

Rates effective from 27 March 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	7.24%	£10,000	£10,000,000	FO37173
2 Yr Fixed	Switcher	60%	4.54%	£495	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37172
2 Yr Fixed	Switcher	60%	4.73%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37124
2 Yr Tracker	Switcher	60%	4.58% (0.33% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	TO5985
2 Yr Tracker	Switcher	60%	5.49% (1.24% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	TO5986
5 Yr Fixed	Switcher	60%	3.99%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37090
5 Yr Fixed	Switcher	60%	4.05%	£495	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37089
5 Yr Fixed	Switcher	60%	4.13%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37091
2 Yr Fixed	Switcher	75%	4.49%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37088
2 Yr Fixed	Switcher	75%	4.79%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37158
2 Yr Tracker	Switcher	75%	4.74% (0.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	TO5987
2 Yr Tracker	Switcher	75%	5.54% (1.29% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	TO5988
5 Yr Fixed	Switcher	75%	4.13%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37096
5 Yr Fixed	Switcher	75%	4.23%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37117
2 Yr Fixed	Switcher	80%	4.79%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37122
2 Yr Fixed	Switcher	80%	5.08%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37163
2 Yr Tracker	Switcher	80%	4.99% (0.74% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	TO5989
2 Yr Tracker	Switcher	80%	5.54% (1.29% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	TO5990
5 Yr Fixed	Switcher	80%	4.38%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37118
5 Yr Fixed	Switcher	80%	4.53%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37162
2 Yr Fixed	Switcher	85%	4.84%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37153
2 Yr Fixed	Switcher	85%	5.11%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37099
2 Yr Tracker	Switcher	85%	4.99% (0.74% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	TO5991
2 Yr Tracker	Switcher	85%	5.59% (1.34% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	TO5993
5 Yr Fixed	Switcher	85%	4.43%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37150
5 Yr Fixed	Switcher	85%	4.53%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37151
2 Yr Fixed	Switcher	90%	5.06%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37131
2 Yr Fixed	Switcher	90%	5.36%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37132
2 Yr Tracker	Switcher	90%	5.24% (0.99% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	TO5992
2 Yr Tracker	Switcher	90%	5.64% (1.39% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	TO5994
5 Yr Fixed	Switcher	90%	4.60%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37126
5 Yr Fixed	Switcher	90%	4.78%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37164
2 Yr Fixed	Switcher	100%	5.21%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37133
2 Yr Fixed	Switcher	100%	5.51%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37148
B2L													
2 Yr Fixed	BTL Switcher	60%	5.05%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37103
2 Yr Fixed	BTL Switcher	60%	5.51%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37104
5 Yr Fixed	BTL Switcher	60%	4.79%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37094
5 Yr Fixed	BTL Switcher	60%	4.99%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37157
2 Yr Fixed	BTL Switcher	75%	5.16%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37105
2 Yr Fixed	BTL Switcher	75%	5.51%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37106
5 Yr Fixed	BTL Switcher	75%	4.99%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37100
5 Yr Fixed	BTL Switcher	75%	5.24%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37101
2 Yr Fixed	BTL Switcher	90%	5.71%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37093

Product Range Additional Information

Additional Information

NatWest Base Rate: 4.25%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 31/08/2024	31/08/2025
	2	0.75% Until 31/08/2025	
5 Yr Fixed	1	4.5% Until 31/08/2024	31/08/2028
	2	4.25% Until 31/08/2025	
	3	4% Until 31/08/2026	
	4	2.5% Until 31/08/2027	
	5	1% Until 31/08/2028	
2 Yr Tracker	1	0.5% Until 31/08/2024	31/08/2025
	2	0.25% Until 31/08/2025	