

Rates effective from 23 January 2023

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%	4.73%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO35973
2 Yr Fixed	Switcher	60%	4.86%	£495	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO35974
2 Yr Fixed	Switcher	60%	5.02%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO35975
2 Yr Tracker	Switcher	60%	3.83% (0.33% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	TO5863
2 Yr Tracker	Switcher	60%	4.74% (1.24% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	TO5818
5 Yr Fixed	Switcher	60%	4.33%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO35982
5 Yr Fixed	Switcher	60%	4.42%	£495	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO35983
5 Yr Fixed	Switcher	60%	4.46%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO35984
2 Yr Fixed	Switcher	75%	4.80%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO35976
2 Yr Fixed	Switcher	75%	5.07%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO35977
2 Yr Tracker	Switcher	75%	3.99% (0.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	TO5804
2 Yr Tracker	Switcher	75%	4.79% (1.29% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	TO5819
5 Yr Fixed	Switcher	75%	4.39%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO35985
5 Yr Fixed	Switcher	75%	4.51%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO35986
2 Yr Fixed	Switcher	80%	4.93%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO35978
2 Yr Fixed	Switcher	80%	5.22%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO35979
2 Yr Tracker	Switcher	80%	4.24% (0.74% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	TO5805
2 Yr Tracker	Switcher	80%	4.79% (1.29% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	TO5820
5 Yr Fixed	Switcher	80%	4.60%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO35766
5 Yr Fixed	Switcher	80%	4.71%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO35767
2 Yr Fixed	Switcher	85%	4.98%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO35980
2 Yr Fixed	Switcher	85%	5.27%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO35981
2 Yr Tracker	Switcher	85%	4.24% (0.74% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	TO5806
2 Yr Tracker	Switcher	85%	4.84% (1.34% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	TO5821
5 Yr Fixed	Switcher	85%	4.65%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO35768
5 Yr Fixed	Switcher	85%	4.76%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO35769
2 Yr Fixed	Switcher	90%	5.28%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO35758
2 Yr Fixed	Switcher	90%	5.57%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO35759
2 Yr Tracker	Switcher	90%	4.49% (0.99% above NW base rate)	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	TO5807
2 Yr Tracker	Switcher	90%	4.89% (1.39% above NW base rate)	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	TO5822
5 Yr Fixed	Switcher	90%	4.75%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO35770
5 Yr Fixed	Switcher	90%	4.86%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO35771
2 Yr Fixed	Switcher	100%	5.54%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO35789
2 Yr Fixed	Switcher	100%	5.67%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO35760
B2L													
2 Yr Fixed	BTL Switcher	60%	5.17%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO35987
2 Yr Fixed	BTL Switcher	60%	5.64%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO35788
5 Yr Fixed	BTL Switcher	60%	4.95%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO35990
5 Yr Fixed	BTL Switcher	60%	5.14%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO35991
2 Yr Fixed	BTL Switcher	75%	5.37%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO35988
2 Yr Fixed	BTL Switcher	75%	5.84%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO35989
5 Yr Fixed	BTL Switcher	75%	5.22%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO35992
5 Yr Fixed	BTL Switcher	75%	5.38%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO35993
2 Yr Fixed	BTL Switcher	90%	5.99%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO35775
High Value - Core Range													
2 Yr Fixed	Switcher	60%	4.65%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£10,000,000	FO35994
5 Yr Fixed	Switcher	60%	4.27%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£10,000,000	FO35998
2 Yr Fixed	Switcher	75%	4.72%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£10,000,000	FO35995
5 Yr Fixed	Switcher	75%	4.33%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£10,000,000	FO35999
2 Yr Fixed	Switcher	80%	4.85%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£1,000,000	FO35996
5 Yr Fixed	Switcher	80%	4.54%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£1,000,000	FO35786
2 Yr Fixed	Switcher	85%	4.90%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£1,000,000	FO35997
5 Yr Fixed	Switcher	85%	4.59%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£1,000,000	FO35787

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 31/05/2024	31/05/2025
	2	0.75% Until 31/05/2025	
5 Yr Fixed	1	4.5% Until 31/05/2024	31/05/2028
	2	4.25% Until 31/05/2025	
	3	4% Until 31/05/2026	
	4	2.5% Until 31/05/2027	
	5	1% Until 31/05/2028	
2 Yr Tracker	1	0.5% Until 31/05/2024	31/05/2025
	2	0.25% Until 31/05/2025	