

Rates effective from 24 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%	5.45%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35287
2 Yr Fixed	Switcher	60%	5.60%	£495	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35286
2 Yr Fixed	Switcher	60%	5.74%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35288
2 Yr Tracker	Switcher	60%	3.59% (0.59% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	TO5723
2 Yr Tracker	Switcher	60%	4.24% (1.24% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	TO5724
5 Yr Fixed	Switcher	60%	4.98%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35292
5 Yr Fixed	Switcher	60%	5.14%	£495	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35291
5 Yr Fixed	Switcher	60%	5.29%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35293
2 Yr Fixed	Switcher	75%	5.49%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35289
2 Yr Fixed	Switcher	75%	5.84%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35290
2 Yr Tracker	Switcher	75%	3.73% (0.73% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	TO5725
2 Yr Tracker	Switcher	75%	4.29% (1.29% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	TO5726
5 Yr Fixed	Switcher	75%	5.14%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35294
5 Yr Fixed	Switcher	75%	5.34%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35295
2 Yr Fixed	Switcher	80%	5.79%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35183
2 Yr Fixed	Switcher	80%	6.09%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35184
2 Yr Tracker	Switcher	80%	3.95% (0.95% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	TO5727
2 Yr Tracker	Switcher	80%	4.29% (1.29% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	TO5728
5 Yr Fixed	Switcher	80%	5.24%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35296
5 Yr Fixed	Switcher	80%	5.39%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35297
2 Yr Fixed	Switcher	85%	5.84%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35185
2 Yr Fixed	Switcher	85%	6.19%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35186
2 Yr Tracker	Switcher	85%	3.95% (0.95% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	TO5729
2 Yr Tracker	Switcher	85%	4.34% (1.34% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	TO5731
5 Yr Fixed	Switcher	85%	5.47%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35196
5 Yr Fixed	Switcher	85%	5.74%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35197
2 Yr Fixed	Switcher	90%	5.99%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35187
2 Yr Fixed	Switcher	90%	6.34%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35223
2 Yr Tracker	Switcher	90%	4.09% (1.09% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	TO5730
2 Yr Tracker	Switcher	90%	4.39% (1.39% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	TO5732
5 Yr Fixed	Switcher	90%	5.59%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35222
5 Yr Fixed	Switcher	90%	5.89%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35233
2 Yr Fixed	Switcher	100%	6.04%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35188
2 Yr Fixed	Switcher	100%	6.39%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35228
B2L													
2 Yr Fixed	BTL Switcher	60%	5.79%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35215
2 Yr Fixed	BTL Switcher	60%	6.14%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35216
5 Yr Fixed	BTL Switcher	60%	5.59%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35199
5 Yr Fixed	BTL Switcher	60%	5.75%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35200
2 Yr Fixed	BTL Switcher	75%	5.84%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35217
2 Yr Fixed	BTL Switcher	75%	6.25%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35198
5 Yr Fixed	BTL Switcher	75%	5.59%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35201
5 Yr Fixed	BTL Switcher	75%	5.79%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35202
2 Yr Fixed	BTL Switcher	90%	6.39%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35212
High Value - Core Range													
2 Yr Fixed	Switcher	60%	5.37%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£10,000,000	FO35298
5 Yr Fixed	Switcher	60%	4.92%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£10,000,000	FO35300
2 Yr Fixed	Switcher	75%	5.41%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£10,000,000	FO35299
5 Yr Fixed	Switcher	75%	5.08%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£10,000,000	FO35301
2 Yr Fixed	Switcher	80%	5.71%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£1,000,000	FO35205
5 Yr Fixed	Switcher	80%	5.18%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£1,000,000	FO35302
2 Yr Fixed	Switcher	85%	5.76%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£1,000,000	FO35206
5 Yr Fixed	Switcher	85%	5.41%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£1,000,000	FO35210

Product Range Additional Information

Additional Information

NatWest Base Rate: 3%

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	