

ONLY FOR USE BY MORTGAGE INTERMEDIARIES

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

Effective from **Wednesday 1 July 2026**

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

New Business

BTL Green Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO382222] 75% LTV ,decreasing by 3bps from 4.79% to 4.76%, product fee £995

5 year fixed rate Remortgage

[FO382210] 65% LTV ,decreasing by 2bps from 4.54% to 4.52%, product fee £995

[FO382224] 75% LTV ,decreasing by 6bps from 4.88% to 4.82%, product fee £995

BTL Green Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO382245] 75% LTV ,decreasing by 3bps from 4.79% to 4.76%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO382198] 65% LTV ,decreasing by 2bps from 4.54% to 4.52%, product fee £995 ,cashback £350

[FO382214] 75% LTV ,decreasing by 6bps from 4.88% to 4.82%, product fee £995 ,cashback £350

BTL Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO382217] 60% LTV ,decreasing by 13bps from 5.01% to 4.88%, product fee £0

[FO382223] 65% LTV ,decreasing by 2bps from 4.59% to 4.57%, product fee £1499

[FO382235] 65% LTV ,decreasing by 2bps from 4.43% to 4.41%, product fee £1999

[FO382170] 65% LTV ,decreasing by 2bps from 4.03% to 4.01%, product fee £3999

[FO382202] 75% LTV ,decreasing by 3bps from 4.85% to 4.82%, product fee £995

[FO381868] 75% LTV ,decreasing by 10bps from 4.44% to 4.34%, product fee £3499

5 year fixed rate Remortgage

[FO382242] 60% LTV ,decreasing by 4bps from 4.76% to 4.72%, product fee £0

[FO382171] 60% LTV ,decreasing by 2bps from 4.60% to 4.58%, product fee £995

[FO382240] 60% LTV ,decreasing by 2bps from 4.57% to 4.55%, product fee £1499

[FO382172] 60% LTV ,decreasing by 2bps from 4.52% to 4.50%, product fee £1999

[FO382181] 60% LTV ,decreasing by 2bps from 4.37% to 4.35%, product fee £3999

[FO382178] 60% LTV ,decreasing by 2bps from 4.29% to 4.27%, product fee £4999

[FO382169] 60% LTV ,decreasing by 2bps from 4.22% to 4.20%, product fee £5999

[FO382227] 75% LTV ,decreasing by 15bps from 5.05% to 4.90%, product fee £0

[FO382233] 75% LTV ,decreasing by 6bps from 4.94% to 4.88%, product fee £995

[FO382241] 75% LTV ,decreasing by 6bps from 4.89% to 4.83%, product fee £1499

[FO382244] 75% LTV ,decreasing by 6bps from 4.84% to 4.78%, product fee £1999

[FO382185] 75% LTV ,decreasing by 6bps from 4.69% to 4.63%, product fee £3999

[FO382186] 75% LTV ,decreasing by 6bps from 4.54% to 4.48%, product fee £4999

[FO382182] 75% LTV ,decreasing by 6bps from 4.44% to 4.38%, product fee £5999

BTL Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO382239] 60% LTV ,decreasing by 13bps from 5.01% to 4.88%, product fee £0 ,cashback £350

[FO382174] 75% LTV ,decreasing by 3bps from 4.85% to 4.82%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO382226] 60% LTV ,decreasing by 4bps from 4.76% to 4.72%, product fee £0 ,cashback £350

[FO382238] 60% LTV ,decreasing by 2bps from 4.60% to 4.58%, product fee £995 ,cashback £350

[FO382168] 75% LTV ,decreasing by 15bps from 5.05% to 4.90%, product fee £0 ,cashback £350

[FO382220] 75% LTV ,decreasing by 6bps from 4.94% to 4.88%, product fee £995 ,cashback £350

First Time Buyer

Residential

Rate Changes

2 year fixed rate First Time Buyer

[FO382120] 85% LTV ,decreasing by 7bps from 4.95% to 4.88%, product fee £0 ,cashback £250

