

Rates effective from 26 September 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%	4.42%	£995	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO33668
2 Yr Fixed	Purchase	60%	4.64%	£0	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO33669
2 Yr Tracker	Purchase	60%	2.95% (0.70% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£99,999,999	TO5523
2 Yr Tracker	Purchase	60%	3.74% (1.49% above NW base rate)	£0	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£99,999,999	TO5524
5 Yr Fixed	Purchase	60%	4.22%	£995	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO33678
5 Yr Fixed	Purchase	60%	4.44%	£0	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO33679
2 Yr Fixed	Purchase	75%	4.44%	£995	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO33670
2 Yr Fixed	Purchase	75%	4.64%	£0	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO33671
2 Yr Tracker	Purchase	75%	3.15% (0.90% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£7,500,000	TO5525
2 Yr Tracker	Purchase	75%	3.79% (1.54% above NW base rate)	£0	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£7,500,000	TO5526
5 Yr Fixed	Purchase	75%	4.24%	£995	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO33680
5 Yr Fixed	Purchase	75%	4.44%	£0	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO33681
2 Yr Fixed	Purchase	80%	4.49%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO33672
2 Yr Fixed	Purchase	80%	4.73%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO33673
2 Yr Tracker	Purchase	80%	3.54% (1.29% above NW base rate)	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	TO5527
2 Yr Tracker	Purchase	80%	3.89% (1.64% above NW base rate)	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	TO5528
5 Yr Fixed	Purchase	80%	4.29%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO33682
5 Yr Fixed	Purchase	80%	4.53%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO33683
2 Yr Fixed	Purchase	85%	4.57%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO33674
2 Yr Fixed	Purchase	85%	4.74%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO33675
2 Yr Tracker	Purchase	85%	3.54% (1.29% above NW base rate)	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	TO5529
2 Yr Tracker	Purchase	85%	3.89% (1.64% above NW base rate)	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	TO5530
5 Yr Fixed	Purchase	85%	4.37%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO33684
5 Yr Fixed	Purchase	85%	4.54%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO33685
2 Yr Fixed	Purchase	90%	4.57%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£750,000	FO33676
2 Yr Fixed	Purchase	90%	4.75%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£750,000	FO33677
2 Yr Tracker	Purchase	90%	3.54% (1.29% above NW base rate)	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£750,000	TO5531
2 Yr Tracker	Purchase	90%	3.89% (1.64% above NW base rate)	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£750,000	TO5532
5 Yr Fixed	Purchase	90%	4.37%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£750,000	FO33686
5 Yr Fixed	Purchase	90%	4.55%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£750,000	FO33687
Remortgage													
2 Yr Fixed	Remortgage	60%	4.28%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33688
2 Yr Fixed	Remortgage	60%	4.54%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33689
