

Rates effective from 10 November 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%	5.87%	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO35077
2 Yr Fixed	Purchase	60%	6.12%	£0	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO35078
2 Yr Tracker	Purchase	60%	2.94% (0.69% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£99,999,999	TO5643
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	TO5660
5 Yr Fixed	Purchase	60%	5.49%	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO35087
5 Yr Fixed	Purchase	60%	5.74%	£0	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO35088
2 Yr Fixed	Purchase	75%	5.87%	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO35079
2 Yr Fixed	Purchase	75%	6.12%	£0	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO35080
2 Yr Tracker	Purchase	75%	3.14% (0.89% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£7,500,000	TO5644
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	TO5661
5 Yr Fixed	Purchase	75%	5.54%	£995	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO35089
5 Yr Fixed	Purchase	75%	5.79%	£0	C&I / Int Only		Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO35090
2 Yr Fixed	Purchase	80%	6.04%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO35081
2 Yr Fixed	Purchase	80%	6.26%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO35082
2 Yr Tracker	Purchase	80%	3.45% (1.20% above NW base rate)	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	TO5645
2 Yr Tracker	Purchase	80%	3.84% (1.59% above NW base rate)	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	TO5646
5 Yr Fixed	Purchase	80%	5.64%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO35091
5 Yr Fixed	Purchase	80%	5.94%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO35092
2 Yr Fixed	Purchase	85%	6.04%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO35083
2 Yr Fixed	Purchase	85%	6.26%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO35084
2 Yr Tracker	Purchase	85%	3.45% (1.20% above NW base rate)	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	TO5647
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	TO5662
5 Yr Fixed	Purchase	85%	5.64%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO35093
5 Yr Fixed	Purchase	85%	5.94%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO35094
2 Yr Fixed	Purchase	90%	6.04%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£750,000	FO35085
2 Yr Fixed	Purchase	90%	6.39%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£750,000	FO35086
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	TO5663
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	TO5664
5 Yr Fixed	Purchase	90%	5.89%	£995	C&I		Yes	£0	Yes	5.49%	£25,000	£750,000	FO35095
5 Yr Fixed	Purchase	90%	5.94%	£0	C&I		Yes	£0	Yes	5.49%	£25,000	£750,000	FO35096
Remortgage													
2 Yr Fixed	Remortgage	60%	5.89%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35097
2 Yr Fixed	Remortgage	60%	6.20%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35098
2 Yr Tracker	Remortgage	60%	2.94% (0.69% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	TO5648
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	TO5665
5 Yr Fixed	Remortgage	60%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35107
5 Yr Fixed	Remortgage	60%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35108
2 Yr Fixed	Remortgage	75%	5.89%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35099
2 Yr Fixed	Remortgage	75%	6.20%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35100
2 Yr Tracker	Remortgage	75%	3.14% (0.89% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	TO5649
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	TO5666
5 Yr Fixed	Remortgage	75%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35109
5 Yr Fixed	Remortgage	75%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35110
2 Yr Fixed	Remortgage	80%	5.99%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO35101
2 Yr Fixed	Remortgage	80%	6.25%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO35102
2 Yr Tracker	Remortgage	80%	3.45% (1.20% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	TO5650
2 Yr Tracker	Remortgage	80%	3.89% (1.64% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	TO5651
5 Yr Fixed	Remortgage	80%	5.64%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO35111
5 Yr Fixed	Remortgage	80%	5.89%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO35112
2 Yr Fixed	Remortgage	85%	5.99%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO35103
2 Yr Fixed	Remortgage	85%	6.34%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO35104
2 Yr Tracker	Remortgage	85%	3.45% (1.20% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	TO5652
2 Yr Tracker	Remortgage	85%	3.99% (1.74% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	TO5653
5 Yr Fixed	Remortgage	85%	5.64%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO35113
5 Yr Fixed	Remortgage	85%	5.89%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO35114
2 Yr Fixed	Remortgage	90%	6.14%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£550,000	FO35105
2 Yr Fixed	Remortgage	90%	6.39%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£550,000	FO35106
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	TO5667
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	TO5668
5 Yr Fixed	Remortgage	90%	5.79%	£995	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£550,000	FO35115
5 Yr Fixed	Remortgage	90%	6.04%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£550,000	FO35116
First Time Buyer													
2 Yr Fixed	Purchase	85%	6.04%	£995	C&I		Yes	£250	Yes	5.49%	£25,000	£2,550,000	FO35117

