

Rates effective from 24 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
<b>Purchase</b>													
2 Yr Fixed	Purchase	60%	5.87%	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35077
2 Yr Fixed	Purchase	60%	6.12%	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35078
2 Yr Tracker	Purchase	60%	3.59% (0.59% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	TO5703
2 Yr Tracker	Purchase	60%	4.24% (1.24% above NW base rate)	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	TO5704
5 Yr Fixed	Purchase	60%	5.49%	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35087
5 Yr Fixed	Purchase	60%	5.74%	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35088
2 Yr Fixed	Purchase	75%	5.87%	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35079
2 Yr Fixed	Purchase	75%	6.12%	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35080
2 Yr Tracker	Purchase	75%	3.73% (0.73% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	TO5705
2 Yr Tracker	Purchase	75%	4.29% (1.29% above NW base rate)	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	TO5706
5 Yr Fixed	Purchase	75%	5.54%	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35089
5 Yr Fixed	Purchase	75%	5.79%	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35090
2 Yr Fixed	Purchase	80%	6.04%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35081
2 Yr Fixed	Purchase	80%	6.26%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35082
2 Yr Tracker	Purchase	80%	3.95% (0.95% above NW base rate)	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	TO5712
2 Yr Tracker	Purchase	80%	4.29% (1.29% above NW base rate)	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	TO5708
5 Yr Fixed	Purchase	80%	5.64%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35091
5 Yr Fixed	Purchase	80%	5.94%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35092
2 Yr Fixed	Purchase	85%	6.04%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35083
2 Yr Fixed	Purchase	85%	6.26%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35084
2 Yr Tracker	Purchase	85%	3.95% (0.95% above NW base rate)	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	TO5707
2 Yr Tracker	Purchase	85%	4.34% (1.34% above NW base rate)	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	TO5709
5 Yr Fixed	Purchase	85%	5.64%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35093
5 Yr Fixed	Purchase	85%	5.94%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35094
2 Yr Fixed	Purchase	90%	6.04%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	FO35085
2 Yr Fixed	Purchase	90%	6.39%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	FO35086
2 Yr Tracker	Purchase	90%	4.09% (1.09% above NW base rate)	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	TO5710
2 Yr Tracker	Purchase	90%	4.39% (1.39% above NW base rate)	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	TO5711
5 Yr Fixed	Purchase	90%	5.89%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	FO35095
5 Yr Fixed	Purchase	90%	5.94%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	FO35096
<b>Remortgage</b>													
2 Yr Fixed	Remortgage	60%	5.67%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35236
2 Yr Fixed	Remortgage	60%	5.99%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35237
2 Yr Tracker	Remortgage	60%	3.59% (0.59% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	TO5713
2 Yr Tracker	Remortgage	60%	4.24% (1.24% above NW base rate)	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	TO5714
5 Yr Fixed	Remortgage	60%	4.98%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35284
5 Yr Fixed	Remortgage	60%	5.69%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35247
2 Yr Fixed	Remortgage	75%	5.74%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35238
2 Yr Fixed	Remortgage	75%	6.04%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35239
2 Yr Tracker	Remortgage	75%	3.73% (0.73% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	TO5715
2 Yr Tracker	Remortgage	75%	4.29% (1.29% above NW base rate)	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	TO5716
5 Yr Fixed	Remortgage	75%	5.42%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35248
5 Yr Fixed	Remortgage	75%	5.69%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35249
2 Yr Fixed	Remortgage	80%	5.79%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35240
2 Yr Fixed	Remortgage	80%	6.10%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35241
2 Yr Tracker	Remortgage	80%	3.95% (0.95% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	TO5718
2 Yr Tracker	Remortgage	80%	4.29% (1.29% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	TO5717
5 Yr Fixed	Remortgage	80%	5.47%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35250
5 Yr Fixed	Remortgage	80%	5.74%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35251
2 Yr Fixed	Remortgage	85%	5.84%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35242
2 Yr Fixed	Remortgage	85%	6.19%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35243
2 Yr Tracker	Remortgage	85%	3.95% (0.95% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	TO5719
2 Yr Tracker	Remortgage	85%	4.34% (1.34% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	TO5720
5 Yr Fixed	Remortgage	85%	5.47%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35252
5 Yr Fixed	Remortgage	85%	5.74%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35253
2 Yr Fixed	Remortgage	90%	5.99%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	FO35244
2 Yr Fixed	Remortgage	90%	6.34%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	FO35245
2 Yr Tracker	Remortgage	90%	4.09% (1.09% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	TO5721
2 Yr Tracker	Remortgage	90%	4.39% (1.39% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	TO5722
5 Yr Fixed	Remortgage	90%	5.59%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	FO35254
5 Yr Fixed	Remortgage	90%	5.89%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	FO35255
<b>First Time Buyer</b>													
2 Yr Fixed	Purchase	85%	6.04%	£995	C&I		Yes	£250	Yes	6.24%	£25,000	£2,550,000	FO35117
2 Yr Fixed	Purchase	85%	6.26%	£0	C&I		Yes	£250	Yes	6.24%	£25,000	£2,550,000	FO35118
5 Yr Fixed	Purchase	85%	5.64%	£995	C&I		Yes	£250	Yes	6.24%	£25,000	£2,550,000	FO35121
5 Yr Fixed	Purchase	85%	5.94%	£0	C&I		Yes	£250	Yes	6.24%	£25,000	£2,550,000	FO35122
2 Yr Fixed	Purchase	90%	6.04%	£995	C&I		Yes	£250	Yes	6.24%	£25,000	£750,000	FO35119
2 Yr Fixed	Purchase	90%	6.39%	£0	C&I		Yes	£250	Yes	6.24%	£25,000	£750,000	FO35120
5 Yr Fixed	Purchase	90%	5.89%	£995	C&I		Yes	£250	Yes	6.24%	£25,000	£750,000	FO35123
5 Yr Fixed	Purchase	90%	5.94%	£0	C&I		Yes	£250	Yes	6.24%	£25,000	£750,000	FO35124