2 Yr Tracker	Remortgage	60%	2.95% (0.70% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	TO5533
2 Yr Tracker	Remortgage	60%	3.74% (1.49% above NW base rate)	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	TO5534
5 Yr Fixed	Remortgage	60%	4.08%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33698
5 Yr Fixed	Remortgage	60%	4.34%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33699
2 Yr Fixed	Remortgage	75%	4.30%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33690
2 Yr Fixed	Remortgage	75%	4.56%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33691
2 Yr Tracker	Remortgage	75%	3.20% (0.95% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	TO5535
2 Yr Tracker	Remortgage	75%	3.79% (1.54% above NW base rate)	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	TO5536
5 Yr Fixed	Remortgage	75%	4.10%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33700
5 Yr Fixed	Remortgage	75%	4.36%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33701
2 Yr Fixed	Remortgage	80%	4.33%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO33692
2 Yr Fixed	Remortgage	80%	4.64%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO33693
2 Yr Tracker	Remortgage	80%	3.74% (1.49% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	TO5537
2 Yr Tracker	Remortgage	80%	4.04% (1.79% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	TO5538
5 Yr Fixed	Remortgage	80%	4.13%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO33702
5 Yr Fixed	Remortgage	80%	4.44%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO33703
2 Yr Fixed	Remortgage	85%	4.42%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO33694
2 Yr Fixed	Remortgage	85%	4.69%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO33695
2 Yr Tracker	Remortgage	85%	3.74% (1.49% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	TO5539
2 Yr Tracker	Remortgage	85%	4.04% (1.79% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	TO5540
5 Yr Fixed	Remortgage	85%	4.22%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO33704
5 Yr Fixed	Remortgage	85%	4.49%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO33705
2 Yr Fixed	Remortgage	90%	4.65%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£550,000	FO33696
2 Yr Fixed	Remortgage	90%	4.84%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£550,000	FO33697
2 Yr Tracker	Remortgage	90%	3.74% (1.49% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£550,000	TO5541
2 Yr Tracker	Remortgage	90%	4.04% (1.79% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£550,000	TO5542
5 Yr Fixed	Remortgage	90%	4.45%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£550,000	FO33706
5 Yr Fixed	Remortgage	90%	4.64%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£550,000	FO33707
First Time Buyer													
2 Yr Fixed	Purchase	85%	4.27%	£995	C&I		Yes	£1000	Yes	4.99%	£25,000	£2,550,000	FO33462
2 Yr Fixed	Purchase	85%	4.64%	£0	C&I		Yes	£1000	Yes	4.99%	£25,000	£2,550,000	FO33463
5 Yr Fixed	Purchase	85%	4.07%	£995	C&I		Yes	£1000	Yes	4.99%	£25,000	£2,550,000	FO33466
5 Yr Fixed	Purchase	85%	4.44%	£0	C&I		Yes	£1000	Yes	4.99%	£25,000	£2,550,000	FO33467
2 Yr Fixed	Purchase	90%	4.39%	£995	C&I		Yes	£1000	Yes	4.99%	£25,000	£750,000	FO33464
2 Yr Fixed	Purchase	90%	4.74%	£0	C&I		Yes	£1000	Yes	4.99%	£25,000	£750,000	FO33465
5 Yr Fixed	Purchase	90%	4.19%	£995	C&I		Yes	£1000	Yes	4.99%	£25,000	£750,000	FO33468
5 Yr Fixed	Purchase	90%	4.54%	£0	C&I		Yes	£1000	Yes	4.99%	£25,000	£750,000	FO33469

