

Rates effective from 21 September 2022

**Intermediary Mortgage Rates**  
Existing 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>Core Range</b>													
2 Yr Fixed	Switcher	60%	3.85%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33592
2 Yr Fixed	Switcher	60%	3.99%	£495	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33591
2 Yr Fixed	Switcher	60%	4.19%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33593
2 Yr Tracker	Switcher	60%	2.50% (0.75% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	TO5543
2 Yr Tracker	Switcher	60%	3.24% (1.49% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	TO5544
5 Yr Fixed	Switcher	60%	3.59%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33604
5 Yr Fixed	Switcher	60%	3.75%	£495	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33605
5 Yr Fixed	Switcher	60%	3.91%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33606
2 Yr Fixed	Switcher	75%	3.85%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33594
2 Yr Fixed	Switcher	75%	4.19%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33595
2 Yr Tracker	Switcher	75%	2.70% (0.95% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	TO5545
2 Yr Tracker	Switcher	75%	3.29% (1.54% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	TO5546
5 Yr Fixed	Switcher	75%	3.67%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33607
5 Yr Fixed	Switcher	75%	3.99%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33608
2 Yr Fixed	Switcher	80%	4.04%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33596
2 Yr Fixed	Switcher	80%	4.24%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33597
2 Yr Tracker	Switcher	80%	3.24% (1.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	TO5547
2 Yr Tracker	Switcher	80%	3.54% (1.79% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	TO5548
5 Yr Fixed	Switcher	80%	3.77%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33609
5 Yr Fixed	Switcher	80%	4.09%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33610
2 Yr Fixed	Switcher	85%	4.09%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33598
2 Yr Fixed	Switcher	85%	4.24%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33599
2 Yr Tracker	Switcher	85%	3.24% (1.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	TO5549
2 Yr Tracker	Switcher	85%	3.54% (1.79% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	TO5550
5 Yr Fixed	Switcher	85%	3.77%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33611
5 Yr Fixed	Switcher	85%	4.09%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33612
2 Yr Fixed	Switcher	90%	4.14%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33600
2 Yr Fixed	Switcher	90%	4.39%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33601
2 Yr Tracker	Switcher	90%	3.24% (1.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	TO5551
2 Yr Tracker	Switcher	90%	3.54% (1.79% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	TO5552
5 Yr Fixed	Switcher	90%	3.99%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33613
5 Yr Fixed	Switcher	90%	4.19%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33614
2 Yr Fixed	Switcher	100%	4.29%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33602
2 Yr Fixed	Switcher	100%	4.54%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33603
<b>B2L</b>													
2 Yr Fixed	BTL Switcher	60%	3.70%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33563
2 Yr Fixed	BTL Switcher	60%	4.09%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33564
5 Yr Fixed	BTL Switcher	60%	3.54%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33568
5 Yr Fixed	BTL Switcher	60%	3.83%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33569
2 Yr Fixed	BTL Switcher	75%	3.74%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33565
2 Yr Fixed	BTL Switcher	75%	4.14%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33614
5 Yr Fixed	BTL Switcher	75%	3.59%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33570
5 Yr Fixed	BTL Switcher	75%	4.02%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33615
2 Yr Fixed	BTL Switcher	90%	4.35%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33567
<b>High Value - Core Range</b>													
2 Yr Fixed	Switcher	60%	3.77%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£10,000,000	FO33616
5 Yr Fixed	Switcher	60%	3.53%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£10,000,000	FO33620
2 Yr Fixed	Switcher	75%	3.77%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£10,000,000	FO33617
5 Yr Fixed	Switcher	75%	3.61%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£10,000,000	FO33621
2 Yr Fixed	Switcher	80%	3.98%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£1,000,000	FO33618
5 Yr Fixed	Switcher	80%	3.71%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£1,000,000	FO33622
2 Yr Fixed	Switcher	85%	4.03%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£1,000,000	FO33619
5 Yr Fixed	Switcher	85%	3.71%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£1,000,000	FO33623

Product Range Additional Information

**Additional Information**

NatWest Base Rate: 1.75%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 31/01/2024	31/01/2025
	2	0.75% Until 31/01/2025	
5 Yr Fixed	1	4.5% Until 31/01/2024	31/01/2028
	2	4.25% Until 31/01/2025	
	3	4% Until 31/01/2026	
	4	2.5% Until 31/01/2027	
	5	1% Until 31/01/2028	
2 Yr Tracker	1	0.5% Until 31/01/2024	31/01/2025
	2	0.25% Until 31/01/2025	