**Shared Equity**

2 Yr Fixed	Purchase	60%	5.97%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£1,500,000	FO35125
2 Yr Fixed	Purchase	60%	6.22%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£1,500,000	FO35126
5 Yr Fixed	Purchase	60%	5.59%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£1,500,000	FO35129
5 Yr Fixed	Purchase	60%	5.84%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£1,500,000	FO35130
2 Yr Fixed	Purchase	75%	5.97%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£1,500,000	FO35127
2 Yr Fixed	Purchase	75%	6.22%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£1,500,000	FO35128
5 Yr Fixed	Purchase	75%	5.64%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£1,500,000	FO35131
5 Yr Fixed	Purchase	75%	5.89%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35132

**Help to Buy: shared equity**

2 Yr Fixed	Purchase	60%	5.97%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£360,000	FO35133
2 Yr Fixed	Purchase	60%	6.22%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£360,000	FO35134
5 Yr Fixed	Purchase	60%	5.59%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£360,000	FO35137
5 Yr Fixed	Purchase	60%	5.84%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£360,000	FO35138
2 Yr Fixed	Purchase	75%	5.97%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£450,000	FO35135
2 Yr Fixed	Purchase	75%	6.22%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£450,000	FO35136
5 Yr Fixed	Purchase	75%	5.64%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£450,000	FO35139
5 Yr Fixed	Purchase	75%	5.89%	£0	C&I	Yes	£0	Yes	6.24%	£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	6.24%	£25,000	£360,000	FO35142
2 Yr Fixed	Remortgage	60%	6.30%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£360,000	FO35143
5 Yr Fixed	Remortgage	60%	5.69%	£995	C&I	Yes	Yes	£500	Yes	6.24%	£25,000	£360,000	FO35146
5 Yr Fixed	Remortgage	60%	5.94%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£360,000	FO35147
2 Yr Fixed	Remortgage	75%	5.99%	£995	C&I	Yes	Yes	£500	Yes	6.24%	£25,000	£450,000	FO35144
2 Yr Fixed	Remortgage	75%	6.30%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£450,000	FO35145
5 Yr Fixed	Remortgage	75%	5.69%	£995	C&I	Yes	Yes	£500	Yes	6.24%	£25,000	£450,000	FO35148
5 Yr Fixed	Remortgage	75%	5.94%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£450,000	FO35149

