

ONLY FOR USE BY MORTGAGE INTERMEDIARIES

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

Effective from [Saturday 13 June 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

[FO379939] 65% LTV ,decreasing by 12bps from 4.69% to 4.57%, product fee £995

[FO379940] 75% LTV ,decreasing by 3bps from 4.86% to 4.83%, product fee £995

5 year fixed rate Purchase

[FO379922] 65% LTV ,decreasing by 10bps from 4.72% to 4.62%, product fee £995

[FO379839] 75% LTV ,decreasing by 3bps from 4.93% to 4.90%, product fee £995

BTL Green Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO379928] 65% LTV ,decreasing by 6bps from 4.69% to 4.63%, product fee £995

5 year fixed rate Remortgage

[FO379902] 65% LTV ,decreasing by 4bps from 4.59% to 4.55%, product fee £995

BTL Green Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO379963] 65% LTV ,decreasing by 6bps from 4.69% to 4.63%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO379872] 65% LTV ,decreasing by 4bps from 4.59% to 4.55%, product fee £995 ,cashback £350

BTL Pur

Buy To Let

Rate Changes

2 year fixed rate Purchase

[FO379975] 60% LTV ,decreasing by 12bps from 4.75% to 4.63%, product fee £995

[FO379919] 75% LTV ,decreasing by 3bps from 4.92% to 4.89%, product fee £995

[FO379813] 75% LTV ,decreasing by 3bps from 4.12% to 4.09%, product fee £3999

5 year fixed rate Purchase

[FO379914] 60% LTV ,decreasing by 2bps from 4.96% to 4.94%, product fee £0

[FO379875] 60% LTV ,decreasing by 10bps from 4.78% to 4.68%, product fee £995

[FO379882] 75% LTV ,decreasing by 3bps from 4.99% to 4.96%, product fee £995

[FO379960] 75% LTV ,decreasing by 3bps from 4.94% to 4.91%, product fee £1499

[FO379948] 75% LTV ,decreasing by 3bps from 4.89% to 4.86%, product fee £1999

[FO379846] 75% LTV ,decreasing by 3bps from 4.74% to 4.71%, product fee £3999

[FO379823] 75% LTV ,decreasing by 3bps from 4.59% to 4.56%, product fee £4999

[FO379821] 75% LTV ,decreasing by 3bps from 4.44% to 4.41%, product fee £5999

BTL Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO379921] 60% LTV ,decreasing by 3bps from 5.06% to 5.03%, product fee £0

[FO379909] 60% LTV ,decreasing by 6bps from 4.75% to 4.69%, product fee £995

[FO379941] 65% LTV ,decreasing by 3bps from 4.77% to 4.74%, product fee £1499

[FO379972] 65% LTV ,decreasing by 3bps from 4.61% to 4.58%, product fee £1999

[FO379798] 65% LTV ,decreasing by 3bps from 4.21% to 4.18%, product fee £3999

5 year fixed rate Remortgage

[FO379988] 60% LTV ,decreasing by 4bps from 4.81% to 4.77%, product fee £0

[FO379805] 60% LTV ,decreasing by 4bps from 4.65% to 4.61%, product fee £995

[FO379983] 60% LTV ,decreasing by 4bps from 4.62% to 4.58%, product fee £1499

[FO379808] 60% LTV ,decreasing by 4bps from 4.57% to 4.53%, product fee £1999

[FO379836] 60% LTV ,decreasing by 4bps from 4.42% to 4.38%, product fee £3999

[FO379829] 60% LTV ,decreasing by 4bps from 4.34% to 4.30%, product fee £4999

[FO379795] 60% LTV ,decreasing by 4bps from 4.27% to 4.23%, product fee £5999

BTL Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO379982] 60% LTV ,decreasing by 3bps from 5.06% to 5.03%, product fee £0 ,cashback £350

[FO379828] 60% LTV ,decreasing by 6bps from 4.75% to 4.69%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO379946] 60% LTV ,decreasing by 4bps from 4.81% to 4.77%, product fee £0 ,cashback £350

[FO379979] 60% LTV ,decreasing by 4bps from 4.65% to 4.61%, product fee £995 ,cashback £350

First Time Buyer

Residential

Rate Changes

5 year fixed rate First Time Buyer

[FO379820] 90% LTV ,decreasing by 8bps from 5.14% to 5.06%, product fee £0 ,cashback £250

