

Rates effective from 21 April 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%	4.26%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37318
2 Yr Fixed	Switcher	60%	4.35%	£495	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37319
2 Yr Fixed	Switcher	60%	4.44%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37320
2 Yr Tracker	Switcher	60%	4.48% (0.23% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	TO6011
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%	3.91%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37331
5 Yr Fixed	Switcher	60%	3.97%	£495	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37332
5 Yr Fixed	Switcher	60%	4.05%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37333
2 Yr Fixed	Switcher	75%	4.29%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37321
2 Yr Fixed	Switcher	75%	4.54%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37322
2 Yr Tracker	Switcher	75%	4.49% (0.24% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	TO6012
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%	3.94%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37334
5 Yr Fixed	Switcher	75%	4.09%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£10,000,000	FO37335
2 Yr Fixed	Switcher	80%	4.59%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37323
2 Yr Fixed	Switcher	80%	4.89%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37324
2 Yr Tracker	Switcher	80%	4.69% (0.44% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	TO6013
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%	4.30%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37336
5 Yr Fixed	Switcher	80%	4.44%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37337
2 Yr Fixed	Switcher	85%	4.59%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37325
2 Yr Fixed	Switcher	85%	4.89%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37326
2 Yr Tracker	Switcher	85%	4.69% (0.44% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	TO6014
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%	4.32%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37338
5 Yr Fixed	Switcher	85%	4.44%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£1,000,000	FO37339
2 Yr Fixed	Switcher	90%	4.89%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37327
2 Yr Fixed	Switcher	90%	5.14%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37328
2 Yr Tracker	Switcher	90%	5.19% (0.94% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	TO6015
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%	4.59%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37340
5 Yr Fixed	Switcher	90%	4.74%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37341
2 Yr Fixed	Switcher	100%	5.04%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37329
2 Yr Fixed	Switcher	100%	5.29%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£550,000	FO37330
B2L													
2 Yr Fixed	BTL Switcher	60%	4.82%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37595
2 Yr Fixed	BTL Switcher	60%	5.25%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37596
5 Yr Fixed	BTL Switcher	60%	4.49%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37599
5 Yr Fixed	BTL Switcher	60%	4.82%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37600
2 Yr Fixed	BTL Switcher	75%	5.08%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37597
2 Yr Fixed	BTL Switcher	75%	5.40%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37598
5 Yr Fixed	BTL Switcher	75%	4.64%	£995	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37601
5 Yr Fixed	BTL Switcher	75%	4.82%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37602
2 Yr Fixed	BTL Switcher	90%	5.70%	£0	C&I / Int Only			£0	Yes	7.24%	£10,000	£3,500,000	FO37346

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	