

Rates effective from 30 June 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
<b>Purchase</b>													
2 Yr Tracker	Purchase	60%	5.39% (0.39% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	7.49%	£25,000	£99,999,999	TO6136
2 Yr Tracker	Purchase	60%	6.24% (1.24% above NW base rate)	£0	C&I / Int Only		Yes	£0	Yes	7.49%	£25,000	£99,999,999	TO6137
2 Yr Fixed	Purchase	75%	6.21%	£995	C&I / Int Only		Yes	£0	Yes	7.49%	£25,000	£7,500,000	FO38978
2 Yr Fixed	Purchase	75%	6.52%	£0	C&I / Int Only		Yes	£0	Yes	7.49%	£25,000	£7,500,000	FO38979
2 Yr Tracker	Purchase	75%	5.54% (0.54% above NW base rate)	£995	C&I / Int Only		Yes	£0	Yes	7.49%	£25,000	£7,500,000	TO6138
2 Yr Tracker	Purchase	75%	6.29% (1.29% above NW base rate)	£0	C&I / Int Only		Yes	£0	Yes	7.49%	£25,000	£7,500,000	TO6139
5 Yr Fixed	Purchase	75%	5.84%	£995	C&I / Int Only		Yes	£0	Yes	7.49%	£25,000	£7,500,000	FO38983
5 Yr Fixed	Purchase	75%	5.96%	£0	C&I / Int Only		Yes	£0	Yes	7.49%	£25,000	£7,500,000	FO38984
2 Yr Tracker	Purchase	80%	5.79% (0.79% above NW base rate)	£995	C&I		Yes	£0	Yes	7.49%	£25,000	£2,550,000	TO6145
2 Yr Tracker	Purchase	80%	6.29% (1.29% above NW base rate)	£0	C&I		Yes	£0	Yes	7.49%	£25,000	£2,550,000	TO6141
2 Yr Tracker	Purchase	85%	5.79% (0.79% above NW base rate)	£995	C&I		Yes	£0	Yes	7.49%	£25,000	£2,550,000	TO6140
2 Yr Tracker	Purchase	85%	6.34% (1.34% above NW base rate)	£0	C&I		Yes	£0	Yes	7.49%	£25,000	£2,550,000	TO6142
2 Yr Fixed	Purchase	90%	6.21%	£995	C&I		Yes	£0	Yes	7.49%	£25,000	£750,000	FO38980
2 Yr Fixed	Purchase	90%	6.52%	£0	C&I		Yes	£0	Yes	7.49%	£25,000	£750,000	FO38981
2 Yr Tracker	Purchase	90%	5.99% (0.99% above NW base rate)	£995	C&I		Yes	£0	Yes	7.49%	£25,000	£750,000	TO6143
2 Yr Tracker	Purchase	90%	6.39% (1.39% above NW base rate)	£0	C&I		Yes	£0	Yes	7.49%	£25,000	£750,000	TO6144
5 Yr Fixed	Purchase	90%	5.84%	£995	C&I		Yes	£0	Yes	7.49%	£25,000	£750,000	FO38985
5 Yr Fixed	Purchase	90%	5.96%	£0	C&I		Yes	£0	Yes	7.49%	£25,000	£750,000	FO38986
2 Yr Fixed	Purchase	95%	6.55%	£0	C&I		Yes	£0	Yes	7.49%	£25,000	£570,000	FO38982
5 Yr Fixed	Purchase	95%	6.13%	£0	C&I		Yes	£0	Yes	7.49%	£25,000	£570,000	FO38987
<b>Remortgage</b>													
2 Yr Tracker	Remortgage	60%	5.39% (0.39% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	TO6134
2 Yr Tracker	Remortgage	60%	6.24% (1.24% above NW base rate)	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	TO6135
2 Yr Fixed	Remortgage	75%	6.21%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38988
2 Yr Fixed	Remortgage	75%	6.52%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38989
2 Yr Tracker	Remortgage	75%	5.54% (0.54% above NW base rate)	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	TO6132
2 Yr Tracker	Remortgage	75%	6.29% (1.29% above NW base rate)	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	TO6133
5 Yr Fixed	Remortgage	75%	5.84%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38992
5 Yr Fixed	Remortgage	75%	5.96%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38993
2 Yr Tracker	Remortgage	80%	5.79% (0.79% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	TO6131
2 Yr Tracker	Remortgage	80%	6.29% (1.29% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	TO6155
