

Rates effective from 01 February 2024

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%	4.49%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO44113
2 Yr Fixed	Switcher	60%	4.59%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO44112
2 Yr Fixed	Switcher	60%	4.74%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO44139
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	TO6756
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	TO6755
5 Yr Fixed	Switcher	60%	3.94%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO44159
5 Yr Fixed	Switcher	60%	4.04%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO44158
5 Yr Fixed	Switcher	60%	4.19%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO44167
2 Yr Fixed	Switcher	75%	4.69%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO44086
2 Yr Fixed	Switcher	75%	4.89%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO44087
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	TO6728
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	TO6729
5 Yr Fixed	Switcher	75%	4.34%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO44060
5 Yr Fixed	Switcher	75%	4.54%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO44061
2 Yr Fixed	Switcher	80%	5.44%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO44189
2 Yr Fixed	Switcher	80%	5.77%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO44004
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	TO6754
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	TO6720
5 Yr Fixed	Switcher	80%	4.94%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO44168
5 Yr Fixed	Switcher	80%	5.14%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO44169
2 Yr Fixed	Switcher	85%	5.51%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO44163
2 Yr Fixed	Switcher	85%	5.82%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO44178
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	TO6721
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	TO6717
5 Yr Fixed	Switcher	85%	4.96%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO44129
5 Yr Fixed	Switcher	85%	5.14%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO44181
2 Yr Fixed	Switcher	90%	5.66%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO44146
2 Yr Fixed	Switcher	90%	6.04%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO44157
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	TO6718
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	TO6719
5 Yr Fixed	Switcher	90%	5.14%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO44153
5 Yr Fixed	Switcher	90%	5.34%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO44198
2 Yr Fixed	Switcher	100%	5.96%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO44179
2 Yr Fixed	Switcher	100%	6.34%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO44187
B2L													
2 Yr Fixed	BTL Switcher	60%	4.99%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO44015
2 Yr Fixed	BTL Switcher	60%	5.39%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO44026
5 Yr Fixed	BTL Switcher	60%	4.64%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO44127
5 Yr Fixed	BTL Switcher	60%	4.84%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO44097
2 Yr Fixed	BTL Switcher	75%	5.04%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO44000
2 Yr Fixed	BTL Switcher	75%	5.49%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO44090
5 Yr Fixed	BTL Switcher	75%	4.69%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO44029
5 Yr Fixed	BTL Switcher	75%	4.94%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO44030
2 Yr Fixed	BTL Switcher	90%	6.09%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO44120

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 30/06/2025	30/06/2026
	2	0.75% Until 30/06/2026	
5 Yr Fixed	1	4.5% Until 30/06/2025	30/06/2029
	2	4.25% Until 30/06/2026	
	3	4% Until 30/06/2027	
	4	2.5% Until 30/06/2028	
	5	1% Until 30/06/2029	
2 Yr Tracker	1	0.5% Until 30/06/2025	30/06/2026
	2	0.25% Until 30/06/2026	