

Rates effective from 22 December 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%	5.40%	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35468
2 Yr Fixed	Purchase	60%	5.75%	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35469
2 Yr Tracker	Purchase	60%	4.09% (0.59% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	TO5773
2 Yr Tracker	Purchase	60%	4.74% (1.24% above NW base rate)	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	TO5774
5 Yr Fixed	Purchase	60%	5.05%	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35478
5 Yr Fixed	Purchase	60%	5.25%	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35479
2 Yr Fixed	Purchase	75%	5.45%	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35470
2 Yr Fixed	Purchase	75%	5.85%	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35471
2 Yr Tracker	Purchase	75%	4.23% (0.73% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	TO5775
2 Yr Tracker	Purchase	75%	4.79% (1.29% above NW base rate)	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	TO5776
5 Yr Fixed	Purchase	75%	5.15%	£995	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35480
5 Yr Fixed	Purchase	75%	5.30%	£0	C&I / Int Only		Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35481
2 Yr Fixed	Purchase	80%	5.60%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35472
2 Yr Fixed	Purchase	80%	5.90%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35473
2 Yr Tracker	Purchase	80%	4.45% (0.95% above NW base rate)	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	TO5782
2 Yr Tracker	Purchase	80%	4.79% (1.29% above NW base rate)	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	TO5778
5 Yr Fixed	Purchase	80%	5.20%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35482
5 Yr Fixed	Purchase	80%	5.45%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35483
2 Yr Fixed	Purchase	85%	5.65%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35474
2 Yr Fixed	Purchase	85%	5.99%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35475
2 Yr Tracker	Purchase	85%	4.45% (0.95% above NW base rate)	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	TO5777
2 Yr Tracker	Purchase	85%	4.84% (1.34% above NW base rate)	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	TO5779
5 Yr Fixed	Purchase	85%	5.25%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35484
5 Yr Fixed	Purchase	85%	5.50%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35485
2 Yr Fixed	Purchase	90%	5.75%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	FO35476
2 Yr Fixed	Purchase	90%	5.99%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	FO35477
2 Yr Tracker	Purchase	90%	4.59% (1.09% above NW base rate)	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	TO5780
2 Yr Tracker	Purchase	90%	4.89% (1.39% above NW base rate)	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	TO5781
5 Yr Fixed	Purchase	90%	5.35%	£995	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	FO35486
5 Yr Fixed	Purchase	90%	5.50%	£0	C&I		Yes	£0	Yes	6.24%	£25,000	£750,000	FO35487
2 Yr Fixed	Purchase	95%	6.40%	£0	C&I		Yes	£750	Yes	6.24%	£25,000	£570,000	FO35629
5 Yr Fixed	Purchase	95%	5.80%	£0	C&I		Yes	£750	Yes	6.24%	£25,000	£570,000	FO35630
Remortgage													
2 Yr Fixed	Remortgage	60%	5.19%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35488
2 Yr Fixed	Remortgage	60%	5.44%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35489
2 Yr Tracker	Remortgage	60%	4.09% (0.59% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	TO5767
2 Yr Tracker	Remortgage	60%	4.74% (1.24% above NW base rate)	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	TO5768
5 Yr Fixed	Remortgage	60%	4.98%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35623
5 Yr Fixed	Remortgage	60%	5.19%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35498
2 Yr Fixed	Remortgage	75%	5.24%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35490
2 Yr Fixed	Remortgage	75%	5.64%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35491
2 Yr Tracker	Remortgage	75%	4.23% (0.73% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	TO5769
2 Yr Tracker	Remortgage	75%	4.79% (1.29% above NW base rate)	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	TO5770
5 Yr Fixed	Remortgage	75%	5.03%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35499
5 Yr Fixed	Remortgage	75%	5.24%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35500
2 Yr Fixed	Remortgage	80%	5.34%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35492
2 Yr Fixed	Remortgage	80%	5.74%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35493
2 Yr Tracker	Remortgage	80%	4.45% (0.95% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	TO5772
2 Yr Tracker	Remortgage	80%	4.79% (1.29% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	TO5771
5 Yr Fixed	Remortgage	80%	5.14%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35501
5 Yr Fixed	Remortgage	80%	5.39%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35502
2 Yr Fixed	Remortgage	85%	5.44%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35494
2 Yr Fixed	Remortgage	85%	5.84%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35495
2 Yr Tracker	Remortgage	85%	4.45% (0.95% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	TO5783
2 Yr Tracker	Remortgage	85%	4.84% (1.34% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	TO5784
5 Yr Fixed	Remortgage	85%	5.19%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35503
5 Yr Fixed	Remortgage	85%	5.44%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35504
2 Yr Fixed	Remortgage	90%	5.69%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	FO35496
2 Yr Fixed	Remortgage	90%	5.99%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	FO35497
2 Yr Tracker	Remortgage	90%	4.59% (1.09% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	TO5785
2 Yr Tracker	Remortgage	90%	4.89% (1.39% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	TO5786
5 Yr Fixed	Remortgage	90%	5.49%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	FO35505
5 Yr Fixed	Remortgage	90%	5.64%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£550,000	FO35506
First Time Buyer													
2 Yr Fixed	Purchase	85%	5.65%	£995	C&I		Yes	£250	Yes	6.24%	£25,000	£2,550,000	FO35507
2 Yr Fixed	Purchase	85%	5.99%	£0	C&I		Yes	£250	Yes	6.24%	£25,000	£2,550,000	FO35508
5 Yr Fixed	Purchase	85%	5.25%	£995	C&I		Yes	£250	Yes	6.24%	£25,000	£2,550,000	FO35511
5 Yr Fixed	Purchase	85%	5.50%	£0	C&I		Yes	£250	Yes	6.24%	£25,000	£2,550,000	FO35512
2 Yr Fixed	Purchase	90%	5.75%	£995	C&I		Yes	£250	Yes	6.24%	£25,000	£750,000	FO35509
2 Yr Fixed	Purchase	90%	5.99%	£0	C&I		Yes	£250	Yes	6.24%	£25,000	£750,000	FO35510

