

Rates effective from 24 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
<b>Core Range</b>													
2 Yr Fixed	Switcher	60%	6.17%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO34786
2 Yr Fixed	Switcher	60%	6.27%	£495	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO34787
2 Yr Fixed	Switcher	60%	6.40%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO34788
2 Yr Tracker	Switcher	60%	3.00% (0.75% above NW base rate)	£995	C&I / Int Only			£0	Yes	5.49%	£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	5.49%	£10,000	£10,000,000	TO5574
5 Yr Fixed	Switcher	60%	6.04%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO34799
5 Yr Fixed	Switcher	60%	6.20%	£495	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO34800
5 Yr Fixed	Switcher	60%	6.29%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO34801
2 Yr Fixed	Switcher	75%	6.17%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO34789
2 Yr Fixed	Switcher	75%	6.40%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO34790
2 Yr Tracker	Switcher	75%	3.20% (0.95% above NW base rate)	£995	C&I / Int Only			£0	Yes	5.49%	£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	5.49%	£10,000	£10,000,000	TO5576
5 Yr Fixed	Switcher	75%	6.04%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO34802
5 Yr Fixed	Switcher	75%	6.29%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO34803
2 Yr Fixed	Switcher	80%	6.22%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO34791
2 Yr Fixed	Switcher	80%	6.45%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO34792
2 Yr Tracker	Switcher	80%	3.74% (1.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	5.49%	£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	5.49%	£10,000	£1,000,000	TO5578
5 Yr Fixed	Switcher	80%	6.09%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO34804
5 Yr Fixed	Switcher	80%	6.34%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO34805
2 Yr Fixed	Switcher	85%	6.27%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO34793
2 Yr Fixed	Switcher	85%	6.50%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO34794
2 Yr Tracker	Switcher	85%	3.74% (1.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	5.49%	£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	5.49%	£10,000	£1,000,000	TO5580
5 Yr Fixed	Switcher	85%	6.14%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO34806
5 Yr Fixed	Switcher	85%	6.39%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO34807
2 Yr Fixed	Switcher	90%	6.32%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO34795
2 Yr Fixed	Switcher	90%	6.55%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO34796
2 Yr Tracker	Switcher	90%	3.74% (1.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	5.49%	£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	5.49%	£10,000	£550,000	TO5582
5 Yr Fixed	Switcher	90%	6.19%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO34808
5 Yr Fixed	Switcher	90%	6.44%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO34809
2 Yr Fixed	Switcher	100%	6.37%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO34797
2 Yr Fixed	Switcher	100%	6.60%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO34798
<b>B2L</b>													
2 Yr Fixed	BTL Switcher	60%	6.22%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO34810
2 Yr Fixed	BTL Switcher	60%	6.45%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO34811
5 Yr Fixed	BTL Switcher	60%	5.24%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO34344
5 Yr Fixed	BTL Switcher	60%	5.49%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO34345
2 Yr Fixed	BTL Switcher	75%	6.22%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO34812
2 Yr Fixed	BTL Switcher	75%	6.45%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO34813
5 Yr Fixed	BTL Switcher	75%	5.29%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO34346
5 Yr Fixed	BTL Switcher	75%	5.54%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO34347
2 Yr Fixed	BTL Switcher	90%	6.60%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO34814
<b>High Value - Core Range</b>													
2 Yr Fixed	Switcher	60%	6.09%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£10,000,000	FO34815
5 Yr Fixed	Switcher	60%	5.98%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£10,000,000	FO34819
2 Yr Fixed	Switcher	75%	6.09%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£10,000,000	FO34816
5 Yr Fixed	Switcher	75%	5.98%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£10,000,000	FO34820
2 Yr Fixed	Switcher	80%	6.14%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£1,000,000	FO34817
5 Yr Fixed	Switcher	80%	6.03%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£1,000,000	FO34821
2 Yr Fixed	Switcher	85%	6.19%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£1,000,000	FO34818
5 Yr Fixed	Switcher	85%	6.08%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£1,000,000	FO34822

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	