

Rates effective from 28 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%	6.37%	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO34686
2 Yr Fixed	Purchase	60%	6.60%	£0	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO34687
2 Yr Tracker	Purchase	60%	2.95% (0.70% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£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	5.49%	£25,000	£99,999,999	TO5554
5 Yr Fixed	Purchase	60%	6.24%	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO34696
5 Yr Fixed	Purchase	60%	6.49%	£0	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO34697
2 Yr Fixed	Purchase	75%	6.37%	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO34688
2 Yr Fixed	Purchase	75%	6.60%	£0	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO34689
2 Yr Tracker	Purchase	75%	3.15% (0.90% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£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	5.49%	£25,000	£7,500,000	TO5556
5 Yr Fixed	Purchase	75%	6.24%	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO34698
5 Yr Fixed	Purchase	75%	6.49%	£0	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO34699
2 Yr Fixed	Purchase	80%	6.54%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO34690
2 Yr Fixed	Purchase	80%	6.74%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO34691
2 Yr Tracker	Purchase	80%	3.54% (1.29% above NW base rate)	£995	C&I		Yes	£0	Yes	5.49%	£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	5.49%	£25,000	£2,550,000	TO5558
5 Yr Fixed	Purchase	80%	6.39%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO34700
5 Yr Fixed	Purchase	80%	6.64%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO34701
2 Yr Fixed	Purchase	85%	6.54%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO34692
2 Yr Fixed	Purchase	85%	6.74%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO34693
2 Yr Tracker	Purchase	85%	3.54% (1.29% above NW base rate)	£995	C&I		Yes	£0	Yes	5.49%	£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	5.49%	£25,000	£2,550,000	TO5560
5 Yr Fixed	Purchase	85%	6.39%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO34702
5 Yr Fixed	Purchase	85%	6.64%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO34703
2 Yr Fixed	Purchase	90%	6.54%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£750,000	FO34694
2 Yr Fixed	Purchase	90%	6.74%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£750,000	FO34695
2 Yr Tracker	Purchase	90%	3.54% (1.29% above NW base rate)	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£750,000	TO5561
2 Yr Tracker	Purchase	90%	3.89% (1.64% above NW base rate)	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£750,000	TO5562
5 Yr Fixed	Purchase	90%	6.39%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£750,000	FO34704
5 Yr Fixed	Purchase	90%	6.64%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£750,000	FO34705
Remortgage													
2 Yr Fixed	Remortgage	60%	6.37%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34706
2 Yr Fixed	Remortgage	60%	6.60%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34707
2 Yr Tracker	Remortgage	60%	2.95% (0.70% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£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	5.49%	£25,000	£2,000,000	TO5564
5 Yr Fixed	Remortgage	60%	6.24%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34716
5 Yr Fixed	Remortgage	60%	6.49%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34717
2 Yr Fixed	Remortgage	75%	6.37%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34708
2 Yr Fixed	Remortgage	75%	6.60%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34709
2 Yr Tracker	Remortgage	75%	3.20% (0.95% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£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	5.49%	£25,000	£2,000,000	TO5566
5 Yr Fixed	Remortgage	75%	6.24%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34718
5 Yr Fixed	Remortgage	75%	6.49%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34719
2 Yr Fixed	Remortgage	80%	6.54%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO34710
2 Yr Fixed	Remortgage	80%	6.74%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO34711
2 Yr Tracker	Remortgage	80%	3.74% (1.49% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	5.49%	£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	5.49%	£25,000	£1,000,000	TO5568
5 Yr Fixed	Remortgage	80%	6.39%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO34720
5 Yr Fixed	Remortgage	80%	6.64%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO34721
2 Yr Fixed	Remortgage	85%	6.54%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO34712
2 Yr Fixed	Remortgage	85%	6.74%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO34713
2 Yr Tracker	Remortgage	85%	3.74% (1.49% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	5.49%	£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	5.49%	£25,000	£1,000,000	TO5570
5 Yr Fixed	Remortgage	85%	6.39%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO34722
5 Yr Fixed	Remortgage	85%	6.64%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO34723
2 Yr Fixed	Remortgage	90%	6.54%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£550,000	FO34714
2 Yr Fixed	Remortgage	90%	6.74%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£550,000	FO34715
2 Yr Tracker	Remortgage	90%	3.74% (1.49% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	5.49%	£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	5.49%	£25,000	£550,000	TO5572
5 Yr Fixed	Remortgage	90%	6.39%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£550,000	FO34724
5 Yr Fixed	Remortgage	90%	6.64%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£550,000	FO34725
First Time Buyer													
2 Yr Fixed	Purchase	85%	6.54%	£995	C&I		Yes	£250	Yes	5.49%	£25,000	£2,550,000	FO34726