2 Yr Fixed	Purchase	85%	6.26%	£0	C&I	Yes	£250	Yes	5.49%	£25,000	£2,550,000	FO35118
5 Yr Fixed	Purchase	85%	5.64%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£2,550,000	FO35121
5 Yr Fixed	Purchase	85%	5.94%	£0	C&I	Yes	£250	Yes	5.49%	£25,000	£2,550,000	FO35122

2 Yr Fixed	Purchase	90%	6.04%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£750,000	FO35119
2 Yr Fixed	Purchase	90%	6.39%	£0	C&I	Yes	£250	Yes	5.49%	£25,000	£750,000	FO35120
5 Yr Fixed	Purchase	90%	5.89%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£750,000	FO35123
5 Yr Fixed	Purchase	90%	5.94%	£0	C&I	Yes	£250	Yes	5.49%	£25,000	£750,000	FO35124

Shared Equity												
2 Yr Fixed	Purchase	60%	5.97%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£1,500,000	FO35125
2 Yr Fixed	Purchase	60%	6.22%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£1,500,000	FO35126
5 Yr Fixed	Purchase	60%	5.59%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£1,500,000	FO35129
5 Yr Fixed	Purchase	60%	5.84%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£1,500,000	FO35130

2 Yr Fixed	Purchase	75%	5.97%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£1,500,000	FO35127
2 Yr Fixed	Purchase	75%	6.22%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£1,500,000	FO35128
5 Yr Fixed	Purchase	75%	5.64%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£1,500,000	FO35131
5 Yr Fixed	Purchase	75%	5.89%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35132

Help to Buy: shared equity												
2 Yr Fixed	Purchase	60%	5.97%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£360,000	FO35133
2 Yr Fixed	Purchase	60%	6.22%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£360,000	FO35134
5 Yr Fixed	Purchase	60%	5.59%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£360,000	FO35137
5 Yr Fixed	Purchase	60%	5.84%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£360,000	FO35138

2 Yr Fixed	Purchase	75%	5.97%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£450,000	FO35135
2 Yr Fixed	Purchase	75%	6.22%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£450,000	FO35136
5 Yr Fixed	Purchase	75%	5.64%	£995	C&I	Yes	£250	Yes	5.49%	£25,000	£450,000	FO35139
5 Yr Fixed	Purchase	75%	5.89%	£0	C&I	Yes	£0	Yes	5.49%	£25,000	£450,000	FO35140

Help to Buy Shared Equity - Remo														
2 Yr Fixed	Remortgage	60%	5.99%		£995	C&I	Yes	Yes	£500	Yes	5.49%	£25,000	£360,000	FO35142
2 Yr Fixed	Remortgage	60%	6.30%		£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£360,000	FO35143
5 Yr Fixed	Remortgage	60%	5.69%		£995	C&I	Yes	Yes	£500	Yes	5.49%	£25,000	£360,000	FO35146
5 Yr Fixed	Remortgage	60%	5.94%		£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£360,000	FO35147

2 Yr Fixed	Remortgage	75%	5.99%	£995	C&I	Yes	Yes	£500	Yes	5.49%	£25,000	£450,000	FO35144
2 Yr Fixed	Remortgage	75%	6.30%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£450,000	FO35145
5 Yr Fixed	Remortgage	75%	5.69%	£995	C&I	Yes	Yes	£500	Yes	5.49%	£25,000	£450,000	FO35148
5 Yr Fixed	Remortgage	75%	5.94%	£0	C&I	Yes	Yes	£0	Yes	5.49%	£25,000	£450,000	FO35149

