

## ONLY FOR USE BY MORTGAGE INTERMEDIARIES

### NATWEST TO MAKE RATE CHANGES TO CORE AND SEMI-EXCLUSIVE RESIDENTIAL AND BUY-TO-LET DEALS

Effective from [Tuesday 12 May 2026](#)

Here's a full list the changes with product codes in brackets:

#### **New Business**

##### **BTL Green Pur**

###### ***Buy To Let***

###### **Rate Changes**

###### **2 year fixed rate Purchase**

[FO376887] 65% LTV ,decreasing by 5bps from 4.73% to 4.68%, product fee £995

[FO376880] 75% LTV ,decreasing by 5bps from 4.90% to 4.85%, product fee £995

###### **5 year fixed rate Purchase**

[FO376853] 65% LTV ,decreasing by 5bps from 4.82% to 4.77%, product fee £995

[FO376761] 75% LTV ,decreasing by 6bps from 4.98% to 4.92%, product fee £995

##### **BTL Green Remo**

###### ***Buy To Let***

###### **Rate Changes**

###### **2 year fixed rate Remortgage**

[FO376841] 65% LTV ,decreasing by 5bps from 4.73% to 4.68%, product fee £995

[FO376910] 75% LTV ,decreasing by 5bps from 4.98% to 4.93%, product fee £995

###### **5 year fixed rate Remortgage**

[FO376823] 65% LTV ,decreasing by 5bps from 4.63% to 4.58%, product fee £995

[FO376908] 75% LTV ,decreasing by 5bps from 4.97% to 4.92%, product fee £995

##### **BTL Green Remo No Free Legal**

###### ***Buy To Let***

###### **Rate Changes**

###### **2 year fixed rate Remortgage**

[FO376895] 65% LTV ,decreasing by 5bps from 4.73% to 4.68%, product fee £995 ,cashback £350

[FO376952] 75% LTV ,decreasing by 5bps from 4.98% to 4.93%, product fee £995 ,cashback £350

###### **5 year fixed rate Remortgage**

[FO376785] 65% LTV ,decreasing by 5bps from 4.63% to 4.58%, product fee £995 ,cashback £350

[FO376828] 75% LTV ,decreasing by 5bps from 4.97% to 4.92%, product fee £995 ,cashback £350

##### **BTL Pur**

## **Buy To Let**

### **Rate Changes**

#### **2 year fixed rate Purchase**

- [FO376928] 60% LTV ,decreasing by 5bps from 4.99% to 4.94%, product fee £0
- [FO376925] 60% LTV ,decreasing by 5bps from 4.79% to 4.74%, product fee £995
- [FO376738] 75% LTV ,decreasing by 5bps from 5.23% to 5.18%, product fee £0
- [FO376874] 75% LTV ,decreasing by 5bps from 4.96% to 4.91%, product fee £995
- [FO376770] 75% LTV ,decreasing by 5bps from 4.44% to 4.39%, product fee £3499
- [FO376741] 75% LTV ,decreasing by 5bps from 4.16% to 4.11%, product fee £3999

#### **5 year fixed rate Purchase**

- [FO376857] 60% LTV ,decreasing by 7bps from 5.06% to 4.99%, product fee £0
- [FO376832] 60% LTV ,decreasing by 5bps from 4.88% to 4.83%, product fee £995
- [FO376899] 75% LTV ,decreasing by 5bps from 5.24% to 5.19%, product fee £0
- [FO376799] 75% LTV ,decreasing by 6bps from 5.04% to 4.98%, product fee £995
- [FO376914] 75% LTV ,decreasing by 6bps from 4.99% to 4.93%, product fee £1499
- [FO376863] 75% LTV ,decreasing by 6bps from 4.94% to 4.88%, product fee £1999
- [FO376777] 75% LTV ,decreasing by 6bps from 4.79% to 4.73%, product fee £3999
- [FO376747] 75% LTV ,decreasing by 11bps from 4.69% to 4.58%, product fee £4999
- [FO376757] 75% LTV ,decreasing by 6bps from 4.49% to 4.43%, product fee £5999

