

Rates effective from 02 August 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%	6.23%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£99,999,999	FO39485
2 Yr Fixed	Switcher	60%	6.32%	£495	C&I / Int Only			£0	Yes	7.74%	£10,000	£99,999,999	FO39484
2 Yr Fixed	Switcher	60%	6.54%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£99,999,999	FO39486
2 Yr Tracker	Switcher	60%	5.49% (0.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£99,999,999	TO6231
2 Yr Tracker	Switcher	60%	6.34% (1.34% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£99,999,999	TO6232
5 Yr Fixed	Switcher	60%	5.69%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£99,999,999	FO39497
5 Yr Fixed	Switcher	60%	5.79%	£495	C&I / Int Only			£0	Yes	7.74%	£10,000	£99,999,999	FO39496
5 Yr Fixed	Switcher	60%	5.84%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£99,999,999	FO39498
2 Yr Fixed	Switcher	75%	6.23%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£7,500,000	FO39487
2 Yr Fixed	Switcher	75%	6.54%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£7,500,000	FO39488
2 Yr Tracker	Switcher	75%	5.64% (0.64% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£7,500,000	TO6233
2 Yr Tracker	Switcher	75%	6.39% (1.39% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£7,500,000	TO6234
5 Yr Fixed	Switcher	75%	5.73%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£7,500,000	FO39499
5 Yr Fixed	Switcher	75%	5.89%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£7,500,000	FO39500
2 Yr Fixed	Switcher	80%	6.31%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	FO39489
2 Yr Fixed	Switcher	80%	6.59%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	FO39510
2 Yr Tracker	Switcher	80%	5.74% (0.74% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	TO6235
2 Yr Tracker	Switcher	80%	6.49% (1.49% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	TO6236
5 Yr Fixed	Switcher	80%	5.79%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	FO39501
5 Yr Fixed	Switcher	80%	5.94%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	FO39502
2 Yr Fixed	Switcher	85%	6.34%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	FO39490
2 Yr Fixed	Switcher	85%	6.64%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	FO39491
2 Yr Tracker	Switcher	85%	5.79% (0.79% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	TO6237
2 Yr Tracker	Switcher	85%	6.49% (1.49% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	TO6238
5 Yr Fixed	Switcher	85%	5.84%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	FO39503
5 Yr Fixed	Switcher	85%	5.99%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£2,550,000	FO39504
2 Yr Fixed	Switcher	90%	6.44%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£750,000	FO39492
2 Yr Fixed	Switcher	90%	6.69%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£750,000	FO39493
2 Yr Tracker	Switcher	90%	6.29% (1.29% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£750,000	TO6239
2 Yr Tracker	Switcher	90%	6.54% (1.54% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£750,000	TO6240
5 Yr Fixed	Switcher	90%	5.89%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£750,000	FO39505
5 Yr Fixed	Switcher	90%	6.04%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£750,000	FO39506
2 Yr Fixed	Switcher	100%	6.69%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£550,000	FO39494
2 Yr Fixed	Switcher	100%	6.84%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£550,000	FO39495
B2L													
2 Yr Fixed	BTL Switcher	60%	6.49%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£3,500,000	FO39139
2 Yr Fixed	BTL Switcher	60%	6.54%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£3,500,000	FO39140
5 Yr Fixed	BTL Switcher	60%	5.79%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£3,500,000	FO39144
5 Yr Fixed	BTL Switcher	60%	5.89%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£3,500,000	FO39145
2 Yr Fixed	BTL Switcher	75%	6.49%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£3,500,000	FO39141
2 Yr Fixed	BTL Switcher	75%	6.69%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£3,500,000	FO39507
5 Yr Fixed	BTL Switcher	75%	5.86%	£995	C&I / Int Only			£0	Yes	7.74%	£10,000	£3,500,000	FO39508
5 Yr Fixed	BTL Switcher	75%	6.09%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£3,500,000	FO39509
2 Yr Fixed	BTL Switcher	90%	6.74%	£0	C&I / Int Only			£0	Yes	7.74%	£10,000	£3,500,000	FO39143

Product Range Additional Information

Additional Information

NatWest Base Rate: 5%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 30/11/2024	30/11/2025
	2	0.75% Until 30/11/2025	
5 Yr Fixed	1	4.5% Until 30/11/2024	30/11/2028
	2	4.25% Until 30/11/2025	
	3	4% Until 30/11/2026	
	4	2.5% Until 30/11/2027	
	5	1% Until 30/11/2028	
2 Yr Tracker	1	0.5% Until 30/11/2024	30/11/2025
	2	0.25% Until 30/11/2025	