

Rates effective from 02 August 2023

Intermediary Mortgage Rates

New 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
Purchase													
2 Yr Fixed	Purchase	60%	6.24%	£995	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£99,999,999	FO39436
2 Yr Fixed	Purchase	60%	6.54%	£0	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£99,999,999	FO39437
2 Yr Tracker	Purchase	60%	5.54% (0.54% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£99,999,999	TO6161
2 Yr Tracker	Purchase	60%	6.34% (1.34% above NW base rate)	£0	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£99,999,999	TO6162
5 Yr Fixed	Purchase	60%	5.74%	£995	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£99,999,999	FO39441
5 Yr Fixed	Purchase	60%	5.89%	£0	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£99,999,999	FO39442
2 Yr Fixed	Purchase	75%	6.24%	£995	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£7,500,000	FO39438
2 Yr Fixed	Purchase	75%	6.54%	£0	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£7,500,000	FO39439
2 Yr Tracker	Purchase	75%	5.69% (0.69% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£7,500,000	TO6163
2 Yr Tracker	Purchase	75%	6.39% (1.39% above NW base rate)	£0	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£7,500,000	TO6164
5 Yr Fixed	Purchase	75%	5.74%	£995	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£7,500,000	FO39443
5 Yr Fixed	Purchase	75%	5.89%	£0	C&I / Int Only		Yes	£0	Yes	7.74%	£25,000	£7,500,000	FO39444
2 Yr Tracker	Purchase	80%	5.79% (0.79% above NW base rate)	£995	C&I		Yes	£0	Yes	7.74%	£25,000	£2,550,000	TO6198
2 Yr Tracker	Purchase	80%	6.49% (1.49% above NW base rate)	£0	C&I		Yes	£0	Yes	7.74%	£25,000	£2,550,000	TO6165
2 Yr Tracker	Purchase	85%	5.84% (0.84% above NW base rate)	£995	C&I		Yes	£0	Yes	7.74%	£25,000	£2,550,000	TO6166
2 Yr Tracker	Purchase	85%	6.49% (1.49% above NW base rate)	£0	C&I		Yes	£0	Yes	7.74%	£25,000	£2,550,000	TO6167
2 Yr Fixed	Purchase	90%	6.74%	£995	C&I		Yes	£0	Yes	7.74%	£25,000	£750,000	FO39329
2 Yr Fixed	Purchase	90%	6.84%	£0	C&I		Yes	£0	Yes	7.74%	£25,000	£750,000	FO39330
2 Yr Tracker	Purchase	90%	6.34% (1.34% above NW base rate)	£995	C&I		Yes	£0	Yes	7.74%	£25,000	£750,000	TO6168
2 Yr Tracker	Purchase	90%	6.54% (1.54% above NW base rate)	£0	C&I		Yes	£0	Yes	7.74%	£25,000	£750,000	TO6169
5 Yr Fixed	Purchase	90%	6.34%	£995	C&I		Yes	£0	Yes	7.74%	£25,000	£750,000	FO39331
5 Yr Fixed	Purchase	90%	6.64%	£0	C&I		Yes	£0	Yes	7.74%	£25,000	£750,000	FO39332
2 Yr Fixed	Purchase	95%	6.97%	£0	C&I		Yes	£0	Yes	7.74%	£25,000	£570,000	FO39440
5 Yr Fixed	Purchase	95%	6.84%	£0	C&I		Yes	£0	Yes	7.74%	£25,000	£570,000	FO39333
Remortgage													
2 Yr Fixed	Remortgage	60%	6.24%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39445
2 Yr Fixed	Remortgage	60%	6.54%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39446
2 Yr Tracker	Remortgage	60%	5.54% (0.54% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	TO6170
2 Yr Tracker	Remortgage	60%	6.34% (1.34% above NW base rate)	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	TO6171
5 Yr Fixed	Remortgage	60%	5.74%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39449
5 Yr Fixed	Remortgage	60%	5.89%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39450
2 Yr Fixed	Remortgage	75%	6.24%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39447
2 Yr Fixed	Remortgage	75%	6.54%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39448
2 Yr Tracker	Remortgage	75%	5.69% (0.69% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	TO6172