2 Yr Tracker	Remortgage	85%	5.79% (0.79% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	TO6156
2 Yr Tracker	Remortgage	85%	6.34% (1.34% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	TO6158
2 Yr Fixed	Remortgage	90%	6.21%	£995	C&I	Yes	Yes	£0	Yes	7.49%	£25,000	£750,000	FO38990
2 Yr Fixed	Remortgage	90%	6.52%	£0	C&I	Yes	Yes	£0	Yes	7.49%	£25,000	£750,000	FO38991
2 Yr Tracker	Remortgage	90%	5.99% (0.99% above NW base rate)	£995	C&I	Yes	Yes	£0	Yes	7.49%	£25,000	£750,000	TO6159
2 Yr Tracker	Remortgage	90%	6.39% (1.39% above NW base rate)	£0	C&I	Yes	Yes	£0	Yes	7.49%	£25,000	£750,000	TO6160
5 Yr Fixed	Remortgage	90%	5.84%	£995	C&I	Yes	Yes	£0	Yes	7.49%	£25,000	£750,000	FO38994
5 Yr Fixed	Remortgage	90%	5.96%	£0	C&I	Yes	Yes	£0	Yes	7.49%	£25,000	£750,000	FO38995
<b>Remortgage No Free Legal</b>													
2 Yr Tracker	Remortgage	60%	5.39% (0.39% above NW base rate)	£995	C&I / Int Only		Yes	£250	Yes	7.49%	£25,000	£99,999,999	TO6146
2 Yr Tracker	Remortgage	60%	6.24% (1.24% above NW base rate)	£0	C&I / Int Only		Yes	£250	Yes	7.49%	£25,000	£99,999,999	TO6147
2 Yr Tracker	Remortgage	75%	5.54% (0.54% above NW base rate)	£995	C&I / Int Only		Yes	£250	Yes	7.49%	£25,000	£7,500,000	TO6148
2 Yr Tracker	Remortgage	75%	6.29% (1.29% above NW base rate)	£0	C&I / Int Only		Yes	£250	Yes	7.49%	£25,000	£7,500,000	TO6149
2 Yr Tracker	Remortgage	80%	5.79% (0.79% above NW base rate)	£995	C&I		Yes	£250	Yes	7.49%	£25,000	£2,550,000	TO6150
2 Yr Tracker	Remortgage	80%	6.29% (1.29% above NW base rate)	£0	C&I		Yes	£250	Yes	7.49%	£25,000	£2,550,000	TO6151
2 Yr Tracker	Remortgage	85%	5.79% (0.79% above NW base rate)	£995	C&I		Yes	£250	Yes	7.49%	£25,000	£2,550,000	TO6152
2 Yr Tracker	Remortgage	85%	6.34% (1.34% above NW base rate)	£0	C&I		Yes	£250	Yes	7.49%	£25,000	£2,550,000	TO6153
2 Yr Fixed	Remortgage	90%	6.21%	£995	C&I		Yes	£250	Yes	7.49%	£25,000	£750,000	FO38996
2 Yr Fixed	Remortgage	90%	6.52%	£0	C&I		Yes	£250	Yes	7.49%	£25,000	£750,000	FO38997
2 Yr Tracker	Remortgage	90%	5.99% (0.99% above NW base rate)	£995	C&I		Yes	£250	Yes	7.49%	£25,000	£750,000	TO6154
2 Yr Tracker	Remortgage	90%	6.39% (1.39% above NW base rate)	£0	C&I		Yes	£250	Yes	7.49%	£25,000	£750,000	TO6157
5 Yr Fixed	Remortgage	90%	5.84%	£995	C&I		Yes	£250	Yes	7.49%	£25,000	£750,000	FO38998
5 Yr Fixed	Remortgage	90%	5.96%	£0	C&I		Yes	£250	Yes	7.49%	£25,000	£750,000	FO38999
<b>First Time Buyer</b>													
2 Yr Fixed	Purchase	90%	6.21%	£995	C&I		Yes	£250	Yes	7.49%	£25,000	£750,000	FO39000
2 Yr Fixed	Purchase	90%	6.52%	£0	C&I		Yes	£250	Yes	7.49%	£25,000	£750,000	FO39001
5 Yr Fixed	Purchase	90%	5.84%	£995	C&I		Yes	£250	Yes	7.49%	£25,000	£750,000	FO39002
5 Yr Fixed	Purchase	90%	5.96%	£0	C&I		Yes	£250	Yes	7.49%	£25,000	£750,000	FO39003
<b>Shared Equity</b>													
2 Yr Fixed	Purchase	75%	6.21%	£995	C&I		Yes	£250	Yes	7.49%	£25,000	£1,500,000	FO39004
2 Yr Fixed	Purchase	75%	6.52%	£0	C&I		Yes	£0	Yes	7.49%	£25,000	£1,500,000	FO39005
5 Yr Fixed	Purchase	75%	5.84%	£995	C&I		Yes	£250	Yes	7.49%	£25,000	£1,500,000	FO39006
5 Yr Fixed	Purchase	75%	5.96%	£0	C&I		Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO39007