## **BTL Remo**

## **Buy To Let**

### **Rate Changes**

#### **2 year fixed rate Remortgage**

- [FO376864] 60% LTV ,decreasing by 5bps from 5.09% to 5.04%, product fee £0
- [FO376847] 60% LTV ,decreasing by 5bps from 4.79% to 4.74%, product fee £995
- [FO376881] 65% LTV ,decreasing by 5bps from 4.81% to 4.76%, product fee £1499
- [FO376893] 65% LTV ,decreasing by 5bps from 4.65% to 4.60%, product fee £1999
- [FO376717] 65% LTV ,decreasing by 5bps from 4.25% to 4.20%, product fee £3999
- [FO376861] 75% LTV ,decreasing by 5bps from 5.35% to 5.30%, product fee £0
- [FO376805] 75% LTV ,decreasing by 5bps from 5.04% to 4.99%, product fee £995
- [FO376808] 75% LTV ,decreasing by 5bps from 4.55% to 4.50%, product fee £3499

#### **5 year fixed rate Remortgage**

- [FO376941] 60% LTV ,decreasing by 5bps from 4.87% to 4.82%, product fee £0
- [FO376719] 60% LTV ,decreasing by 5bps from 4.69% to 4.64%, product fee £995
- [FO376921] 60% LTV ,decreasing by 5bps from 4.66% to 4.61%, product fee £1499

[FO376740] 60% LTV ,decreasing by 5bps from 4.61% to 4.56%, product fee £1999

[FO376788] 60% LTV ,decreasing by 5bps from 4.46% to 4.41%, product fee £3999

[FO376745] 60% LTV ,decreasing by 5bps from 4.38% to 4.33%, product fee £4999

[FO376707] 60% LTV ,decreasing by 5bps from 4.31% to 4.26%, product fee £5999

[FO376877] 75% LTV ,decreasing by 5bps from 5.14% to 5.09%, product fee £0

[FO376916] 75% LTV ,decreasing by 5bps from 5.03% to 4.98%, product fee £995

[FO376930] 75% LTV ,decreasing by 5bps from 4.98% to 4.93%, product fee £1499

[FO376935] 75% LTV ,decreasing by 5bps from 4.93% to 4.88%, product fee £1999

[FO376793] 75% LTV ,decreasing by 5bps from 4.75% to 4.70%, product fee £3999

[FO376797] 75% LTV ,decreasing by 5bps from 4.63% to 4.58%, product fee £4999

[FO376778] 75% LTV ,decreasing by 5bps from 4.53% to 4.48%, product fee £5999

## **BTL Remo No Free Legal**

### ***Buy To Let***

#### **Rate Changes**

##### **2 year fixed rate Remortgage**

[FO376907] 60% LTV ,decreasing by 5bps from 5.09% to 5.04%, product fee £0 ,cashback £350

[FO376725] 60% LTV ,decreasing by 5bps from 4.79% to 4.74%, product fee £995 ,cashback £350

[FO376905] 75% LTV ,decreasing by 5bps from 5.35% to 5.30%, product fee £0 ,cashback £350

[FO376760] 75% LTV ,decreasing by 5bps from 5.04% to 4.99%, product fee £995 ,cashback £350

##### **5 year fixed rate Remortgage**

[FO376869] 60% LTV ,decreasing by 5bps from 4.87% to 4.82%, product fee £0 ,cashback £350

[FO376913] 60% LTV ,decreasing by 5bps from 4.69% to 4.64%, product fee £995 ,cashback £350

[FO376715] 75% LTV ,decreasing by 5bps from 5.14% to 5.09%, product fee £0 ,cashback £350

[FO376842] 75% LTV ,decreasing by 5bps from 5.03% to 4.98%, product fee £995 ,cashback £350

## **First Time Buyer**

### ***Residential***

#### **Rate Changes**

##### **2 year fixed rate First Time Buyer**

[FO376815] 85% LTV ,decreasing by 10bps from 5.15% to 5.05%, product fee £0 ,cashback £250

[FO376835] 85% LTV ,decreasing by 19bps from 4.98% to 4.79%, product fee £995 ,cashback £250

[FO376920] 90% LTV ,decreasing by 2bps from 5.35% to 5.33%, product fee £0 ,cashback £250

[FO376901] 90% LTV ,decreasing by 6bps from 5.09% to 5.03%, product fee £995 ,cashback £250

##### **5 year fixed rate First Time Buyer**

[FO376758] 85% LTV ,decreasing by 7bps from 4.99% to 4.92%, product fee £0 ,cashback £250

