

Rates effective from 03 October 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
Core Range													
2 Yr Fixed	Switcher	60%	4.89%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33827
2 Yr Fixed	Switcher	60%	5.03%	£495	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33826
2 Yr Fixed	Switcher	60%	5.24%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33828
2 Yr Tracker	Switcher	60%	3.00% (0.75% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	TO5573
2 Yr Tracker	Switcher	60%	3.74% (1.49% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	TO5574
5 Yr Fixed	Switcher	60%	4.59%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33840
5 Yr Fixed	Switcher	60%	4.69%	£495	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33839
5 Yr Fixed	Switcher	60%	4.79%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33841
2 Yr Fixed	Switcher	75%	4.94%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33829
2 Yr Fixed	Switcher	75%	5.29%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33830
2 Yr Tracker	Switcher	75%	3.20% (0.95% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	TO5575
2 Yr Tracker	Switcher	75%	3.79% (1.54% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	TO5576
5 Yr Fixed	Switcher	75%	4.64%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33842
5 Yr Fixed	Switcher	75%	4.84%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£10,000,000	FO33843
2 Yr Fixed	Switcher	80%	4.99%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33831
2 Yr Fixed	Switcher	80%	5.34%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33832
2 Yr Tracker	Switcher	80%	3.74% (1.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	TO5577
2 Yr Tracker	Switcher	80%	4.04% (1.79% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	TO5578
5 Yr Fixed	Switcher	80%	4.69%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33844
5 Yr Fixed	Switcher	80%	4.89%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33845
2 Yr Fixed	Switcher	85%	5.04%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33833
2 Yr Fixed	Switcher	85%	5.39%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33834
2 Yr Tracker	Switcher	85%	3.74% (1.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	TO5579
2 Yr Tracker	Switcher	85%	4.04% (1.79% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	TO5580
5 Yr Fixed	Switcher	85%	4.74%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33846
5 Yr Fixed	Switcher	85%	4.94%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£1,000,000	FO33847
2 Yr Fixed	Switcher	90%	5.09%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33835
2 Yr Fixed	Switcher	90%	5.44%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33836
2 Yr Tracker	Switcher	90%	3.74% (1.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	TO5581
2 Yr Tracker	Switcher	90%	4.04% (1.79% above NW base rate)	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	TO5582
5 Yr Fixed	Switcher	90%	4.79%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33848
5 Yr Fixed	Switcher	90%	4.99%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33849
2 Yr Fixed	Switcher	100%	5.14%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33837
2 Yr Fixed	Switcher	100%	5.49%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£550,000	FO33838
B2L													
2 Yr Fixed	BTL Switcher	60%	4.94%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33850
2 Yr Fixed	BTL Switcher	60%	5.29%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33851
5 Yr Fixed	BTL Switcher	60%	4.64%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33855
5 Yr Fixed	BTL Switcher	60%	4.84%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33856
2 Yr Fixed	BTL Switcher	75%	4.99%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33852
2 Yr Fixed	BTL Switcher	75%	5.34%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33853
5 Yr Fixed	BTL Switcher	75%	4.69%	£995	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33857
5 Yr Fixed	BTL Switcher	75%	4.89%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33858
2 Yr Fixed	BTL Switcher	90%	5.49%	£0	C&I / Int Only			£0	Yes	4.99%	£10,000	£3,500,000	FO33854
High Value - Core Range													
2 Yr Fixed	Switcher	60%	4.81%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£10,000,000	FO33859
5 Yr Fixed	Switcher	60%	4.53%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£10,000,000	FO33863
2 Yr Fixed	Switcher	75%	4.86%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£10,000,000	FO33860
5 Yr Fixed	Switcher	75%	4.58%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£10,000,000	FO33864
2 Yr Fixed	Switcher	80%	4.91%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£1,000,000	FO33861
5 Yr Fixed	Switcher	80%	4.63%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£1,000,000	FO33865
2 Yr Fixed	Switcher	85%	4.96%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£1,000,000	FO33862
5 Yr Fixed	Switcher	85%	4.68%	£1495	C&I / Int Only			£0	Yes	4.99%	£300,000	£1,000,000	FO33866

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 29/02/2024	28/02/2025
	2	0.75% Until 28/02/2025	
5 Yr Fixed	1	4.5% Until 29/02/2024	29/02/2028
	2	4.25% Until 28/02/2025	
	3	4% Until 28/02/2026	
	4	2.5% Until 28/02/2027	
	5	1% Until 29/02/2028	
2 Yr Tracker	1	0.5% Until 29/02/2024	28/02/2025
	2	0.25% Until 28/02/2025	