**Help to Buy Shared Equity - Remo**

2 Yr Fixed	Remortgage	75%	6.21%	£995	C&I	Yes	Yes	£500	Yes	7.49%	£25,000	£450,000	FO39008
2 Yr Fixed	Remortgage	75%	6.52%	£0	C&I	Yes	Yes	£500	Yes	7.49%	£25,000	£450,000	FO39009
5 Yr Fixed	Remortgage	75%	5.84%	£995	C&I	Yes	Yes	£500	Yes	7.49%	£25,000	£450,000	FO39010
5 Yr Fixed	Remortgage	75%	5.96%	£0	C&I	Yes	Yes	£500	Yes	7.49%	£25,000	£450,000	FO39011

**B2L Pur**

2 Yr Fixed	BTL Purchase	60%	5.94%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38695
2 Yr Fixed	BTL Purchase	60%	5.99%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38727
2 Yr Fixed	BTL Purchase	60%	6.64%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38728
5 Yr Fixed	BTL Purchase	60%	5.59%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38697
5 Yr Fixed	BTL Purchase	60%	5.64%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38687
5 Yr Fixed	BTL Purchase	60%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38688

2 Yr Fixed	BTL Purchase	75%	6.14%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38696
2 Yr Fixed	BTL Purchase	75%	6.19%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38729
2 Yr Fixed	BTL Purchase	75%	6.79%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38686
5 Yr Fixed	BTL Purchase	75%	5.69%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38698
5 Yr Fixed	BTL Purchase	75%	5.74%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38689
5 Yr Fixed	BTL Purchase	75%	5.89%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38690

**B2L Remo**

2 Yr Fixed	BTL Remortgage	60%	5.84%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38723
2 Yr Fixed	BTL Remortgage	60%	5.89%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38699
2 Yr Fixed	BTL Remortgage	60%	6.39%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38700
5 Yr Fixed	BTL Remortgage	60%	5.54%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38725
5 Yr Fixed	BTL Remortgage	60%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38703
5 Yr Fixed	BTL Remortgage	60%	5.84%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38705

2 Yr Fixed	BTL Remortgage	75%	6.04%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38724
2 Yr Fixed	BTL Remortgage	75%	6.09%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38702
2 Yr Fixed	BTL Remortgage	75%	6.54%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38701
5 Yr Fixed	BTL Remortgage	75%	5.64%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38726
5 Yr Fixed	BTL Remortgage	75%	5.69%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38706
5 Yr Fixed	BTL Remortgage	75%	5.89%	£0	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38704

**B2L Remo No Free Legal**

2 Yr Fixed	BTL Remortgage	60%	5.89%	£995	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38707
2 Yr Fixed	BTL Remortgage	60%	6.39%	£0	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38708
5 Yr Fixed	BTL Remortgage	60%	5.59%	£995	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38711
5 Yr Fixed	BTL Remortgage	60%	5.84%	£0	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38712

2 Yr Fixed	BTL Remortgage	75%	6.09%	£995	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38709
2 Yr Fixed	BTL Remortgage	75%	6.54%	£0	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38710
5 Yr Fixed	BTL Remortgage	75%	5.69%	£995	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38713
5 Yr Fixed	BTL Remortgage	75%	5.89%	£0	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38714

**B2L Green Pur**

2 Yr Fixed	BTL Purchase	65%	5.94%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38691
5 Yr Fixed	BTL Purchase	65%	5.59%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38693

2 Yr Fixed	BTL Purchase	75%	6.14%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38692
5 Yr Fixed	BTL Purchase	75%	5.69%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38694

**B2L Green Remo**

2 Yr Fixed	BTL Remortgage	65%	5.84%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38715
5 Yr Fixed	BTL Remortgage	65%	5.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38717

2 Yr Fixed	BTL Remortgage	75%	6.04%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38716
5 Yr Fixed	BTL Remortgage	75%	5.64%	£995	C&I / Int Only	Yes	Yes	£0	Yes	7.49%	£25,000	£2,000,000	FO38718

**B2L Green Remo No Free Legal**

2 Yr Fixed	BTL Remortgage	65%	5.84%	£995	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38719
5 Yr Fixed	BTL Remortgage	65%	5.54%	£995	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38721

2 Yr Fixed	BTL Remortgage	75%	6.04%	£995	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38720
5 Yr Fixed	BTL Remortgage	75%	5.64%	£995	C&I / Int Only	Yes	Yes	£250	Yes	7.49%	£25,000	£3,500,000	FO38722

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 31/10/2024	31/10/2025
	2	0.75% Until 31/10/2025	
5 Yr Fixed	1	4.5% Until 31/10/2024	31/10/2028
	2	4.25% Until 31/10/2025	
	3	4% Until 31/10/2026	
	4	2.5% Until 31/10/2027	
	5	1% Until 31/10/2028	
2 Yr Tracker	1	0.5% Until 31/10/2024	31/10/2025
	2	0.25% Until 31/10/2025	