[FO376784] 85% LTV ,decreasing by 3bps from 4.89% to 4.86%, product fee £995 ,cashback £250

[FO376731] 90% LTV ,decreasing by 6bps from 5.15% to 5.09%, product fee £0 ,cashback £250

[FO376814] 90% LTV ,decreasing by 2bps from 5.05% to 5.03%, product fee £995 ,cashback £250

## **Green Pur**

### ***Residential***

#### **Rate Changes**

##### **2 year fixed rate Purchase**

[FO376868] 60% LTV ,decreasing by 16bps from 4.65% to 4.49%, product fee £995

[FO376771] 75% LTV ,decreasing by 20bps from 4.84% to 4.64%, product fee £995

[FO376773] 85% LTV ,decreasing by 19bps from 4.93% to 4.74%, product fee £995

##### **5 year fixed rate Purchase**

[FO376866] 60% LTV ,decreasing by 3bps from 4.70% to 4.67%, product fee £995

[FO376804] 75% LTV ,decreasing by 4bps from 4.73% to 4.69%, product fee £995

[FO376779] 85% LTV ,decreasing by 3bps from 4.84% to 4.81%, product fee £995

## **Green Remo**

### ***Residential***

#### **Rate Changes**

##### **2 year fixed rate Remortgage**

[FO376909] 60% LTV ,decreasing by 2bps from 4.79% to 4.77%, product fee £995

[FO376730] 75% LTV ,decreasing by 3bps from 4.87% to 4.84%, product fee £995

[FO376897] 85% LTV ,decreasing by 18bps from 5.22% to 5.04%, product fee £995

##### **5 year fixed rate Remortgage**

[FO376822] 60% LTV ,decreasing by 18bps from 4.92% to 4.74%, product fee £995

[FO376749] 75% LTV ,decreasing by 14bps from 4.97% to 4.83%, product fee £995

[FO376727] 85% LTV ,decreasing by 12bps from 5.09% to 4.97%, product fee £995

## **Green Remo No Free Legal**

### ***Residential***

#### **Rate Changes**

##### **2 year fixed rate Remortgage**

[FO376932] 60% LTV ,decreasing by 2bps from 4.79% to 4.77%, product fee £995 ,cashback £350

[FO376817] 75% LTV ,decreasing by 3bps from 4.87% to 4.84%, product fee £995 ,cashback £350

[FO376780] 85% LTV ,decreasing by 18bps from 5.22% to 5.04%, product fee £995 ,cashback £350

##### **5 year fixed rate Remortgage**

[FO376826] 60% LTV ,decreasing by 18bps from 4.92% to 4.74%, product fee £995 ,cashback £350

[FO376772] 75% LTV ,decreasing by 14bps from 4.97% to 4.83%, product fee £995 ,cashback £350

[FO376789] 85% LTV ,decreasing by 12bps from 5.09% to 4.97%, product fee £995 ,cashback £350

## **Help to Buy Shared Equity - Remo**

### ***Residential***

#### **Rate Changes**

##### **2 year fixed rate Remortgage H2B Shared Equity**

[FO376783] 60% LTV ,decreasing by 3bps from 5.31% to 5.28%, product fee £0 ,cashback £500

[FO376801] 60% LTV ,decreasing by 2bps from 4.99% to 4.97%, product fee £995 ,cashback £500

[FO376882] 75% LTV ,decreasing by 3bps from 5.07% to 5.04%, product fee £995 ,cashback £500

##### **5 year fixed rate Remortgage H2B Shared Equity**

[FO376800] 60% LTV ,decreasing by 18bps from 5.27% to 5.09%, product fee £0 ,cashback £500

[FO376718] 60% LTV ,decreasing by 18bps from 5.12% to 4.94%, product fee £995 ,cashback £500

[FO376922] 75% LTV ,decreasing by 18bps from 5.35% to 5.17%, product fee £0 ,cashback £500

[FO376754] 75% LTV ,decreasing by 14bps from 5.17% to 5.03%, product fee £995 ,cashback £500

