BTL Purchase	65%	3.28%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32608

2 Yr Fixed	BTL Purchase	75%	3.33%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32607
5 Yr Fixed	BTL Purchase	75%	3.34%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32609
<b>B2L Green Remo</b>												
2 Yr Fixed	BTL Remortgage	65%	3.18%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32610
5 Yr Fixed	BTL Remortgage	65%	3.20%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32313
2 Yr Fixed	BTL Remortgage	75%	3.24%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32611
5 Yr Fixed	BTL Remortgage	75%	3.25%	£995	C&I / Int Only	Yes	£0	Yes	4.74%	£25,000	£2,000,000	FO32314

Product Range Additional Information

**Additional Information**

NatWest Base Rate: 1.25%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 30/11/2023	30/11/2024
	2	0.75% Until 30/11/2024	
5 Yr Fixed	1	4.5% Until 30/11/2023	30/11/2027
	2	4.25% Until 30/11/2024	
	3	4% Until 30/11/2025	
	4	2.5% Until 30/11/2026	
	5	1% Until 30/11/2027	