2 Yr Tracker	Remortgage	75%	6.39% (1.39% above NW base rate)	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	TO6173
5 Yr Fixed	Remortgage	75%	5.74%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39451
5 Yr Fixed	Remortgage	75%	5.89%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39452
2 Yr Tracker	Remortgage	80%	5.79% (0.79% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	TO6200
2 Yr Tracker	Remortgage	80%	6.49% (1.49% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	TO6174
2 Yr Tracker	Remortgage	85%	5.84% (0.84% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	TO6175
2 Yr Tracker	Remortgage	85%	6.49% (1.49% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	TO6176
2 Yr Fixed	Remortgage	90%	6.74%	£995	C&I	Yes	Yes	£0	Yes	7.74%	£25,000	£750,000	FO39334
2 Yr Fixed	Remortgage	90%	6.84%	£0	C&I	Yes	Yes	£0	Yes	7.74%	£25,000	£750,000	FO39335
2 Yr Tracker	Remortgage	90%	6.34% (1.34% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	7.74%	£25,000	£750,000	TO6177
2 Yr Tracker	Remortgage	90%	6.54% (1.54% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	7.74%	£25,000	£750,000	TO6178
5 Yr Fixed	Remortgage	90%	6.34%	£995	C&I	Yes	Yes	£0	Yes	7.74%	£25,000	£750,000	FO39336
5 Yr Fixed	Remortgage	90%	6.64%	£0	C&I	Yes	Yes	£0	Yes	7.74%	£25,000	£750,000	FO39337
Remortgage No Free Legal													
2 Yr Fixed	Remortgage	60%	6.24%	£995	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£99,999,999	FO39453
2 Yr Fixed	Remortgage	60%	6.54%	£0	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£99,999,999	FO39454
2 Yr Tracker	Remortgage	60%	5.54% (0.54% above NW base rate)	£995	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£99,999,999	TO6179
2 Yr Tracker	Remortgage	60%	6.34% (1.34% above NW base rate)	£0	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£99,999,999	TO6180
5 Yr Fixed	Remortgage	60%	5.74%	£995	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£99,999,999	FO39457
5 Yr Fixed	Remortgage	60%	5.89%	£0	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£99,999,999	FO39458
2 Yr Fixed	Remortgage	75%	6.24%	£995	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£7,500,000	FO39455
2 Yr Fixed	Remortgage	75%	6.54%	£0	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£7,500,000	FO39456
2 Yr Tracker	Remortgage	75%	5.69% (0.69% above NW base rate)	£995	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£7,500,000	TO6181
2 Yr Tracker	Remortgage	75%	6.39% (1.39% above NW base rate)	£0	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£7,500,000	TO6182
5 Yr Fixed	Remortgage	75%	5.74%	£995	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£7,500,000	FO39459
5 Yr Fixed	Remortgage	75%	5.89%	£0	C&I / Int Only		Yes	£250	Yes	7.74%	£25,000	£7,500,000	FO39460
2 Yr Tracker	Remortgage	80%	5.79% (0.79% above NW base rate)	£995	C&I		Yes	£250	Yes	7.74%	£25,000	£2,550,000	TO6199
2 Yr Tracker	Remortgage	80%	6.49% (1.49% above NW base rate)	£0	C&I		Yes	£250	Yes	7.74%	£25,000	£2,550,000	TO6183
2 Yr Tracker	Remortgage	85%	5.84% (0.84% above NW base rate)	£995	C&I		Yes	£250	Yes	7.74%	£25,000	£2,550,000	TO6184
2 Yr Tracker	Remortgage	85%	6.49% (1.49% above NW base rate)	£0	C&I		Yes	£250	Yes	7.74%	£25,000	£2,550,000	TO6185
2 Yr Fixed	Remortgage	90%	6.74%	£995	C&I		Yes	£250	Yes	7.74%	£25,000	£750,000	FO39339
2 Yr Fixed	Remortgage	90%	6.84%	£0	C&I		Yes	£250	Yes	7.74%	£25,000	£750,000	FO39340
2 Yr Tracker	Remortgage	90%	6.34% (1.34% above NW base rate)	£995	C&I		Yes	£250	Yes	7.74%	£25,000	£750,000	TO6186