Green Pur

Residential

Rate Changes

2 year fixed rate Purchase

[FO379945] 60% LTV ,decreasing by 4bps from 4.48% to 4.44%, product fee £995

5 year fixed rate Purchase

[FO379932] 60% LTV ,decreasing by 24bps from 4.69% to 4.45%, product fee £995

[FO379874] 75% LTV ,decreasing by 13bps from 4.70% to 4.57%, product fee £995

Green Remo

Residential

Rate Changes

2 year fixed rate Remortgage

[FO379937] 60% LTV ,decreasing by 10bps from 4.73% to 4.63%, product fee £995

[FO379797] 75% LTV ,decreasing by 10bps from 4.79% to 4.69%, product fee £995

[FO379958] 85% LTV ,decreasing by 9bps from 4.99% to 4.90%, product fee £995

5 year fixed rate Remortgage

[FO379898] 60% LTV ,decreasing by 10bps from 4.69% to 4.59%, product fee £995

[FO379841] 75% LTV ,decreasing by 10bps from 4.83% to 4.73%, product fee £995

[FO379810] 85% LTV ,decreasing by 6bps from 4.94% to 4.88%, product fee £995

Green Remo No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO379991] 60% LTV ,decreasing by 10bps from 4.73% to 4.63%, product fee £995 ,cashback £350

[FO379904] 75% LTV ,decreasing by 10bps from 4.79% to 4.69%, product fee £995 ,cashback £350

[FO379862] 85% LTV ,decreasing by 9bps from 4.99% to 4.90%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO379896] 60% LTV ,decreasing by 10bps from 4.69% to 4.59%, product fee £995 ,cashback £350

[FO379855] 75% LTV ,decreasing by 10bps from 4.83% to 4.73%, product fee £995 ,cashback £350

[FO379837] 85% LTV ,decreasing by 6bps from 4.94% to 4.88%, product fee £995 ,cashback £350

Help to Buy Shared Equity - Remo

Residential

Rate Changes

2 year fixed rate Remortgage H2B Shared Equity

[FO379854] 60% LTV ,decreasing by 5bps from 5.23% to 5.18%, product fee £0 ,cashback £500

[FO379868] 60% LTV ,decreasing by 10bps from 4.93% to 4.83%, product fee £995 ,cashback £500

[FO379515] 75% LTV ,decreasing by 10bps from 5.40% to 5.30%, product fee £0 ,cashback £500

[FO379965] 75% LTV ,decreasing by 10bps from 4.99% to 4.89%, product fee £995 ,cashback £500

5 year fixed rate Remortgage H2B Shared Equity

[FO379883] 60% LTV ,decreasing by 5bps from 5.09% to 5.04%, product fee £0 ,cashback £500

[FO379799] 60% LTV ,decreasing by 10bps from 4.89% to 4.79%, product fee £995 ,cashback £500

[FO379976] 75% LTV ,decreasing by 6bps from 5.21% to 5.15%, product fee £0 ,cashback £500

[FO379832] 75% LTV ,decreasing by 10bps from 5.03% to 4.93%, product fee £995 ,cashback £500

High Value - Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO379850] 60% LTV ,decreasing by 4bps from 4.63% to 4.59%, product fee £995

5 year fixed rate Purchase

[FO379887] 60% LTV ,decreasing by 24bps from 4.83% to 4.59%, product fee £995

[FO379835] 75% LTV ,decreasing by 13bps from 4.85% to 4.72%, product fee £995

[FO379864] 80% LTV ,decreasing by 9bps from 4.89% to 4.80%, product fee £995

High Value - Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO379892] 60% LTV ,decreasing by 10bps from 4.88% to 4.78%, product fee £995 ,cashback £350

[FO379927] 75% LTV ,decreasing by 10bps from 4.94% to 4.84%, product fee £995 ,cashback £350

[FO380003] 80% LTV ,decreasing by 14bps from 5.14% to 5.00%, product fee £995 ,cashback £350

[FO379994] 85% LTV ,decreasing by 9bps from 5.14% to 5.05%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO379865] 60% LTV ,decreasing by 10bps from 4.84% to 4.74%, product fee £995 ,cashback £350

[FO379852] 75% LTV ,decreasing by 10bps from 4.98% to 4.88%, product fee £995 ,cashback £350

[FO380004] 80% LTV ,decreasing by 6bps from 5.09% to 5.03%, product fee £995 ,cashback £350

[FO380009] 85% LTV ,decreasing by 6bps from 5.09% to 5.03%, product fee £995 ,cashback £350

Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO379522] 60% LTV ,decreasing by 13bps from 4.87% to 4.74%, product fee £0

