

Rates effective from 08 November 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
<b>Core Range</b>													
2 Yr Fixed	Switcher	60%	5.45%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42131
2 Yr Fixed	Switcher	60%	5.55%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42130
2 Yr Fixed	Switcher	60%	5.80%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42132
2 Yr Tracker	Switcher	60%	5.74% (0.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£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	8.24%	£10,000	£99,999,999	TO6435
5 Yr Fixed	Switcher	60%	5.07%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42141
5 Yr Fixed	Switcher	60%	5.23%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42140
5 Yr Fixed	Switcher	60%	5.40%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO40985
2 Yr Fixed	Switcher	75%	5.51%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42043
2 Yr Fixed	Switcher	75%	5.85%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42044
2 Yr Tracker	Switcher	75%	5.89% (0.64% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£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	8.24%	£10,000	£10,000,000	TO6399
5 Yr Fixed	Switcher	75%	5.16%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42045
5 Yr Fixed	Switcher	75%	5.43%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO40987
2 Yr Fixed	Switcher	80%	5.90%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42139
2 Yr Fixed	Switcher	80%	6.25%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO41984
2 Yr Tracker	Switcher	80%	5.94% (0.69% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£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	8.24%	£10,000	£2,550,000	TO6400
5 Yr Fixed	Switcher	80%	5.39%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO40988
5 Yr Fixed	Switcher	80%	5.55%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO40989
2 Yr Fixed	Switcher	85%	6.05%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO40977
2 Yr Fixed	Switcher	85%	6.30%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO40978
2 Yr Tracker	Switcher	85%	5.99% (0.74% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£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	8.24%	£10,000	£2,550,000	TO6402
5 Yr Fixed	Switcher	85%	5.52%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO40990
5 Yr Fixed	Switcher	85%	5.73%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO40991
2 Yr Fixed	Switcher	90%	6.10%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO40979
2 Yr Fixed	Switcher	90%	6.42%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO40980
2 Yr Tracker	Switcher	90%	6.18% (0.93% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£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	8.24%	£10,000	£750,000	TO6404
5 Yr Fixed	Switcher	90%	5.62%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO40992
5 Yr Fixed	Switcher	90%	5.78%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO40993
2 Yr Fixed	Switcher	100%	6.30%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42163
2 Yr Fixed	Switcher	100%	6.62%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42164
<b>B2L</b>													
2 Yr Fixed	BTL Switcher	60%	5.88%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO41976
2 Yr Fixed	BTL Switcher	60%	6.21%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO41980
5 Yr Fixed	BTL Switcher	60%	5.24%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42104
5 Yr Fixed	BTL Switcher	60%	5.53%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42052
2 Yr Fixed	BTL Switcher	75%	5.93%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO41981
2 Yr Fixed	BTL Switcher	75%	6.26%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42058
5 Yr Fixed	BTL Switcher	75%	5.49%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO41974
5 Yr Fixed	BTL Switcher	75%	5.62%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO41975
2 Yr Fixed	BTL Switcher	90%	6.46%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42088

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	