2 Yr Tracker	Remortgage	90%	6.54% (1.54% above NW base rate)	£0	C&I	Yes	£250	Yes	7.74%	£25,000	£750,000	TO6187
5 Yr Fixed	Remortgage	90%	6.34%	£995	C&I	Yes	£250	Yes	7.74%	£25,000	£750,000	FO39341
5 Yr Fixed	Remortgage	90%	6.64%	£0	C&I	Yes	£250	Yes	7.74%	£25,000	£750,000	FO39342

First Time Buyer

2 Yr Fixed	Purchase	90%	6.74%	£995	C&I	Yes	£250	Yes	7.74%	£25,000	£750,000	FO39344
2 Yr Fixed	Purchase	90%	6.84%	£0	C&I	Yes	£250	Yes	7.74%	£25,000	£750,000	FO39345
5 Yr Fixed	Purchase	90%	6.34%	£995	C&I	Yes	£250	Yes	7.74%	£25,000	£750,000	FO39346
5 Yr Fixed	Purchase	90%	6.64%	£0	C&I	Yes	£250	Yes	7.74%	£25,000	£750,000	FO39347

Shared Equity

2 Yr Fixed	Purchase	75%	6.44%	£995	C&I	Yes	£250	Yes	7.74%	£25,000	£1,500,000	FO39066
2 Yr Fixed	Purchase	75%	6.69%	£0	C&I	Yes	£0	Yes	7.74%	£25,000	£1,500,000	FO39067
5 Yr Fixed	Purchase	75%	5.99%	£995	C&I	Yes	£250	Yes	7.74%	£25,000	£1,500,000	FO39068
5 Yr Fixed	Purchase	75%	6.19%	£0	C&I	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39069

Help to Buy Shared Equity - Remo

2 Yr Fixed	Remortgage	75%	6.44%	£995	C&I	Yes	Yes	£500	Yes	7.74%	£25,000	£450,000	FO39070
2 Yr Fixed	Remortgage	75%	6.69%	£0	C&I	Yes	Yes	£500	Yes	7.74%	£25,000	£450,000	FO39071
5 Yr Fixed	Remortgage	75%	5.99%	£995	C&I	Yes	Yes	£500	Yes	7.74%	£25,000	£450,000	FO39072
5 Yr Fixed	Remortgage	75%	6.19%	£0	C&I	Yes	Yes	£500	Yes	7.74%	£25,000	£450,000	FO39073

B2L Pur

2 Yr Fixed	BTL Purchase	60%	6.54%	£1495	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39107
2 Yr Fixed	BTL Purchase	60%	6.59%	£995	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39075
2 Yr Fixed	BTL Purchase	60%	6.79%	£0	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39076
5 Yr Fixed	BTL Purchase	60%	5.74%	£1495	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39109
5 Yr Fixed	BTL Purchase	60%	5.79%	£995	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39078
5 Yr Fixed	BTL Purchase	60%	5.99%	£0	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39461

2 Yr Fixed	BTL Purchase	75%	6.54%	£1495	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39108
2 Yr Fixed	BTL Purchase	75%	6.59%	£995	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39077
2 Yr Fixed	BTL Purchase	75%	6.79%	£0	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39150
5 Yr Fixed	BTL Purchase	75%	5.84%	£1495	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39481
5 Yr Fixed	BTL Purchase	75%	5.89%	£995	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39462
5 Yr Fixed	BTL Purchase	75%	5.99%	£0	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39463

B2L Remo

2 Yr Fixed	BTL Remortgage 60%	6.44%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39111
2 Yr Fixed	BTL Remortgage 60%	6.49%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39081
2 Yr Fixed	BTL Remortgage 60%	6.69%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39464
5 Yr Fixed	BTL Remortgage 60%	5.79%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39482
5 Yr Fixed	BTL Remortgage 60%	5.84%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39466
5 Yr Fixed	BTL Remortgage 60%	6.09%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39467

2 Yr Fixed	BTL Remortgage 75%	6.44%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39112
2 Yr Fixed	BTL Remortgage 75%	6.49%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39083
2 Yr Fixed	BTL Remortgage 75%	6.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39465
5 Yr Fixed	BTL Remortgage 75%	5.94%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39483
5 Yr Fixed	BTL Remortgage 75%	5.99%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39468
5 Yr Fixed	BTL Remortgage 75%	6.14%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39469

B2L Remo No Free Legal

2 Yr Fixed	BTL Remortgage 60%	6.49%	£995	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39088
2 Yr Fixed	BTL Remortgage 60%	6.69%	£0	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39470
5 Yr Fixed	BTL Remortgage 60%	5.84%	£995	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39472
5 Yr Fixed	BTL Remortgage 60%	6.09%	£0	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39473

2 Yr Fixed	BTL Remortgage 75%	6.49%	£995	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39090
2 Yr Fixed	BTL Remortgage 75%	6.84%	£0	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39471
5 Yr Fixed	BTL Remortgage 75%	5.99%	£995	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39474
5 Yr Fixed	BTL Remortgage 75%	6.14%	£0	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39475

B2L Green Pur

2 Yr Fixed	BTL Purchase	65%	6.54%	£995	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39095
5 Yr Fixed	BTL Purchase	65%	5.74%	£995	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39097

2 Yr Fixed	BTL Purchase	75%	6.54%	£995	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39096
5 Yr Fixed	BTL Purchase	75%	5.84%	£995	C&I / Int Only	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39476

B2L Green Remo

2 Yr Fixed	BTL Remortgage 65%	6.44%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39099
5 Yr Fixed	BTL Remortgage 65%	5.79%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39477

2 Yr Fixed	BTL Remortgage 75%	6.44%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39100
5 Yr Fixed	BTL Remortgage 75%	5.94%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.74%	£25,000	£2,000,000	FO39478

B2L Green Remo No Free Legal

2 Yr Fixed	BTL Remortgage 65%	6.44%	£995	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39103
5 Yr Fixed	BTL Remortgage 65%	5.79%	£995	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39479

2 Yr Fixed	BTL Remortgage 75%	6.44%	£995	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39104
5 Yr Fixed	BTL Remortgage 75%	5.94%	£995	C&I / Int Only	Yes	£250	Yes	7.74%	£25,000	£3,500,000	FO39480

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	