

Rates effective from 25 September 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%	5.84%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£99,999,999	FO40771
2 Yr Fixed	Switcher	60%	6.09%	£495	C&I / Int Only			£0	Yes	7.99%	£10,000	£99,999,999	FO40772
2 Yr Fixed	Switcher	60%	6.14%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£99,999,999	FO40773
2 Yr Tracker	Switcher	60%	5.74% (0.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£99,999,999	TO6434
2 Yr Tracker	Switcher	60%	6.18% (0.93% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£99,999,999	TO6435
5 Yr Fixed	Switcher	60%	5.29%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£99,999,999	FO40779
5 Yr Fixed	Switcher	60%	5.39%	£495	C&I / Int Only			£0	Yes	7.99%	£10,000	£99,999,999	FO40778
5 Yr Fixed	Switcher	60%	5.51%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£99,999,999	FO40780
2 Yr Fixed	Switcher	75%	5.92%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£10,000,000	FO40774
2 Yr Fixed	Switcher	75%	6.24%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£10,000,000	FO40775
2 Yr Tracker	Switcher	75%	5.89% (0.64% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£10,000,000	TO6398
2 Yr Tracker	Switcher	75%	6.18% (0.93% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£10,000,000	TO6399
5 Yr Fixed	Switcher	75%	5.37%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£10,000,000	FO40781
5 Yr Fixed	Switcher	75%	5.61%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£10,000,000	FO40782
2 Yr Fixed	Switcher	80%	6.05%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	FO40808
2 Yr Fixed	Switcher	80%	6.39%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	FO40776
2 Yr Tracker	Switcher	80%	5.94% (0.69% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	TO6436
2 Yr Tracker	Switcher	80%	6.29% (1.04% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	TO6400
5 Yr Fixed	Switcher	80%	5.59%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	FO40814
5 Yr Fixed	Switcher	80%	5.79%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	FO40783
2 Yr Fixed	Switcher	85%	6.08%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	FO40809
2 Yr Fixed	Switcher	85%	6.44%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	FO40777
2 Yr Tracker	Switcher	85%	5.99% (0.74% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	TO6401
2 Yr Tracker	Switcher	85%	6.34% (1.09% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	TO6402
5 Yr Fixed	Switcher	85%	5.65%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	FO40815
5 Yr Fixed	Switcher	85%	5.84%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£2,550,000	FO40784
2 Yr Fixed	Switcher	90%	6.15%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£750,000	FO40810
2 Yr Fixed	Switcher	90%	6.49%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£750,000	FO40811
2 Yr Tracker	Switcher	90%	6.18% (0.93% above NW base rate)	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£750,000	TO6403
2 Yr Tracker	Switcher	90%	6.38% (1.13% above NW base rate)	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£750,000	TO6404
5 Yr Fixed	Switcher	90%	5.65%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£750,000	FO40816
5 Yr Fixed	Switcher	90%	5.90%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£750,000	FO40817
2 Yr Fixed	Switcher	100%	6.39%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£550,000	FO40812
2 Yr Fixed	Switcher	100%	6.69%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£550,000	FO40813
B2L													
2 Yr Fixed	BTL Switcher	60%	6.19%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£3,500,000	FO40788
2 Yr Fixed	BTL Switcher	60%	6.43%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£3,500,000	FO40789
5 Yr Fixed	BTL Switcher	60%	5.49%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£3,500,000	FO40806
5 Yr Fixed	BTL Switcher	60%	5.79%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£3,500,000	FO40799
2 Yr Fixed	BTL Switcher	75%	6.34%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£3,500,000	FO40790
2 Yr Fixed	BTL Switcher	75%	6.64%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£3,500,000	FO40802
5 Yr Fixed	BTL Switcher	75%	5.84%	£995	C&I / Int Only			£0	Yes	7.99%	£10,000	£3,500,000	FO40786
5 Yr Fixed	BTL Switcher	75%	5.99%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£3,500,000	FO40787
2 Yr Fixed	BTL Switcher	90%	6.74%	£0	C&I / Int Only			£0	Yes	7.99%	£10,000	£3,500,000	FO40804

Product Range Additional Information

Additional Information

NatWest Base Rate: 5.25%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 31/01/2025	31/01/2026
	2	0.75% Until 31/01/2026	
5 Yr Fixed	1	4.5% Until 31/01/2025	31/01/2029
	2	4.25% Until 31/01/2026	
	3	4% Until 31/01/2027	
	4	2.5% Until 31/01/2028	
	5	1% Until 31/01/2029	
2 Yr Tracker	1	0.5% Until 31/01/2025	31/01/2026
	2	0.25% Until 31/01/2026	