

Rates effective from 19 December 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
<b>Core Range</b>													
2 Yr Fixed	Switcher	60%	5.19%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35575
2 Yr Fixed	Switcher	60%	5.30%	£495	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35576
2 Yr Fixed	Switcher	60%	5.44%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35577
2 Yr Tracker	Switcher	60%	4.04% (0.54% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	TO5763
2 Yr Tracker	Switcher	60%	4.74% (1.24% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	TO5787
5 Yr Fixed	Switcher	60%	4.88%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35588
5 Yr Fixed	Switcher	60%	5.03%	£495	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35589
5 Yr Fixed	Switcher	60%	5.12%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35590
2 Yr Fixed	Switcher	75%	5.24%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35578
2 Yr Fixed	Switcher	75%	5.49%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35579
2 Yr Tracker	Switcher	75%	4.19% (0.69% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	TO5764
2 Yr Tracker	Switcher	75%	4.79% (1.29% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	TO5788
5 Yr Fixed	Switcher	75%	4.93%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35591
5 Yr Fixed	Switcher	75%	5.19%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£10,000,000	FO35592
2 Yr Fixed	Switcher	80%	5.34%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35580
2 Yr Fixed	Switcher	80%	5.59%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35581
2 Yr Tracker	Switcher	80%	4.40% (0.90% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	TO5765
2 Yr Tracker	Switcher	80%	4.79% (1.29% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	TO5789
5 Yr Fixed	Switcher	80%	5.09%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35593
5 Yr Fixed	Switcher	80%	5.24%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35594
2 Yr Fixed	Switcher	85%	5.39%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35582
2 Yr Fixed	Switcher	85%	5.64%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35583
2 Yr Tracker	Switcher	85%	4.40% (0.90% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	TO5766
2 Yr Tracker	Switcher	85%	4.84% (1.34% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	TO5791
5 Yr Fixed	Switcher	85%	5.09%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35595
5 Yr Fixed	Switcher	85%	5.29%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£1,000,000	FO35596
2 Yr Fixed	Switcher	90%	5.44%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35584
2 Yr Fixed	Switcher	90%	5.84%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35585
2 Yr Tracker	Switcher	90%	4.59% (1.09% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	TO5790
2 Yr Tracker	Switcher	90%	4.89% (1.39% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	TO5792
5 Yr Fixed	Switcher	90%	5.24%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35597
5 Yr Fixed	Switcher	90%	5.50%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35598
2 Yr Fixed	Switcher	100%	5.54%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35586
2 Yr Fixed	Switcher	100%	5.94%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£550,000	FO35587
<b>B2L</b>													
2 Yr Fixed	BTL Switcher	60%	5.34%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35599
2 Yr Fixed	BTL Switcher	60%	5.64%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35600
5 Yr Fixed	BTL Switcher	60%	5.10%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35604
5 Yr Fixed	BTL Switcher	60%	5.28%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35605
2 Yr Fixed	BTL Switcher	75%	5.64%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35601
2 Yr Fixed	BTL Switcher	75%	6.04%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35602
5 Yr Fixed	BTL Switcher	75%	5.51%	£995	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35606
5 Yr Fixed	BTL Switcher	75%	5.69%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35607
2 Yr Fixed	BTL Switcher	90%	6.14%	£0	C&I / Int Only			£0	Yes	6.24%	£10,000	£3,500,000	FO35603
<b>High Value - Core Range</b>													
2 Yr Fixed	Switcher	60%	5.11%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£10,000,000	FO35608
5 Yr Fixed	Switcher	60%	4.82%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£10,000,000	FO35612
2 Yr Fixed	Switcher	75%	5.16%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£10,000,000	FO35609
5 Yr Fixed	Switcher	75%	4.87%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£10,000,000	FO35613
2 Yr Fixed	Switcher	80%	5.26%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£1,000,000	FO35610
5 Yr Fixed	Switcher	80%	5.03%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£1,000,000	FO35614
2 Yr Fixed	Switcher	85%	5.31%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£1,000,000	FO35611
5 Yr Fixed	Switcher	85%	5.03%	£1495	C&I / Int Only			£0	Yes	6.24%	£300,000	£1,000,000	FO35615

Product Range Additional Information

**Additional Information**

NatWest Base Rate: 3.5%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 30/04/2024	30/04/2025
	2	0.75% Until 30/04/2025	
5 Yr Fixed	1	4.5% Until 30/04/2024	30/04/2028
	2	4.25% Until 30/04/2025	
	3	4% Until 30/04/2026	
	4	2.5% Until 30/04/2027	
	5	1% Until 30/04/2028	
2 Yr Tracker	1	0.5% Until 30/04/2024	30/04/2025
	2	0.25% Until 30/04/2025	