## **High Value - Purchase**

### ***Residential***

#### **Rate Changes**

##### **2 year fixed rate Purchase**

[FO376787] 60% LTV ,decreasing by 16bps from 4.80% to 4.64%, product fee £995

[FO376762] 75% LTV ,decreasing by 20bps from 4.99% to 4.79%, product fee £995

[FO376792] 80% LTV ,decreasing by 21bps from 5.05% to 4.84%, product fee £995

[FO376946] 85% LTV ,decreasing by 19bps from 5.08% to 4.89%, product fee £995

##### **5 year fixed rate Purchase**

[FO376843] 60% LTV ,decreasing by 3bps from 4.85% to 4.82%, product fee £995

[FO376767] 75% LTV ,decreasing by 4bps from 4.88% to 4.84%, product fee £995

[FO376798] 80% LTV ,decreasing by 6bps from 4.95% to 4.89%, product fee £995

[FO376939] 85% LTV ,decreasing by 2bps from 4.98% to 4.96%, product fee £995

## **High Value - Remortgage No Free Legal**

### ***Residential***

#### **Rate Changes**

##### **2 year fixed rate Remortgage**

[FO376831] 60% LTV ,decreasing by 2bps from 4.94% to 4.92%, product fee £995 ,cashback £350

[FO376873] 75% LTV ,decreasing by 3bps from 5.02% to 4.99%, product fee £995 ,cashback £350

[FO376936] 80% LTV ,decreasing by 18bps from 5.37% to 5.19%, product fee £995 ,cashback £350

[FO376943] 85% LTV ,decreasing by 18bps from 5.37% to 5.19%, product fee £995 ,cashback £350

## **5 year fixed rate Remortgage**

[FO376790] 60% LTV ,decreasing by 18bps from 5.07% to 4.89%, product fee £995 ,cashback £350

[FO376775] 75% LTV ,decreasing by 14bps from 5.12% to 4.98%, product fee £995 ,cashback £350

[FO376951] 80% LTV ,decreasing by 12bps from 5.24% to 5.12%, product fee £995 ,cashback £350

[FO376977] 85% LTV ,decreasing by 12bps from 5.24% to 5.12%, product fee £995 ,cashback £350