2 Yr Fixed	Purchase	85%	6.74%	£0	C&I	Yes	£250	Yes	5.49%	£25,000	£2,550,000	FO34727
5 Yr Fixed	Purchase	85%	6.39%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£2,550,000	FO34730
5 Yr Fixed	Purchase	85%	6.64%	£0	C&I	Yes	£250	Yes	5.49%	£25,000	£2,550,000	FO34731

2 Yr Fixed	Purchase	90%	6.54%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£750,000	FO34728
2 Yr Fixed	Purchase	90%	6.74%	£0	C&I	Yes	£250	Yes	5.49%	£25,000	£750,000	FO34729
5 Yr Fixed	Purchase	90%	6.39%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£750,000	FO34732
5 Yr Fixed	Purchase	90%	6.64%	£0	C&I	Yes	£250	Yes	5.49%	£25,000	£750,000	FO34733

Shared Equity

2 Yr Fixed	Purchase	60%	6.37%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£1,500,000	FO34734
2 Yr Fixed	Purchase	60%	6.60%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£1,500,000	FO34735
5 Yr Fixed	Purchase	60%	6.24%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£1,500,000	FO34738
5 Yr Fixed	Purchase	60%	6.49%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£1,500,000	FO34739

2 Yr Fixed	Purchase	75%	6.37%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£1,500,000	FO34736
2 Yr Fixed	Purchase	75%	6.60%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£1,500,000	FO34737
5 Yr Fixed	Purchase	75%	6.24%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£1,500,000	FO34740
5 Yr Fixed	Purchase	75%	6.49%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34741

Help to Buy: shared equity

2 Yr Fixed	Purchase	60%	6.37%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£360,000	FO34742
2 Yr Fixed	Purchase	60%	6.60%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£360,000	FO34743
5 Yr Fixed	Purchase	60%	6.24%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£360,000	FO34746
5 Yr Fixed	Purchase	60%	6.49%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£360,000	FO34747

2 Yr Fixed	Purchase	75%	6.37%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£450,000	FO34744
2 Yr Fixed	Purchase	75%	6.60%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£450,000	FO34745
5 Yr Fixed	Purchase	75%	6.24%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£450,000	FO34748
5 Yr Fixed	Purchase	75%	6.49%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£450,000	FO34749

Help to Buy Shared Equity - Remo

2 Yr Fixed	Remortgage	60%	6.37%	£995	C&I	Yes	Yes	£500	Yes	5.49%	£25,000	£360,000	FO34750
2 Yr Fixed	Remortgage	60%	6.60%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£360,000	FO34751
5 Yr Fixed	Remortgage	60%	6.24%	£995	C&I	Yes	Yes	£500	Yes	5.49%	£25,000	£360,000	FO34754
5 Yr Fixed	Remortgage	60%	6.49%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£360,000	FO34755

2 Yr Fixed	Remortgage	75%	6.37%	£995	C&I	Yes	Yes	£500	Yes	5.49%	£25,000	£450,000	FO34752
2 Yr Fixed	Remortgage	75%	6.60%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£450,000	FO34753
5 Yr Fixed	Remortgage	75%	6.24%	£995	C&I	Yes	Yes	£500	Yes	5.49%	£25,000	£450,000	FO34756
5 Yr Fixed	Remortgage	75%	6.49%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£450,000	FO34757

