

Rates effective from 10 October 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%	5.97%	£995	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO34197
2 Yr Fixed	Purchase	60%	6.20%	£0	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO34198
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	TO5553
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	TO5554
5 Yr Fixed	Purchase	60%	5.49%	£995	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO34207
5 Yr Fixed	Purchase	60%	5.74%	£0	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO34208
2 Yr Fixed	Purchase	75%	5.97%	£995	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO34199
2 Yr Fixed	Purchase	75%	6.20%	£0	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO34200
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	TO5555
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	TO5556
5 Yr Fixed	Purchase	75%	5.49%	£995	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO34209
5 Yr Fixed	Purchase	75%	5.74%	£0	C&I / Int Only		Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO34210
2 Yr Fixed	Purchase	80%	6.14%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO34201
2 Yr Fixed	Purchase	80%	6.34%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO34202
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	TO5557
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	TO5558
5 Yr Fixed	Purchase	80%	5.64%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO34211
5 Yr Fixed	Purchase	80%	5.89%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO34212
2 Yr Fixed	Purchase	85%	6.14%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO34203
2 Yr Fixed	Purchase	85%	6.34%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO34204
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	TO5559
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	TO5560
5 Yr Fixed	Purchase	85%	5.64%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO34213
5 Yr Fixed	Purchase	85%	5.89%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO34214
2 Yr Fixed	Purchase	90%	6.14%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£750,000	FO34205
2 Yr Fixed	Purchase	90%	6.34%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£750,000	FO34206
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	TO5561
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	TO5562
5 Yr Fixed	Purchase	90%	5.64%	£995	C&I		Yes	£0	Yes	4.99%	£25,000	£750,000	FO34215
5 Yr Fixed	Purchase	90%	5.89%	£0	C&I		Yes	£0	Yes	4.99%	£25,000	£750,000	FO34216
Remortgage													
2 Yr Fixed	Remortgage	60%	5.97%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34217
2 Yr Fixed	Remortgage	60%	6.20%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34218
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	TO5563
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	TO5564
5 Yr Fixed	Remortgage	60%	5.49%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34227
5 Yr Fixed	Remortgage	60%	5.74%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34228
2 Yr Fixed	Remortgage	75%	5.97%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34219
2 Yr Fixed	Remortgage	75%	6.20%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34220
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	TO5565
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	TO5566
5 Yr Fixed	Remortgage	75%	5.49%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34229
5 Yr Fixed	Remortgage	75%	5.74%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34230
2 Yr Fixed	Remortgage	80%	6.14%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO34221
2 Yr Fixed	Remortgage	80%	6.34%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO34222
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	TO5567
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	TO5568
5 Yr Fixed	Remortgage	80%	5.64%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO34231
5 Yr Fixed	Remortgage	80%	5.89%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO34232
2 Yr Fixed	Remortgage	85%	6.14%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO34223
2 Yr Fixed	Remortgage	85%	6.34%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO34224
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	TO5569
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	TO5570
5 Yr Fixed	Remortgage	85%	5.64%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO34233
5 Yr Fixed	Remortgage	85%	5.89%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO34234
2 Yr Fixed	Remortgage	90%	6.14%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£550,000	FO34225
2 Yr Fixed	Remortgage	90%	6.34%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£550,000	FO34226
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	TO5571
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	TO5572
5 Yr Fixed	Remortgage	90%	5.64%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£550,000	FO34235
5 Yr Fixed	Remortgage	90%	5.89%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£550,000	FO34236
First Time Buyer													
2 Yr Fixed	Purchase	85%	6.14%	£995	C&I		Yes	£250	Yes	4.99%	£25,000	£2,550,000	FO34237
2 Yr Fixed	Purchase	85%	6.34%	£0	C&I		Yes	£250	Yes	4.99%	£25,000	£2,550,000	FO34238
5 Yr Fixed	Purchase	85%	5.64%	£995	C&I		Yes	£250	Yes	4.99%	£25,000	£2,550,000	FO34241
5 Yr Fixed	Purchase	85%	5.89%	£0	C&I		Yes	£250	Yes	4.99%	£25,000	£2,550,000	FO34242
2 Yr Fixed	Purchase	90%	6.14%	£995	C&I		Yes	£250	Yes	4.99%	£25,000	£750,000	FO34239
2 Yr Fixed	Purchase	90%	6.34%	£0	C&I		Yes	£250	Yes	4.99%	£25,000	£750,000	FO34240
5 Yr Fixed	Purchase	90%	5.64%	£995	C&I		Yes	£250	Yes	4.99%	£25,000	£750,000	FO34243
5 Yr Fixed	Purchase	90%	5.89%	£0	C&I		Yes	£250	Yes	4.99%	£25,000	£750,000	FO34244

Shared Equity

2 Yr Fixed	Purchase	60%	5.97%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£1,500,000	FO34245
2 Yr Fixed	Purchase	60%	6.20%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£1,500,000	FO34246
5 Yr Fixed	Purchase	60%	5.49%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£1,500,000	FO34249
5 Yr Fixed	Purchase	60%	5.74%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£1,500,000	FO34250
2 Yr Fixed	Purchase	75%	5.97%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£1,500,000	FO34247
2 Yr Fixed	Purchase	75%	6.20%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£1,500,000	FO34248
5 Yr Fixed	Purchase	75%	5.49%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£1,500,000	FO34251
5 Yr Fixed	Purchase	75%	5.74%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34252