5 Yr Fixed	Purchase	90%	5.35%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£750,000	FO35513
5 Yr Fixed	Purchase	90%	5.50%	£0	C&I	Yes	£250	Yes	6.24%	£25,000	£750,000	FO35514

Shared Equity

2 Yr Fixed	Purchase	60%	5.50%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£1,500,000	FO35515
2 Yr Fixed	Purchase	60%	5.85%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£1,500,000	FO35516
5 Yr Fixed	Purchase	60%	5.15%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£1,500,000	FO35519
5 Yr Fixed	Purchase	60%	5.35%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£1,500,000	FO35520

2 Yr Fixed	Purchase	75%	5.55%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£1,500,000	FO35517
2 Yr Fixed	Purchase	75%	5.95%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£1,500,000	FO35518
5 Yr Fixed	Purchase	75%	5.25%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£1,500,000	FO35521
5 Yr Fixed	Purchase	75%	5.40%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35522

Help to Buy: shared equity

2 Yr Fixed	Purchase	60%	5.50%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£360,000	FO35523
2 Yr Fixed	Purchase	60%	5.85%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£360,000	FO35524
5 Yr Fixed	Purchase	60%	5.15%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£360,000	FO35527
5 Yr Fixed	Purchase	60%	5.35%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£360,000	FO35528

2 Yr Fixed	Purchase	75%	5.55%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£450,000	FO35525
2 Yr Fixed	Purchase	75%	5.95%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£450,000	FO35526
5 Yr Fixed	Purchase	75%	5.25%	£995	C&I	Yes	£250	Yes	6.24%	£25,000	£450,000	FO35529
5 Yr Fixed	Purchase	75%	5.40%	£0	C&I	Yes	£0	Yes	6.24%	£25,000	£450,000	FO35530

Help to Buy Shared Equity - Remo

2 Yr Fixed	Remortgage	60%	5.29%	£995	C&I	Yes	Yes	£500	Yes	6.24%	£25,000	£360,000	FO35533
2 Yr Fixed	Remortgage	60%	5.54%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£360,000	FO35534
5 Yr Fixed	Remortgage	60%	5.08%	£995	C&I	Yes	Yes	£500	Yes	6.24%	£25,000	£360,000	FO35537
5 Yr Fixed	Remortgage	60%	5.29%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£360,000	FO35538