[FO379900] 60% LTV ,decreasing by 4bps from 4.53% to 4.49%, product fee £995

[FO379893] 60% LTV ,decreasing by 4bps from 4.48% to 4.44%, product fee £1495

[FO379973] 75% LTV ,decreasing by 8bps from 4.92% to 4.84%, product fee £0

[FO379962] 95% LTV ,decreasing by 2bps from 5.50% to 5.48%, product fee £0

5 year fixed rate Purchase

[FO379955] 60% LTV ,decreasing by 24bps from 4.84% to 4.60%, product fee £0

[FO379906] 60% LTV ,decreasing by 24bps from 4.74% to 4.50%, product fee £995

[FO379913] 60% LTV ,decreasing by 24bps from 4.69% to 4.45%, product fee £1495

[FO379519] 75% LTV ,decreasing by 14bps from 4.89% to 4.75%, product fee £0

[FO379866] 75% LTV ,decreasing by 13bps from 4.75% to 4.62%, product fee £995

[FO379873] 75% LTV ,decreasing by 13bps from 4.70% to 4.57%, product fee £1495

[FO379840] 80% LTV ,decreasing by 9bps from 4.90% to 4.81%, product fee £0

[FO379903] 80% LTV ,decreasing by 8bps from 4.82% to 4.74%, product fee £995

[FO379860] 80% LTV ,decreasing by 8bps from 4.77% to 4.69%, product fee £1495

[FO379848] 90% LTV ,decreasing by 8bps from 5.14% to 5.06%, product fee £0

[FO379877] 95% LTV ,decreasing by 2bps from 5.30% to 5.28%, product fee £0

Remortgage

Residential

Rate Changes

2 year fixed rate Remortgage

[FO379934] 60% LTV ,decreasing by 5bps from 5.08% to 5.03%, product fee £0

[FO379816] 60% LTV ,decreasing by 10bps from 4.78% to 4.68%, product fee £995

[FO379920] 60% LTV ,decreasing by 10bps from 4.73% to 4.63%, product fee £1495

[FO379527] 75% LTV ,decreasing by 10bps from 5.25% to 5.15%, product fee £0

[FO379897] 75% LTV ,decreasing by 10bps from 4.84% to 4.74%, product fee £995

[FO379869] 75% LTV ,decreasing by 10bps from 4.79% to 4.69%, product fee £1495

[FO379511] 80% LTV ,decreasing by 10bps from 5.49% to 5.39%, product fee £0

[FO379925] 80% LTV ,decreasing by 14bps from 5.04% to 4.90%, product fee £995

[FO379895] 80% LTV ,decreasing by 14bps from 4.99% to 4.85%, product fee £1495

[FO379537] 85% LTV ,decreasing by 10bps from 5.49% to 5.39%, product fee £0

[FO379812] 85% LTV ,decreasing by 9bps from 5.04% to 4.95%, product fee £995

[FO379894] 85% LTV ,decreasing by 9bps from 4.99% to 4.90%, product fee £1495

[FO379510] 90% LTV ,decreasing by 28bps from 5.75% to 5.47%, product fee £0

[FO379520] 90% LTV ,decreasing by 26bps from 5.39% to 5.13%, product fee £995

5 year fixed rate Remortgage

[FO379800] 60% LTV ,decreasing by 5bps from 4.94% to 4.89%, product fee £0

[FO379824] 60% LTV ,decreasing by 10bps from 4.74% to 4.64%, product fee £995

[FO379804] 60% LTV ,decreasing by 10bps from 4.69% to 4.59%, product fee £1495

[FO379957] 75% LTV ,decreasing by 6bps from 5.06% to 5.00%, product fee £0

[FO379956] 75% LTV ,decreasing by 10bps from 4.88% to 4.78%, product fee £995

[FO380001] 75% LTV ,decreasing by 10bps from 4.83% to 4.73%, product fee £1495

[FO379911] 80% LTV ,decreasing by 4bps from 5.18% to 5.14%, product fee £0

[FO379998] 80% LTV ,decreasing by 6bps from 4.99% to 4.93%, product fee £995

[FO379849] 80% LTV ,decreasing by 6bps from 4.94% to 4.88%, product fee £1495

[FO379818] 85% LTV ,decreasing by 4bps from 5.18% to 5.14%, product fee £0

[FO379817] 85% LTV ,decreasing by 6bps from 4.99% to 4.93%, product fee £995

[FO379811] 85% LTV ,decreasing by 6bps from 4.94% to 4.88%, product fee £1495

[FO379509] 90% LTV ,decreasing by 19bps from 5.45% to 5.26%, product fee £0

[FO379508] 90% LTV ,decreasing by 24bps from 5.25% to 5.01%, product fee £995

Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO379803] 60% LTV ,decreasing by 5bps from 5.08% to 5.03%, product fee £0 ,cashback £350

