

Rates effective from 21 March 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%	4.69%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45253
2 Yr Fixed	Switcher	60%	4.89%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45235
2 Yr Fixed	Switcher	60%	5.05%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45039
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	TO6856
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	TO6855
5 Yr Fixed	Switcher	60%	4.39%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45043
5 Yr Fixed	Switcher	60%	4.49%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45042
5 Yr Fixed	Switcher	60%	4.59%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45037
2 Yr Fixed	Switcher	75%	4.84%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO45032
2 Yr Fixed	Switcher	75%	5.15%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO45033
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	TO6821
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	TO6822
5 Yr Fixed	Switcher	75%	4.64%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO45050
5 Yr Fixed	Switcher	75%	4.84%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO45051
2 Yr Fixed	Switcher	80%	5.49%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45046
2 Yr Fixed	Switcher	80%	5.89%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45034
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	TO6851
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	TO6852
5 Yr Fixed	Switcher	80%	5.04%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45238
5 Yr Fixed	Switcher	80%	5.24%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45044
2 Yr Fixed	Switcher	85%	5.59%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45049
2 Yr Fixed	Switcher	85%	5.94%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45047
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	TO6853
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	TO6850
5 Yr Fixed	Switcher	85%	5.09%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45036
5 Yr Fixed	Switcher	85%	5.29%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45271
2 Yr Fixed	Switcher	90%	5.84%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45035
2 Yr Fixed	Switcher	90%	6.19%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45041
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	TO6848
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	TO6849
5 Yr Fixed	Switcher	90%	5.34%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45038
5 Yr Fixed	Switcher	90%	5.54%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45048
2 Yr Fixed	Switcher	100%	6.04%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45276
2 Yr Fixed	Switcher	100%	6.44%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45045
B2L													
2 Yr Fixed	BTL Switcher	60%	4.99%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45266
2 Yr Fixed	BTL Switcher	60%	5.39%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45341
5 Yr Fixed	BTL Switcher	60%	4.64%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45213
5 Yr Fixed	BTL Switcher	60%	4.84%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45200
2 Yr Fixed	BTL Switcher	75%	5.09%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45040
2 Yr Fixed	BTL Switcher	75%	5.49%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45188
5 Yr Fixed	BTL Switcher	75%	4.69%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45307
5 Yr Fixed	BTL Switcher	75%	4.94%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45308
2 Yr Fixed	BTL Switcher	90%	6.09%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45246

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 31/07/2025	31/07/2026
	2	0.75% Until 31/07/2026	
5 Yr Fixed	1	4.5% Until 31/07/2025	31/07/2029
	2	4.25% Until 31/07/2026	
	3	4% Until 31/07/2027	
	4	2.5% Until 31/07/2028	
	5	1% Until 31/07/2029	
2 Yr Tracker	1	0.5% Until 31/07/2025	31/07/2026
	2	0.25% Until 31/07/2026	