B2L Pur												
2 Yr Fixed	BTL Purchase	60%	5.92%	£1495	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35150
2 Yr Fixed	BTL Purchase	60%	5.97%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35152
2 Yr Fixed	BTL Purchase	60%	6.17%	£0	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35153
5 Yr Fixed	BTL Purchase	60%	5.54%	£1495	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35229
5 Yr Fixed	BTL Purchase	60%	5.59%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35227
5 Yr Fixed	BTL Purchase	60%	5.84%	£0	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35214

2 Yr Fixed	BTL Purchase	75%	5.92%	£1495	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35151
2 Yr Fixed	BTL Purchase	75%	5.97%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35154
2 Yr Fixed	BTL Purchase	75%	6.17%	£0	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35155
5 Yr Fixed	BTL Purchase	75%	5.54%	£1495	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35224
5 Yr Fixed	BTL Purchase	75%	5.59%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35235
5 Yr Fixed	BTL Purchase	75%	5.84%	£0	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35234

B2L Remo													
2 Yr Fixed	BTL Remortgage	60%	5.94%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35160
2 Yr Fixed	BTL Remortgage	60%	5.99%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35156
2 Yr Fixed	BTL Remortgage	60%	6.25%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35157
5 Yr Fixed	BTL Remortgage	60%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35225
5 Yr Fixed	BTL Remortgage	60%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35220
5 Yr Fixed	BTL Remortgage	60%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35218

2 Yr Fixed	BTL Remortgage	75%	5.94%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35161
2 Yr Fixed	BTL Remortgage	75%	5.99%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35158
2 Yr Fixed	BTL Remortgage	75%	6.25%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35159
5 Yr Fixed	BTL Remortgage	75%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35213
5 Yr Fixed	BTL Remortgage	75%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35221
5 Yr Fixed	BTL Remortgage	75%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35219

Green Pur												
2 Yr Fixed	Purchase	60%	5.82%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO35162
5 Yr Fixed	Purchase	60%	5.44%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£99,999,999	FO35165

2 Yr Fixed	Purchase	75%	5.82%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO35163
5 Yr Fixed	Purchase	75%	5.49%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£7,500,000	FO35166

2 Yr Fixed	Purchase	85%	5.99%	£995	C&I	Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO35164
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5 Yr Fixed	Purchase	85%	5.59%	£995	C&I	Yes	£0	Yes	5.49%	£25,000	£2,550,000	FO35167
Mortgage Guarantee Scheme												
2 Yr Fixed	Purchase	95%	6.85%	£0	C&I	Yes	£750	Yes	5.49%	£25,000	£570,000	FO35230
5 Yr Fixed	Purchase	95%	6.30%	£0	C&I	Yes	£750	Yes	5.49%	£25,000	£570,000	FO35141
Green Remo												
2 Yr Fixed	Remortgage	60%	5.84%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35168
5 Yr Fixed	Remortgage	60%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35171
2 Yr Fixed	Remortgage	75%	5.84%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35169
5 Yr Fixed	Remortgage	75%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35172
2 Yr Fixed	Remortgage	85%	5.94%	£995	C&I	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO35170
5 Yr Fixed	Remortgage	85%	5.59%	£995	C&I	Yes	£0	Yes	5.49%	£25,000	£1,000,000	FO35173
B2L Green Pur												
2 Yr Fixed	BTL Purchase	65%	5.92%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35174
5 Yr Fixed	BTL Purchase	65%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35231
2 Yr Fixed	BTL Purchase	75%	5.92%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35175
5 Yr Fixed	BTL Purchase	75%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35211
B2L Green Remo												
2 Yr Fixed	BTL Remortgage	65%	5.94%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35176
5 Yr Fixed	BTL Remortgage	65%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35232
2 Yr Fixed	BTL Remortgage	75%	5.94%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35177
5 Yr Fixed	BTL Remortgage	75%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	5.49%	£25,000	£2,000,000	FO35226

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	