

Rates effective from 31 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
<b>Core Range</b>													
2 Yr Fixed	Switcher	60%	4.59%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36236
2 Yr Fixed	Switcher	60%	4.72%	£495	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36237
2 Yr Fixed	Switcher	60%	4.89%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36238
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	TO5885
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	TO5886
5 Yr Fixed	Switcher	60%	4.24%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36249
5 Yr Fixed	Switcher	60%	4.29%	£495	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36250
5 Yr Fixed	Switcher	60%	4.34%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36251
2 Yr Fixed	Switcher	75%	4.64%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36239
2 Yr Fixed	Switcher	75%	4.94%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36240
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	TO5887
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	TO5888
5 Yr Fixed	Switcher	75%	4.29%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36252
5 Yr Fixed	Switcher	75%	4.39%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36253
2 Yr Fixed	Switcher	80%	4.88%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36241
2 Yr Fixed	Switcher	80%	5.16%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36242
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	TO5889
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	TO5890
5 Yr Fixed	Switcher	80%	4.49%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36254
5 Yr Fixed	Switcher	80%	4.63%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36255
2 Yr Fixed	Switcher	85%	4.88%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36243
2 Yr Fixed	Switcher	85%	5.21%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36244
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	TO5891
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	TO5893
5 Yr Fixed	Switcher	85%	4.49%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36256
5 Yr Fixed	Switcher	85%	4.68%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36257
2 Yr Fixed	Switcher	90%	5.23%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36245
2 Yr Fixed	Switcher	90%	5.48%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36246
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	TO5892
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	TO5894
5 Yr Fixed	Switcher	90%	4.72%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36258
5 Yr Fixed	Switcher	90%	4.83%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36259
2 Yr Fixed	Switcher	100%	5.49%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36247
2 Yr Fixed	Switcher	100%	5.58%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36248
<b>B2L</b>													
2 Yr Fixed	BTL Switcher	60%	5.17%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36278
2 Yr Fixed	BTL Switcher	60%	5.64%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36279
5 Yr Fixed	BTL Switcher	60%	4.95%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36271
5 Yr Fixed	BTL Switcher	60%	5.14%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36298
2 Yr Fixed	BTL Switcher	75%	5.37%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36280
2 Yr Fixed	BTL Switcher	75%	5.84%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36281
5 Yr Fixed	BTL Switcher	75%	5.22%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36273
5 Yr Fixed	BTL Switcher	75%	5.38%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36274
2 Yr Fixed	BTL Switcher	90%	5.99%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36270
<b>High Value - Core Range</b>													
2 Yr Fixed	Switcher	60%	4.51%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£10,000,000	FO36260
5 Yr Fixed	Switcher	60%	4.18%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£10,000,000	FO36264
2 Yr Fixed	Switcher	75%	4.56%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£10,000,000	FO36261
5 Yr Fixed	Switcher	75%	4.23%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£10,000,000	FO36265
2 Yr Fixed	Switcher	80%	4.80%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£1,000,000	FO36262
5 Yr Fixed	Switcher	80%	4.43%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£1,000,000	FO36266
2 Yr Fixed	Switcher	85%	4.80%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£1,000,000	FO36263
5 Yr Fixed	Switcher	85%	4.43%	£1495	C&I / Int Only			£0	Yes	6.74%	£300,000	£1,000,000	FO36267

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 30/06/2024	30/06/2025
	2	0.75% Until 30/06/2025	
5 Yr Fixed	1	4.5% Until 30/06/2024	30/06/2028
	2	4.25% Until 30/06/2025	
	3	4% Until 30/06/2026	
	4	2.5% Until 30/06/2027	
	5	1% Until 30/06/2028	
2 Yr Tracker	1	0.5% Until 30/06/2024	30/06/2025
	2	0.25% Until 30/06/2025	