## **Purchase**

### ***Residential***

#### **Rate Changes**

#### **2 year fixed rate Purchase**

[FO376837] 60% LTV ,decreasing by 17bps from 4.95% to 4.78%, product fee £0

[FO376836] 60% LTV ,decreasing by 16bps from 4.70% to 4.54%, product fee £995

[FO376844] 60% LTV ,decreasing by 16bps from 4.65% to 4.49%, product fee £1495

[FO376929] 75% LTV ,decreasing by 13bps from 5.05% to 4.92%, product fee £0

[FO376859] 75% LTV ,decreasing by 20bps from 4.89% to 4.69%, product fee £995

[FO376807] 75% LTV ,decreasing by 20bps from 4.84% to 4.64%, product fee £1495

[FO376764] 80% LTV ,decreasing by 18bps from 5.15% to 4.97%, product fee £0

[FO376812] 80% LTV ,decreasing by 21bps from 4.95% to 4.74%, product fee £995

[FO376839] 80% LTV ,decreasing by 21bps from 4.90% to 4.69%, product fee £1495

[FO376776] 85% LTV ,decreasing by 10bps from 5.15% to 5.05%, product fee £0

[FO376917] 85% LTV ,decreasing by 19bps from 4.98% to 4.79%, product fee £995

[FO376796] 85% LTV ,decreasing by 19bps from 4.93% to 4.74%, product fee £1495

[FO376819] 90% LTV ,decreasing by 2bps from 5.35% to 5.33%, product fee £0

[FO376883] 90% LTV ,decreasing by 6bps from 5.09% to 5.03%, product fee £995

[FO376894] 95% LTV ,decreasing by 2bps from 5.59% to 5.57%, product fee £0

#### **5 year fixed rate Purchase**

[FO376885] 60% LTV ,decreasing by 5bps from 4.89% to 4.84%, product fee £0

[FO376838] 60% LTV ,decreasing by 3bps from 4.75% to 4.72%, product fee £995

[FO376856] 60% LTV ,decreasing by 3bps from 4.70% to 4.67%, product fee £1495

[FO376803] 75% LTV ,decreasing by 6bps from 4.95% to 4.89%, product fee £0

[FO376795] 75% LTV ,decreasing by 4bps from 4.78% to 4.74%, product fee £995

[FO376786] 75% LTV ,decreasing by 4bps from 4.73% to 4.69%, product fee £1495

[FO376768] 80% LTV ,decreasing by 7bps from 4.99% to 4.92%, product fee £0

[FO376824] 80% LTV ,decreasing by 6bps from 4.85% to 4.79%, product fee £995

[FO376794] 80% LTV ,decreasing by 6bps from 4.80% to 4.74%, product fee £1495

[FO376782] 85% LTV ,decreasing by 7bps from 4.99% to 4.92%, product fee £0

[FO376878] 85% LTV ,decreasing by 3bps from 4.89% to 4.86%, product fee £995

[FO376825] 85% LTV ,decreasing by 3bps from 4.84% to 4.81%, product fee £1495

[FO376765] 90% LTV ,decreasing by 6bps from 5.15% to 5.09%, product fee £0

[FO376898] 90% LTV ,decreasing by 2bps from 5.05% to 5.03%, product fee £995

[FO376811] 95% LTV ,decreasing by 5bps from 5.39% to 5.34%, product fee £0

## **Remortgage**

### ***Residential***

#### **Rate Changes**

##### **2 year fixed rate Remortgage**

[FO376871] 60% LTV ,decreasing by 3bps from 5.16% to 5.13%, product fee £0

[FO376723] 60% LTV ,decreasing by 2bps from 4.84% to 4.82%, product fee £995

[FO376875] 60% LTV ,decreasing by 2bps from 4.79% to 4.77%, product fee £1495

[FO376827] 75% LTV ,decreasing by 3bps from 4.92% to 4.89%, product fee £995

[FO376791] 75% LTV ,decreasing by 3bps from 4.87% to 4.84%, product fee £1495

[FO376756] 80% LTV ,decreasing by 2bps from 5.50% to 5.48%, product fee £0

[FO376860] 80% LTV ,decreasing by 18bps from 5.27% to 5.09%, product fee £995

[FO376810] 80% LTV ,decreasing by 18bps from 5.22% to 5.04%, product fee £1495

[FO376721] 85% LTV ,decreasing by 18bps from 5.27% to 5.09%, product fee £995

[FO376845] 85% LTV ,decreasing by 18bps from 5.22% to 5.04%, product fee £1495

[FO376724] 90% LTV ,decreasing by 2bps from 5.77% to 5.75%, product fee £0

[FO376816] 90% LTV ,decreasing by 4bps from 5.42% to 5.38%, product fee £995

##### **5 year fixed rate Remortgage**

[FO376734] 60% LTV ,decreasing by 18bps from 5.12% to 4.94%, product fee £0

[FO376748] 60% LTV ,decreasing by 18bps from 4.97% to 4.79%, product fee £995

[FO376712] 60% LTV ,decreasing by 18bps from 4.92% to 4.74%, product fee £1495

[FO376889] 75% LTV ,decreasing by 18bps from 5.20% to 5.02%, product fee £0

[FO376886] 75% LTV ,decreasing by 14bps from 5.02% to 4.88%, product fee £995

[FO376956] 75% LTV ,decreasing by 14bps from 4.97% to 4.83%, product fee £1495

[FO376830] 80% LTV ,decreasing by 6bps from 5.26% to 5.20%, product fee £0

[FO376955] 80% LTV ,decreasing by 12bps from 5.14% to 5.02%, product fee £995

[FO376766] 80% LTV ,decreasing by 12bps from 5.09% to 4.97%, product fee £1495

[FO376759] 85% LTV ,decreasing by 11bps from 5.31% to 5.20%, product fee £0

[FO376752] 85% LTV ,decreasing by 12bps from 5.14% to 5.02%, product fee £995

[FO376722] 85% LTV ,decreasing by 12bps from 5.09% to 4.97%, product fee £1495

[FO376728] 90% LTV ,decreasing by 10bps from 5.44% to 5.34%, product fee £0

[FO376720] 90% LTV ,decreasing by 8bps from 5.26% to 5.18%, product fee £995

## Remortgage No Free Legal

### *Residential*

#### Rate Changes

##### 2 year fixed rate Remortgage

[FO376711] 60% LTV ,decreasing by 3bps from 5.16% to 5.13%, product fee £0 ,cashback £350

[FO376902] 60% LTV ,decreasing by 2bps from 4.84% to 4.82%, product fee £995 ,cashback £350