**B2L Pur**

2 Yr Fixed	BTL Purchase	60%	5.92%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35150
2 Yr Fixed	BTL Purchase	60%	5.97%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35152
2 Yr Fixed	BTL Purchase	60%	6.17%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35153
5 Yr Fixed	BTL Purchase	60%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35229
5 Yr Fixed	BTL Purchase	60%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35227
5 Yr Fixed	BTL Purchase	60%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35214
2 Yr Fixed	BTL Purchase	75%	5.92%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35151
2 Yr Fixed	BTL Purchase	75%	5.97%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35154
2 Yr Fixed	BTL Purchase	75%	6.17%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35155
5 Yr Fixed	BTL Purchase	75%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35224
5 Yr Fixed	BTL Purchase	75%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35235
5 Yr Fixed	BTL Purchase	75%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£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	6.24%	£25,000	£2,000,000	FO35160
2 Yr Fixed	BTL Remortgage	60%	5.99%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35156
2 Yr Fixed	BTL Remortgage	60%	6.25%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35157
5 Yr Fixed	BTL Remortgage	60%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35225
5 Yr Fixed	BTL Remortgage	60%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35220
5 Yr Fixed	BTL Remortgage	60%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35218
2 Yr Fixed	BTL Remortgage	75%	5.94%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35161
2 Yr Fixed	BTL Remortgage	75%	5.99%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35158
2 Yr Fixed	BTL Remortgage	75%	6.25%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35159
5 Yr Fixed	BTL Remortgage	75%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35213
5 Yr Fixed	BTL Remortgage	75%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35221
5 Yr Fixed	BTL Remortgage	75%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35219

**Green Pur**

2 Yr Fixed	Purchase	60%	5.82%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35162
5 Yr Fixed	Purchase	60%	5.44%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35165
2 Yr Fixed	Purchase	75%	5.82%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35163
5 Yr Fixed	Purchase	75%	5.49%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35166
2 Yr Fixed	Purchase	85%	5.99%	£995	C&I	Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35164
5 Yr Fixed	Purchase	85%	5.59%	£995	C&I	Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35167

**Mortgage Guarantee Scheme**

2 Yr Fixed	Purchase	95%	6.85%	£0	C&I	Yes	£750	Yes	6.24%	£25,000	£570,000	FO35230
5 Yr Fixed	Purchase	95%	6.30%	£0	C&I	Yes	£750	Yes	6.24%	£25,000	£570,000	FO35141

**Green Remo**

2 Yr Fixed	Remortgage	60%	5.62%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35256
5 Yr Fixed	Remortgage	60%	4.93%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35285
2 Yr Fixed	Remortgage	75%	5.69%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35257
5 Yr Fixed	Remortgage	75%	5.37%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35260
2 Yr Fixed	Remortgage	85%	5.79%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35258
5 Yr Fixed	Remortgage	85%	5.42%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35261

**B2L Green Pur**

2 Yr Fixed	BTL Purchase	65%	5.92%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35174
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5 Yr Fixed	BTL Purchase	65%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35231	
2 Yr Fixed	BTL Purchase	75%	5.92%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35175	
5 Yr Fixed	BTL Purchase	75%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35211	
<b>B2L Green Remo</b>													
2 Yr Fixed	BTL Remortgage	65%	5.94%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35176
5 Yr Fixed	BTL Remortgage	65%	5.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35232
2 Yr Fixed	BTL Remortgage	75%	5.94%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35177
5 Yr Fixed	BTL Remortgage	75%	5.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35226

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	