

Rates effective from 10 November 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%	5.67%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO35178
2 Yr Fixed	Switcher	60%	5.82%	£495	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO35179
2 Yr Fixed	Switcher	60%	5.99%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO35180
2 Yr Tracker	Switcher	60%	2.94% (0.69% above NW base rate)	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	TO5654
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	TO5669
5 Yr Fixed	Switcher	60%	5.42%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO35189
5 Yr Fixed	Switcher	60%	5.54%	£495	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO35190
5 Yr Fixed	Switcher	60%	5.69%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO35191
2 Yr Fixed	Switcher	75%	5.74%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO35181
2 Yr Fixed	Switcher	75%	6.04%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO35182
2 Yr Tracker	Switcher	75%	3.14% (0.89% above NW base rate)	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	TO5655
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	TO5670
5 Yr Fixed	Switcher	75%	5.42%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO35192
5 Yr Fixed	Switcher	75%	5.69%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£10,000,000	FO35193
2 Yr Fixed	Switcher	80%	5.79%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO35183
2 Yr Fixed	Switcher	80%	6.09%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO35184
2 Yr Tracker	Switcher	80%	3.45% (1.20% above NW base rate)	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	TO5656
2 Yr Tracker	Switcher	80%	3.89% (1.64% above NW base rate)	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	TO5657
5 Yr Fixed	Switcher	80%	5.47%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO35194
5 Yr Fixed	Switcher	80%	5.74%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO35195
2 Yr Fixed	Switcher	85%	5.84%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO35185
2 Yr Fixed	Switcher	85%	6.19%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO35186
2 Yr Tracker	Switcher	85%	3.45% (1.20% above NW base rate)	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	TO5658
2 Yr Tracker	Switcher	85%	3.94% (1.69% above NW base rate)	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	TO5659
5 Yr Fixed	Switcher	85%	5.47%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO35196
5 Yr Fixed	Switcher	85%	5.74%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£1,000,000	FO35197
2 Yr Fixed	Switcher	90%	5.99%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO35187
2 Yr Fixed	Switcher	90%	6.34%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO35223
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	TO5671
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	TO5672
5 Yr Fixed	Switcher	90%	5.59%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO35222
5 Yr Fixed	Switcher	90%	5.89%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO35233
2 Yr Fixed	Switcher	100%	6.04%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO35188
2 Yr Fixed	Switcher	100%	6.39%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£550,000	FO35228
B2L													
2 Yr Fixed	BTL Switcher	60%	5.79%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO35215
2 Yr Fixed	BTL Switcher	60%	6.14%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO35216
5 Yr Fixed	BTL Switcher	60%	5.59%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO35199
5 Yr Fixed	BTL Switcher	60%	5.75%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO35200
2 Yr Fixed	BTL Switcher	75%	5.84%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO35217
2 Yr Fixed	BTL Switcher	75%	6.25%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO35198
5 Yr Fixed	BTL Switcher	75%	5.59%	£995	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO35201
5 Yr Fixed	BTL Switcher	75%	5.79%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO35202
2 Yr Fixed	BTL Switcher	90%	6.39%	£0	C&I / Int Only			£0	Yes	5.49%	£10,000	£3,500,000	FO35212
High Value - Core Range													
2 Yr Fixed	Switcher	60%	5.59%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£10,000,000	FO35203
5 Yr Fixed	Switcher	60%	5.36%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£10,000,000	FO35207
2 Yr Fixed	Switcher	75%	5.66%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£10,000,000	FO35204
5 Yr Fixed	Switcher	75%	5.36%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£10,000,000	FO35208
2 Yr Fixed	Switcher	80%	5.71%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£1,000,000	FO35205
5 Yr Fixed	Switcher	80%	5.41%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£1,000,000	FO35209
2 Yr Fixed	Switcher	85%	5.76%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£1,000,000	FO35206
5 Yr Fixed	Switcher	85%	5.41%	£1495	C&I / Int Only			£0	Yes	5.49%	£300,000	£1,000,000	FO35210

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 31/03/2024	31/03/2025
	2	0.75% Until 31/03/2025	
5 Yr Fixed	1	4.5% Until 31/03/2024	31/03/2028
	2	4.25% Until 31/03/2025	
	3	4% Until 31/03/2026	
	4	2.5% Until 31/03/2027	
	5	1% Until 31/03/2028	
2 Yr Tracker	1	0.5% Until 31/03/2024	31/03/2025
	2	0.25% Until 31/03/2025	