

Rates effective from 15 May 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%	4.49%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	FO38059
2 Yr Fixed	Switcher	60%	4.59%	£495	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	FO38058
2 Yr Fixed	Switcher	60%	4.79%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	FO38060
2 Yr Tracker	Switcher	60%	4.73% (0.23% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	TO6071
2 Yr Tracker	Switcher	60%	4.93% (0.43% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	TO6026
5 Yr Fixed	Switcher	60%	4.09%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	FO38063
5 Yr Fixed	Switcher	60%	4.17%	£495	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	FO38064
5 Yr Fixed	Switcher	60%	4.24%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	FO38065
2 Yr Fixed	Switcher	75%	4.54%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	FO38061
2 Yr Fixed	Switcher	75%	4.84%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	FO38062
2 Yr Tracker	Switcher	75%	4.74% (0.24% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	TO6072
2 Yr Tracker	Switcher	75%	4.94% (0.44% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	TO6027
5 Yr Fixed	Switcher	75%	4.15%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	FO37830
5 Yr Fixed	Switcher	75%	4.29%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£10,000,000	FO38066
2 Yr Fixed	Switcher	80%	4.65%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	FO37820
2 Yr Fixed	Switcher	80%	4.99%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	FO37821
2 Yr Tracker	Switcher	80%	4.94% (0.44% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	TO6073
2 Yr Tracker	Switcher	80%	5.14% (0.64% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	TO6028
5 Yr Fixed	Switcher	80%	4.39%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	FO38067
5 Yr Fixed	Switcher	80%	4.49%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	FO37833
2 Yr Fixed	Switcher	85%	4.74%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	FO37822
2 Yr Fixed	Switcher	85%	4.99%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	FO37823
2 Yr Tracker	Switcher	85%	4.94% (0.44% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	TO6074
2 Yr Tracker	Switcher	85%	5.14% (0.64% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	TO6029
5 Yr Fixed	Switcher	85%	4.39%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	FO38068
5 Yr Fixed	Switcher	85%	4.49%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£1,000,000	FO37835
2 Yr Fixed	Switcher	90%	4.94%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£550,000	FO37824
2 Yr Fixed	Switcher	90%	5.19%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£550,000	FO37825
2 Yr Tracker	Switcher	90%	5.44% (0.94% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£550,000	TO6075
2 Yr Tracker	Switcher	90%	5.64% (1.14% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£550,000	TO6030
5 Yr Fixed	Switcher	90%	4.59%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£550,000	FO37919
5 Yr Fixed	Switcher	90%	4.79%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£550,000	FO37836
2 Yr Fixed	Switcher	100%	5.09%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£550,000	FO37826
2 Yr Fixed	Switcher	100%	5.29%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£550,000	FO37924
B2L													
2 Yr Fixed	BTL Switcher	60%	4.82%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£3,500,000	FO37907
2 Yr Fixed	BTL Switcher	60%	5.25%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£3,500,000	FO37908
5 Yr Fixed	BTL Switcher	60%	4.49%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£3,500,000	FO37899
5 Yr Fixed	BTL Switcher	60%	4.82%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£3,500,000	FO37930
2 Yr Fixed	BTL Switcher	75%	5.08%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£3,500,000	FO37909
2 Yr Fixed	BTL Switcher	75%	5.40%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£3,500,000	FO37910
5 Yr Fixed	BTL Switcher	75%	4.64%	£995	C&I / Int Only			£0	Yes	7.49%	£10,000	£3,500,000	FO37902
5 Yr Fixed	BTL Switcher	75%	4.82%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£3,500,000	FO37903
2 Yr Fixed	BTL Switcher	90%	5.70%	£0	C&I / Int Only			£0	Yes	7.49%	£10,000	£3,500,000	FO37898

Product Range Additional Information

Additional Information

NatWest Base Rate: 4.5%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 30/09/2024	30/09/2025
	2	0.75% Until 30/09/2025	
5 Yr Fixed	1	4.5% Until 30/09/2024	30/09/2028
	2	4.25% Until 30/09/2025	
	3	4% Until 30/09/2026	
	4	2.5% Until 30/09/2027	
	5	1% Until 30/09/2028	
2 Yr Tracker	1	0.5% Until 30/09/2024	30/09/2025
	2	0.25% Until 30/09/2025	