2 Yr Fixed	Remortgage	75%	5.34%	£995	C&I	Yes	Yes	£500	Yes	6.24%	£25,000	£450,000	FO35535
2 Yr Fixed	Remortgage	75%	5.74%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£450,000	FO35536
5 Yr Fixed	Remortgage	75%	5.13%	£995	C&I	Yes	Yes	£500	Yes	6.24%	£25,000	£450,000	FO35539
5 Yr Fixed	Remortgage	75%	5.34%	£0	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£450,000	FO35540

B2L Pur

2 Yr Fixed	BTL Purchase	60%	5.44%	£1495	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35546
2 Yr Fixed	BTL Purchase	60%	5.59%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35541
2 Yr Fixed	BTL Purchase	60%	5.89%	£0	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35542
5 Yr Fixed	BTL Purchase	60%	5.30%	£1495	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35548
5 Yr Fixed	BTL Purchase	60%	5.35%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35544
5 Yr Fixed	BTL Purchase	60%	5.53%	£0	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35545

2 Yr Fixed	BTL Purchase	75%	5.74%	£1495	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35547
2 Yr Fixed	BTL Purchase	75%	5.89%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35543
2 Yr Fixed	BTL Purchase	75%	6.17%	£0	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35618
5 Yr Fixed	BTL Purchase	75%	5.54%	£1495	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35621
5 Yr Fixed	BTL Purchase	75%	5.59%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35626
5 Yr Fixed	BTL Purchase	75%	5.84%	£0	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35625

B2L Remo

2 Yr Fixed	BTL Remortgage	60%	5.44%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35555
2 Yr Fixed	BTL Remortgage	60%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35549
2 Yr Fixed	BTL Remortgage	60%	5.89%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35550
5 Yr Fixed	BTL Remortgage	60%	5.30%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35557
5 Yr Fixed	BTL Remortgage	60%	5.35%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35553
5 Yr Fixed	BTL Remortgage	60%	5.53%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35554

2 Yr Fixed	BTL Remortgage	75%	5.84%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35556
2 Yr Fixed	BTL Remortgage	75%	5.89%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35551
2 Yr Fixed	BTL Remortgage	75%	6.17%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35552
5 Yr Fixed	BTL Remortgage	75%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35617
5 Yr Fixed	BTL Remortgage	75%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35620
5 Yr Fixed	BTL Remortgage	75%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35619

Green Pur

2 Yr Fixed	Purchase	60%	5.35%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35558
5 Yr Fixed	Purchase	60%	5.00%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£99,999,999	FO35561

2 Yr Fixed	Purchase	75%	5.40%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35559
5 Yr Fixed	Purchase	75%	5.10%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£7,500,000	FO35562

2 Yr Fixed	Purchase	85%	5.60%	£995	C&I	Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35560
5 Yr Fixed	Purchase	85%	5.20%	£995	C&I	Yes	£0	Yes	6.24%	£25,000	£2,550,000	FO35563

Green Remo

2 Yr Fixed	Remortgage	60%	5.14%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35564
5 Yr Fixed	Remortgage	60%	4.93%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35624

2 Yr Fixed	Remortgage	75%	5.19%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35565
5 Yr Fixed	Remortgage	75%	4.98%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35567

2 Yr Fixed	Remortgage	85%	5.39%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35566
5 Yr Fixed	Remortgage	85%	5.14%	£995	C&I	Yes	Yes	£0	Yes	6.24%	£25,000	£1,000,000	FO35568

B2L Green Pur

2 Yr Fixed	BTL Purchase	65%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35569
5 Yr Fixed	BTL Purchase	65%	5.30%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35571

2 Yr Fixed	BTL Purchase	75%	5.84%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35570
5 Yr Fixed	BTL Purchase	75%	5.54%	£995	C&I / Int Only	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35616

B2L Green Remo

2 Yr Fixed	BTL Remortgage 65%	5.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35572
5 Yr Fixed	BTL Remortgage 65%	5.30%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35574
2 Yr Fixed	BTL Remortgage 75%	5.84%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35573
5 Yr Fixed	BTL Remortgage 75%	5.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	6.24%	£25,000	£2,000,000	FO35622

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	