Shared Equity												
2 Yr Fixed	Purchase	60%	4.27%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£1,500,000	FO33470
2 Yr Fixed	Purchase	60%	4.49%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£1,500,000	FO33471
5 Yr Fixed	Purchase	60%	4.07%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£1,500,000	FO33474
5 Yr Fixed	Purchase	60%	4.29%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£1,500,000	FO33475
2 Yr Fixed	Purchase	75%	4.29%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£1,500,000	FO33472
2 Yr Fixed	Purchase	75%	4.49%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£1,500,000	FO33473
5 Yr Fixed	Purchase	75%	4.09%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£1,500,000	FO33476
5 Yr Fixed	Purchase	75%	4.29%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33477
Help to Buy: shared equity												
2 Yr Fixed	Purchase	60%	4.27%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£360,000	FO33478
2 Yr Fixed	Purchase	60%	4.49%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£360,000	FO33479
5 Yr Fixed	Purchase	60%	4.07%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£360,000	FO33482
5 Yr Fixed	Purchase	60%	4.29%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£360,000	FO33483
2 Yr Fixed	Purchase	75%	4.29%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£450,000	FO33480
2 Yr Fixed	Purchase	75%	4.49%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£450,000	FO33481
5 Yr Fixed	Purchase	75%	4.09%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£450,000	FO33484
5 Yr Fixed	Purchase	75%	4.29%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£450,000	FO33485
Help to Buy Shared Equity - Remo												
2 Yr Fixed	Remortgage	60%	4.28%	£995	C&I	Yes	£500	Yes	4.99%	£25,000	£360,000	FO33486
2 Yr Fixed	Remortgage	60%	4.54%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£360,000	FO33487
5 Yr Fixed	Remortgage	60%	4.08%	£995	C&I	Yes	£500	Yes	4.99%	£25,000	£360,000	FO33490
5 Yr Fixed	Remortgage	60%	4.34%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£360,000	FO33491
2 Yr Fixed	Remortgage	75%	4.30%	£995	C&I	Yes	£500	Yes	4.99%	£25,000	£450,000	FO33488
2 Yr Fixed	Remortgage	75%	4.56%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£450,000	FO33489
5 Yr Fixed	Remortgage	75%	4.10%	£995	C&I	Yes	£500	Yes	4.99%	£25,000	£450,000	FO33492
5 Yr Fixed	Remortgage	75%	4.36%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£450,000	FO33493
B2L Pur												
2 Yr Fixed	BTL Purchase	60%	3.89%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33494
2 Yr Fixed	BTL Purchase	60%	4.09%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33502
2 Yr Fixed	BTL Purchase	60%	4.34%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33503
5 Yr Fixed	BTL Purchase	60%	3.69%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33496
5 Yr Fixed	BTL Purchase	60%	3.89%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33506
5 Yr Fixed	BTL Purchase	60%	4.14%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33507
2 Yr Fixed	BTL Purchase	75%	3.94%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33495
2 Yr Fixed	BTL Purchase	75%	4.14%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33504
2 Yr Fixed	BTL Purchase	75%	4.34%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33505
5 Yr Fixed	BTL Purchase	75%	3.74%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33497
5 Yr Fixed	BTL Purchase	75%	3.94%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33508
5 Yr Fixed	BTL Purchase	75%	4.14%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33509
B2L Remo												
2 Yr Fixed	BTL Remortgage	60%	3.95%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33498
2 Yr Fixed	BTL Remortgage	60%	4.09%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33510
2 Yr Fixed	BTL Remortgage	60%	4.39%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33511
5 Yr Fixed	BTL Remortgage	60%	3.75%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33500
5 Yr Fixed	BTL Remortgage	60%	3.89%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33514
5 Yr Fixed	BTL Remortgage	60%	4.19%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33515
2 Yr Fixed	BTL Remortgage	75%	4.04%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33499
2 Yr Fixed	BTL Remortgage	75%	4.14%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33512
2 Yr Fixed	BTL Remortgage	75%	4.49%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33513
5 Yr Fixed	BTL Remortgage	75%	3.84%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33501
5 Yr Fixed	BTL Remortgage	75%	3.94%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33516
5 Yr Fixed	BTL Remortgage	75%	4.29%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33517
Green Pur												
2 Yr Fixed	Purchase	60%	3.97%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO33518
5 Yr Fixed	Purchase	60%	3.77%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO33521
2 Yr Fixed	Purchase	75%	3.99%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO33519
5 Yr Fixed	Purchase	75%	3.79%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO33522
2 Yr Fixed	Purchase	85%	4.12%	£995	C&I	Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO33520
5 Yr Fixed	Purchase	85%	3.92%	£995	C&I	Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO33523
Mortgage Guarantee Scheme												
2 Yr Fixed	Purchase	95%	4.79%	£0	C&I	Yes	£750	Yes	4.99%	£25,000	£570,000	FO33524
5 Yr Fixed	Purchase	95%	4.59%	£0	C&I	Yes	£750	Yes	4.99%	£25,000	£570,000	FO33525
Green Remo												
2 Yr Fixed	Remortgage	60%	3.98%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33526
5 Yr Fixed	Remortgage	60%	3.78%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33529
2 Yr Fixed	Remortgage	75%	4.00%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33527
5 Yr Fixed	Remortgage	75%	3.80%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33530
2 Yr Fixed	Remortgage	85%	4.12%	£995	C&I	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO33528
5 Yr Fixed	Remortgage	85%	3.92%	£995	C&I	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO33531
B2L Green Pur												
2 Yr Fixed	BTL Purchase	65%	3.99%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33532

5 Yr Fixed	BTL Purchase	65%	3.79%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33534	
2 Yr Fixed	BTL Purchase	75%	4.04%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33533	
5 Yr Fixed	BTL Purchase	75%	3.84%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33535	
B2L Green Remo													
2 Yr Fixed	BTL Remortgage	65%	3.99%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33536
5 Yr Fixed	BTL Remortgage	65%	3.79%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33538
2 Yr Fixed	BTL Remortgage	75%	4.04%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33537
5 Yr Fixed	BTL Remortgage	75%	3.84%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO33539

Product Range Additional Information

Additional Information

NatWest Base Rate: 2.25%

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	