

Rates effective from 01 December 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%	4.98%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42852
2 Yr Fixed	Switcher	60%	5.08%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42851
2 Yr Fixed	Switcher	60%	5.21%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42853
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	TO6616
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	TO6614
5 Yr Fixed	Switcher	60%	4.79%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42856
5 Yr Fixed	Switcher	60%	4.89%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42855
5 Yr Fixed	Switcher	60%	4.90%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42857
2 Yr Fixed	Switcher	75%	5.04%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42843
2 Yr Fixed	Switcher	75%	5.38%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42844
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	TO6582
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	TO6583
5 Yr Fixed	Switcher	75%	4.89%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42845
5 Yr Fixed	Switcher	75%	5.10%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42846
2 Yr Fixed	Switcher	80%	5.61%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42863
2 Yr Fixed	Switcher	80%	5.91%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42840
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	TO6615
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	TO6577
5 Yr Fixed	Switcher	80%	5.09%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42858
5 Yr Fixed	Switcher	80%	5.25%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42859
2 Yr Fixed	Switcher	85%	5.69%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42864
2 Yr Fixed	Switcher	85%	6.03%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42865
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	TO6578
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	TO6579
5 Yr Fixed	Switcher	85%	5.16%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42860
5 Yr Fixed	Switcher	85%	5.33%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42861
2 Yr Fixed	Switcher	90%	5.94%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42854
2 Yr Fixed	Switcher	90%	6.24%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42222
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	TO6580
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	TO6581
5 Yr Fixed	Switcher	90%	5.35%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42862
5 Yr Fixed	Switcher	90%	5.55%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42866
2 Yr Fixed	Switcher	100%	6.14%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42867
2 Yr Fixed	Switcher	100%	6.49%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42233
B2L													
2 Yr Fixed	BTL Switcher	60%	5.59%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42837
2 Yr Fixed	BTL Switcher	60%	5.89%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42838
5 Yr Fixed	BTL Switcher	60%	4.84%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42850
5 Yr Fixed	BTL Switcher	60%	5.19%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42847
2 Yr Fixed	BTL Switcher	75%	5.79%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42839
2 Yr Fixed	BTL Switcher	75%	5.99%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42848
5 Yr Fixed	BTL Switcher	75%	5.27%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42841
5 Yr Fixed	BTL Switcher	75%	5.34%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42842
2 Yr Fixed	BTL Switcher	90%	6.24%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42849

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 31/03/2025	31/03/2026
	2	0.75% Until 31/03/2026	
5 Yr Fixed	1	4.5% Until 31/03/2025	31/03/2029
	2	4.25% Until 31/03/2026	
	3	4% Until 31/03/2027	
	4	2.5% Until 31/03/2028	
	5	1% Until 31/03/2029	
2 Yr Tracker	1	0.5% Until 31/03/2025	31/03/2026
	2	0.25% Until 31/03/2026	