[FO376870] 60% LTV ,decreasing by 2bps from 4.79% to 4.77%, product fee £1495 ,cashback £350

[FO376855] 75% LTV ,decreasing by 3bps from 4.92% to 4.89%, product fee £995 ,cashback £350

[FO376927] 75% LTV ,decreasing by 3bps from 4.87% to 4.84%, product fee £1495 ,cashback £350

[FO376763] 80% LTV ,decreasing by 2bps from 5.50% to 5.48%, product fee £0 ,cashback £350

[FO376735] 80% LTV ,decreasing by 18bps from 5.27% to 5.09%, product fee £995 ,cashback £350

[FO376915] 80% LTV ,decreasing by 18bps from 5.22% to 5.04%, product fee £1495 ,cashback £350

[FO376867] 85% LTV ,decreasing by 18bps from 5.27% to 5.09%, product fee £995 ,cashback £350

[FO376851] 85% LTV ,decreasing by 18bps from 5.22% to 5.04%, product fee £1495 ,cashback £350

[FO376829] 90% LTV ,decreasing by 2bps from 5.77% to 5.75%, product fee £0 ,cashback £350

[FO376769] 90% LTV ,decreasing by 4bps from 5.42% to 5.38%, product fee £995 ,cashback £350

##### 5 year fixed rate Remortgage

[FO376965] 60% LTV ,decreasing by 18bps from 5.12% to 4.94%, product fee £0 ,cashback £350

[FO376900] 60% LTV ,decreasing by 18bps from 4.97% to 4.79%, product fee £995 ,cashback £350

[FO376938] 60% LTV ,decreasing by 18bps from 4.92% to 4.74%, product fee £1495 ,cashback £350

[FO376872] 75% LTV ,decreasing by 18bps from 5.20% to 5.02%, product fee £0 ,cashback £350

[FO376918] 75% LTV ,decreasing by 14bps from 5.02% to 4.88%, product fee £995 ,cashback £350

[FO376865] 75% LTV ,decreasing by 14bps from 4.97% to 4.83%, product fee £1495 ,cashback £350

[FO376750] 80% LTV ,decreasing by 6bps from 5.26% to 5.20%, product fee £0 ,cashback £350

[FO376850] 80% LTV ,decreasing by 12bps from 5.14% to 5.02%, product fee £995 ,cashback £350

[FO376931] 80% LTV ,decreasing by 12bps from 5.09% to 4.97%, product fee £1495 ,cashback £350

[FO376743] 85% LTV ,decreasing by 11bps from 5.31% to 5.20%, product fee £0 ,cashback £350

[FO376858] 85% LTV ,decreasing by 12bps from 5.14% to 5.02%, product fee £995 ,cashback £350

[FO376852] 85% LTV ,decreasing by 12bps from 5.09% to 4.97%, product fee £1495 ,cashback £350

[FO376888] 90% LTV ,decreasing by 10bps from 5.44% to 5.34%, product fee £0 ,cashback £350

[FO376862] 90% LTV ,decreasing by 8bps from 5.26% to 5.18%, product fee £995 ,cashback £350

## Shared Equity

### *Residential*

#### Rate Changes

## **2 year fixed rate Purchase Shared Equity**

[FO376840] 60% LTV ,decreasing by 17bps from 5.10% to 4.93%, product fee £0

[FO376726] 60% LTV ,decreasing by 16bps from 4.85% to 4.69%, product fee £995 ,cashback £250

[FO376892] 75% LTV ,decreasing by 13bps from 5.20% to 5.07%, product fee £0

[FO376736] 75% LTV ,decreasing by 20bps from 5.04% to 4.84%, product fee £995 ,cashback £250

## **5 year fixed rate Purchase Shared Equity**

[FO376753] 60% LTV ,decreasing by 5bps from 5.04% to 4.99%, product fee £0

[FO376820] 60% LTV ,decreasing by 3bps from 4.90% to 4.87%, product fee £995 ,cashback £250

[FO376813] 75% LTV ,decreasing by 6bps from 5.10% to 5.04%, product fee £0

[FO376737] 75% LTV ,decreasing by 4bps from 4.93% to 4.89%, product fee £995 ,cashback £250

## **End dates**

There are no changes to end dates