B2L Pur

2 Yr Fixed	BTL Purchase	60%	6.42%	£1495	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34762
2 Yr Fixed	BTL Purchase	60%	6.47%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34758
2 Yr Fixed	BTL Purchase	60%	6.65%	£0	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34759
5 Yr Fixed	BTL Purchase	60%	5.54%	£1495	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34307
5 Yr Fixed	BTL Purchase	60%	5.59%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34273
5 Yr Fixed	BTL Purchase	60%	5.84%	£0	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34274

2 Yr Fixed	BTL Purchase	75%	6.42%	£1495	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34763
2 Yr Fixed	BTL Purchase	75%	6.47%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34760
2 Yr Fixed	BTL Purchase	75%	6.65%	£0	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34761
5 Yr Fixed	BTL Purchase	75%	5.54%	£1495	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34308
5 Yr Fixed	BTL Purchase	75%	5.59%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34275
5 Yr Fixed	BTL Purchase	75%	5.84%	£0	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34276

B2L Remo

2 Yr Fixed	BTL Remortgage	60%	6.42%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34768
2 Yr Fixed	BTL Remortgage	60%	6.47%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34764
2 Yr Fixed	BTL Remortgage	60%	6.65%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34765
5 Yr Fixed	BTL Remortgage	60%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34311
5 Yr Fixed	BTL Remortgage	60%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34281
5 Yr Fixed	BTL Remortgage	60%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34282

2 Yr Fixed	BTL Remortgage	75%	6.42%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34769
2 Yr Fixed	BTL Remortgage	75%	6.47%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34766
2 Yr Fixed	BTL Remortgage	75%	6.65%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34767
5 Yr Fixed	BTL Remortgage	75%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34312
5 Yr Fixed	BTL Remortgage	75%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34283
5 Yr Fixed	BTL Remortgage	75%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34284

Green Pur

2 Yr Fixed	Purchase	60%	6.32%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO34770
5 Yr Fixed	Purchase	60%	6.19%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO34773

2 Yr Fixed	Purchase	75%	6.32%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO34771
5 Yr Fixed	Purchase	75%	6.19%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO34774

2 Yr Fixed	Purchase	85%	6.49%	£995	C&I	Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO34772
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5 Yr Fixed	Purchase	85%	6.34%	£995	C&I	Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO34775
Mortgage Guarantee Scheme												
2 Yr Fixed	Purchase	95%	6.85%	£0	C&I	Yes	£750	Yes	5.49%	£25,000	£570,000	FO34823
5 Yr Fixed	Purchase	95%	6.80%	£0	C&I	Yes	£750	Yes	5.49%	£25,000	£570,000	FO34824
Green Remo												
2 Yr Fixed	Remortgage	60%	6.32%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34776
5 Yr Fixed	Remortgage	60%	6.19%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34779
2 Yr Fixed	Remortgage	75%	6.32%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34777
5 Yr Fixed	Remortgage	75%	6.19%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34780
2 Yr Fixed	Remortgage	85%	6.49%	£995	C&I	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO34778
5 Yr Fixed	Remortgage	85%	6.34%	£995	C&I	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO34781
B2L Green Pur												
2 Yr Fixed	BTL Purchase	65%	6.42%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34782
5 Yr Fixed	BTL Purchase	65%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34299
2 Yr Fixed	BTL Purchase	75%	6.42%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34783
5 Yr Fixed	BTL Purchase	75%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34300
B2L Green Remo												
2 Yr Fixed	BTL Remortgage	65%	6.42%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34784
5 Yr Fixed	BTL Remortgage	65%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34303
2 Yr Fixed	BTL Remortgage	75%	6.42%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO34785
5 Yr Fixed	BTL Remortgage	75%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£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	