

Rates effective from 17 February 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%	4.44%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36766
2 Yr Fixed	Switcher	60%	4.54%	£495	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36767
2 Yr Fixed	Switcher	60%	4.73%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36768
2 Yr Tracker	Switcher	60%	4.33% (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%	5.24% (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%	3.99%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36779
5 Yr Fixed	Switcher	60%	4.05%	£495	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36780
5 Yr Fixed	Switcher	60%	4.13%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36781
2 Yr Fixed	Switcher	75%	4.49%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36769
2 Yr Fixed	Switcher	75%	4.79%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36770
2 Yr Tracker	Switcher	75%	4.49% (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%	5.29% (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%	4.13%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36782
5 Yr Fixed	Switcher	75%	4.23%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£10,000,000	FO36783
2 Yr Fixed	Switcher	80%	4.79%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36771
2 Yr Fixed	Switcher	80%	5.08%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36772
2 Yr Tracker	Switcher	80%	4.74% (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%	5.29% (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%	4.38%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36784
5 Yr Fixed	Switcher	80%	4.53%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36785
2 Yr Fixed	Switcher	85%	4.84%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36773
2 Yr Fixed	Switcher	85%	5.11%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36774
2 Yr Tracker	Switcher	85%	4.74% (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%	5.34% (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%	4.43%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36786
5 Yr Fixed	Switcher	85%	4.53%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£1,000,000	FO36787
2 Yr Fixed	Switcher	90%	5.06%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36775
2 Yr Fixed	Switcher	90%	5.36%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36776
2 Yr Tracker	Switcher	90%	4.99% (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%	5.39% (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%	4.60%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36788
5 Yr Fixed	Switcher	90%	4.78%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36789
2 Yr Fixed	Switcher	100%	5.21%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36777
2 Yr Fixed	Switcher	100%	5.51%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£550,000	FO36778
B2L													
2 Yr Fixed	BTL Switcher	60%	5.05%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36790
2 Yr Fixed	BTL Switcher	60%	5.51%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36791
5 Yr Fixed	BTL Switcher	60%	4.79%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36795
5 Yr Fixed	BTL Switcher	60%	4.99%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36796
2 Yr Fixed	BTL Switcher	75%	5.16%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36792
2 Yr Fixed	BTL Switcher	75%	5.51%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36793
5 Yr Fixed	BTL Switcher	75%	4.99%	£995	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36797
5 Yr Fixed	BTL Switcher	75%	5.24%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36798
2 Yr Fixed	BTL Switcher	90%	5.71%	£0	C&I / Int Only			£0	Yes	6.74%	£10,000	£3,500,000	FO36794

Product Range Additional Information

Additional Information

NatWest Base Rate: 4%

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	