

Rates effective from 05 January 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%	4.74%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO43157
2 Yr Fixed	Switcher	60%	4.84%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO43156
2 Yr Fixed	Switcher	60%	4.86%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO43158
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	TO6716
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	TO6714
5 Yr Fixed	Switcher	60%	4.73%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO43178
5 Yr Fixed	Switcher	60%	4.83%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO43177
5 Yr Fixed	Switcher	60%	4.90%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO43627
2 Yr Fixed	Switcher	75%	4.82%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO43101
2 Yr Fixed	Switcher	75%	4.97%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO43102
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	TO6682
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	TO6683
5 Yr Fixed	Switcher	75%	4.79%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO43103
5 Yr Fixed	Switcher	75%	5.03%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO43104
2 Yr Fixed	Switcher	80%	5.53%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO43204
2 Yr Fixed	Switcher	80%	5.91%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO43623
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	TO6715
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	TO6680
5 Yr Fixed	Switcher	80%	5.09%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO43628
5 Yr Fixed	Switcher	80%	5.25%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO43629
2 Yr Fixed	Switcher	85%	5.58%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO43205
2 Yr Fixed	Switcher	85%	6.03%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO43638
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	TO6681
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	TO6677
5 Yr Fixed	Switcher	85%	5.16%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO43626
5 Yr Fixed	Switcher	85%	5.33%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO43633
2 Yr Fixed	Switcher	90%	5.84%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO43176
2 Yr Fixed	Switcher	90%	6.24%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO43635
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	TO6678
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	TO6679
5 Yr Fixed	Switcher	90%	5.35%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO43634
5 Yr Fixed	Switcher	90%	5.44%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO43208
2 Yr Fixed	Switcher	100%	6.14%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO43639
2 Yr Fixed	Switcher	100%	6.44%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO43203
B2L													
2 Yr Fixed	BTL Switcher	60%	5.44%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO43020
2 Yr Fixed	BTL Switcher	60%	5.76%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO43030
5 Yr Fixed	BTL Switcher	60%	4.84%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO43625
5 Yr Fixed	BTL Switcher	60%	5.03%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO43126
2 Yr Fixed	BTL Switcher	75%	5.54%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO43031
2 Yr Fixed	BTL Switcher	75%	5.89%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO43116
5 Yr Fixed	BTL Switcher	75%	5.09%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO43044
5 Yr Fixed	BTL Switcher	75%	5.24%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO43045
2 Yr Fixed	BTL Switcher	90%	6.09%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO43123

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 30/04/2025	30/04/2026
	2	0.75% Until 30/04/2026	
5 Yr Fixed	1	4.5% Until 30/04/2025	30/04/2029
	2	4.25% Until 30/04/2026	
	3	4% Until 30/04/2027	
	4	2.5% Until 30/04/2028	
	5	1% Until 30/04/2029	
2 Yr Tracker	1	0.5% Until 30/04/2025	30/04/2026
	2	0.25% Until 30/04/2026	