[FO379954] 60% LTV ,decreasing by 10bps from 4.78% to 4.68%, product fee £995 ,cashback £350

[FO379942] 60% LTV ,decreasing by 10bps from 4.73% to 4.63%, product fee £1495 ,cashback £350

[FO379533] 75% LTV ,decreasing by 10bps from 5.25% to 5.15%, product fee £0 ,cashback £350

[FO379910] 75% LTV ,decreasing by 10bps from 4.84% to 4.74%, product fee £995 ,cashback £350

[FO379987] 75% LTV ,decreasing by 10bps from 4.79% to 4.69%, product fee £1495 ,cashback £350

[FO379518] 80% LTV ,decreasing by 10bps from 5.49% to 5.39%, product fee £0 ,cashback £350

[FO379826] 80% LTV ,decreasing by 14bps from 5.04% to 4.90%, product fee £995 ,cashback £350
[FO379980] 80% LTV ,decreasing by 14bps from 4.99% to 4.85%, product fee £1495 ,cashback £350
[FO379514] 85% LTV ,decreasing by 10bps from 5.49% to 5.39%, product fee £0 ,cashback £350
[FO379918] 85% LTV ,decreasing by 9bps from 5.04% to 4.95%, product fee £995 ,cashback £350
[FO379917] 85% LTV ,decreasing by 9bps from 4.99% to 4.90%, product fee £1495 ,cashback £350
[FO379524] 90% LTV ,decreasing by 28bps from 5.75% to 5.47%, product fee £0 ,cashback £350
[FO379517] 90% LTV ,decreasing by 26bps from 5.39% to 5.13%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO379995] 60% LTV ,decreasing by 5bps from 4.94% to 4.89%, product fee £0 ,cashback £350
[FO379943] 60% LTV ,decreasing by 10bps from 4.74% to 4.64%, product fee £995 ,cashback £350
[FO379977] 60% LTV ,decreasing by 10bps from 4.69% to 4.59%, product fee £1495 ,cashback £350
[FO379935] 75% LTV ,decreasing by 6bps from 5.06% to 5.00%, product fee £0 ,cashback £350
[FO379971] 75% LTV ,decreasing by 10bps from 4.88% to 4.78%, product fee £995 ,cashback £350
[FO379931] 75% LTV ,decreasing by 10bps from 4.83% to 4.73%, product fee £1495 ,cashback £350
[FO379842] 80% LTV ,decreasing by 4bps from 5.18% to 5.14%, product fee £0 ,cashback £350
[FO379916] 80% LTV ,decreasing by 6bps from 4.99% to 4.93%, product fee £995 ,cashback £350
[FO379985] 80% LTV ,decreasing by 6bps from 4.94% to 4.88%, product fee £1495 ,cashback £350
[FO379833] 85% LTV ,decreasing by 4bps from 5.18% to 5.14%, product fee £0 ,cashback £350
[FO379901] 85% LTV ,decreasing by 6bps from 4.99% to 4.93%, product fee £995 ,cashback £350
[FO379933] 85% LTV ,decreasing by 6bps from 4.94% to 4.88%, product fee £1495 ,cashback £350
[FO379530] 90% LTV ,decreasing by 19bps from 5.45% to 5.26%, product fee £0 ,cashback £350
[FO379526] 90% LTV ,decreasing by 24bps from 5.25% to 5.01%, product fee £995 ,cashback £350

Shared Equity

Residential

Rate Changes

2 year fixed rate Purchase Shared Equity

[FO379525] 60% LTV ,decreasing by 13bps from 5.02% to 4.89%, product fee £0
[FO379809] 60% LTV ,decreasing by 4bps from 4.68% to 4.64%, product fee £995 ,cashback £250
[FO379926] 75% LTV ,decreasing by 8bps from 5.07% to 4.99%, product fee £0

5 year fixed rate Purchase Shared Equity

[FO379831] 60% LTV ,decreasing by 24bps from 4.99% to 4.75%, product fee £0
[FO379888] 60% LTV ,decreasing by 24bps from 4.89% to 4.65%, product fee £995 ,cashback £250
[FO379523] 75% LTV ,decreasing by 14bps from 5.04% to 4.90%, product fee £0
[FO379825] 75% LTV ,decreasing by 13bps from 4.90% to 4.77%, product fee £995 ,cashback £250

End dates

2 Year End Dates Moving from 2028-08-31 to 2028-09-30

5 Year End Dates Moving from 2031-08-31 to 2031-09-30