Help to Buy: shared equity

2 Yr Fixed	Purchase	60%	5.97%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£360,000	FO34253
2 Yr Fixed	Purchase	60%	6.20%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£360,000	FO34254
5 Yr Fixed	Purchase	60%	5.49%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£360,000	FO34257
5 Yr Fixed	Purchase	60%	5.74%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£360,000	FO34258
2 Yr Fixed	Purchase	75%	5.97%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£450,000	FO34255
2 Yr Fixed	Purchase	75%	6.20%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£450,000	FO34256
5 Yr Fixed	Purchase	75%	5.49%	£995	C&I	Yes	£250	Yes	4.99%	£25,000	£450,000	FO34259
5 Yr Fixed	Purchase	75%	5.74%	£0	C&I	Yes	£0	Yes	4.99%	£25,000	£450,000	FO34260

Help to Buy Shared Equity - Remo

2 Yr Fixed	Remortgage	60%	5.97%	£995	C&I	Yes	Yes	£500	Yes	4.99%	£25,000	£360,000	FO34261
2 Yr Fixed	Remortgage	60%	6.20%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£360,000	FO34262
5 Yr Fixed	Remortgage	60%	5.49%	£995	C&I	Yes	Yes	£500	Yes	4.99%	£25,000	£360,000	FO34265
5 Yr Fixed	Remortgage	60%	5.74%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£360,000	FO34266
2 Yr Fixed	Remortgage	75%	5.97%	£995	C&I	Yes	Yes	£500	Yes	4.99%	£25,000	£450,000	FO34263
2 Yr Fixed	Remortgage	75%	6.20%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£450,000	FO34264
5 Yr Fixed	Remortgage	75%	5.49%	£995	C&I	Yes	Yes	£500	Yes	4.99%	£25,000	£450,000	FO34267
5 Yr Fixed	Remortgage	75%	5.74%	£0	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£450,000	FO34268

B2L Pur

2 Yr Fixed	BTL Purchase	60%	6.02%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34305
2 Yr Fixed	BTL Purchase	60%	6.07%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34269
2 Yr Fixed	BTL Purchase	60%	6.30%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34270
5 Yr Fixed	BTL Purchase	60%	5.54%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34307
5 Yr Fixed	BTL Purchase	60%	5.59%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34273
5 Yr Fixed	BTL Purchase	60%	5.84%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34274
2 Yr Fixed	BTL Purchase	75%	6.02%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34306
2 Yr Fixed	BTL Purchase	75%	6.07%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34271
2 Yr Fixed	BTL Purchase	75%	6.30%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34272
5 Yr Fixed	BTL Purchase	75%	5.54%	£1495	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34308
5 Yr Fixed	BTL Purchase	75%	5.59%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34275
5 Yr Fixed	BTL Purchase	75%	5.84%	£0	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34276

B2L Remo

2 Yr Fixed	BTL Remortgage	60%	6.02%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34309
2 Yr Fixed	BTL Remortgage	60%	6.07%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34277
2 Yr Fixed	BTL Remortgage	60%	6.30%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34278
5 Yr Fixed	BTL Remortgage	60%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34311
5 Yr Fixed	BTL Remortgage	60%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34281
5 Yr Fixed	BTL Remortgage	60%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34282
2 Yr Fixed	BTL Remortgage	75%	6.02%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34310
2 Yr Fixed	BTL Remortgage	75%	6.07%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34279
2 Yr Fixed	BTL Remortgage	75%	6.30%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34280
5 Yr Fixed	BTL Remortgage	75%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34312
5 Yr Fixed	BTL Remortgage	75%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34283
5 Yr Fixed	BTL Remortgage	75%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34284

Green Pur

2 Yr Fixed	Purchase	60%	5.92%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO34285
5 Yr Fixed	Purchase	60%	5.44%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£99,999,999	FO34288
2 Yr Fixed	Purchase	75%	5.92%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO34286
5 Yr Fixed	Purchase	75%	5.44%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£7,500,000	FO34289
2 Yr Fixed	Purchase	85%	6.09%	£995	C&I	Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO34287
5 Yr Fixed	Purchase	85%	5.59%	£995	C&I	Yes	£0	Yes	4.99%	£25,000	£2,550,000	FO34290

Mortgage Guarantee Scheme

2 Yr Fixed	Purchase	95%	6.50%	£0	C&I	Yes	£750	Yes	4.99%	£25,000	£570,000	FO34313
5 Yr Fixed	Purchase	95%	6.05%	£0	C&I	Yes	£750	Yes	4.99%	£25,000	£570,000	FO34314

Green Remo

2 Yr Fixed	Remortgage	60%	5.92%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34291
5 Yr Fixed	Remortgage	60%	5.44%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34294
2 Yr Fixed	Remortgage	75%	5.92%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34292
5 Yr Fixed	Remortgage	75%	5.44%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34295
2 Yr Fixed	Remortgage	85%	6.09%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO34293
5 Yr Fixed	Remortgage	85%	5.59%	£995	C&I	Yes	Yes	£0	Yes	4.99%	£25,000	£1,000,000	FO34296

B2L Green Pur

2 Yr Fixed	BTL Purchase	65%	6.02%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34297
------------	--------------	-----	-------	------	----------------	-----	----	-----	-------	---------	------------	---------

5 Yr Fixed	BTL Purchase	65%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34299	
2 Yr Fixed	BTL Purchase	75%	6.02%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34298	
5 Yr Fixed	BTL Purchase	75%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34300	
B2L Green Remo													
2 Yr Fixed	BTL Remortgage	65%	6.02%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34301
5 Yr Fixed	BTL Remortgage	65%	5.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34303
2 Yr Fixed	BTL Remortgage	75%	6.02%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34302
5 Yr Fixed	BTL Remortgage	75%	5.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.99%	£25,000	£2,000,000	FO34304

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	