[FO382208] 85% LTV ,decreasing by 4bps from 4.69% to 4.65%, product fee £995 ,cashback £250

[FO382232] 90% LTV ,decreasing by 6bps from 5.05% to 4.99%, product fee £0 ,cashback £250

[FO382124] 90% LTV ,decreasing by 10bps from 4.89% to 4.79%, product fee £995 ,cashback £250

5 year fixed rate First Time Buyer

[FO382176] 85% LTV ,decreasing by 2bps from 4.79% to 4.77%, product fee £0 ,cashback £250

[FO382191] 85% LTV ,decreasing by 12bps from 4.75% to 4.63%, product fee £995 ,cashback £250

[FO382175] 90% LTV ,decreasing by 2bps from 4.84% to 4.82%, product fee £0 ,cashback £250

[FO382204] 90% LTV ,decreasing by 4bps from 4.77% to 4.73%, product fee £995 ,cashback £250

Green Pur

Residential

Rate Changes

2 year fixed rate Purchase

[FO382225] 60% LTV ,decreasing by 6bps from 4.31% to 4.25%, product fee £995

[FO382184] 75% LTV ,decreasing by 6bps from 4.51% to 4.45%, product fee £995

[FO382192] 85% LTV ,decreasing by 4bps from 4.64% to 4.60%, product fee £995

5 year fixed rate Purchase

[FO382221] 60% LTV ,decreasing by 3bps from 4.34% to 4.31%, product fee £995

[FO382194] 85% LTV ,decreasing by 12bps from 4.70% to 4.58%, product fee £995

Green Remo

Residential

Rate Changes

2 year fixed rate Remortgage

[FO381894] 60% LTV ,decreasing by 20bps from 4.63% to 4.43%, product fee £995

[FO381827] 75% LTV ,decreasing by 15bps from 4.69% to 4.54%, product fee £995

[FO381901] 85% LTV ,decreasing by 10bps from 4.90% to 4.80%, product fee £995

5 year fixed rate Remortgage

[FO381875] 60% LTV ,decreasing by 10bps from 4.59% to 4.49%, product fee £995

[FO381850] 75% LTV ,decreasing by 14bps from 4.73% to 4.59%, product fee £995

[FO381835] 85% LTV ,decreasing by 14bps from 4.88% to 4.74%, product fee £995

Green Remo No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO381915] 60% LTV ,decreasing by 20bps from 4.63% to 4.43%, product fee £995 ,cashback £350

[FO381877] 75% LTV ,decreasing by 15bps from 4.69% to 4.54%, product fee £995 ,cashback £350

[FO381858] 85% LTV ,decreasing by 10bps from 4.90% to 4.80%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO381873] 60% LTV ,decreasing by 10bps from 4.59% to 4.49%, product fee £995 ,cashback £350

[FO381856] 75% LTV ,decreasing by 14bps from 4.73% to 4.59%, product fee £995 ,cashback £350

[FO381849] 85% LTV ,decreasing by 14bps from 4.88% to 4.74%, product fee £995 ,cashback £350

Help to Buy Shared Equity - Remo

Residential

Rate Changes

2 year fixed rate Remortgage H2B Shared Equity

[FO381855] 60% LTV ,decreasing by 30bps from 5.18% to 4.88%, product fee £0 ,cashback £500

[FO381860] 60% LTV ,decreasing by 20bps from 4.83% to 4.63%, product fee £995 ,cashback £500

[FO381684] 75% LTV ,decreasing by 31bps from 5.30% to 4.99%, product fee £0 ,cashback £500

[FO381905] 75% LTV ,decreasing by 15bps from 4.89% to 4.74%, product fee £995 ,cashback £500

5 year fixed rate Remortgage H2B Shared Equity

[FO381865] 60% LTV ,decreasing by 22bps from 5.04% to 4.82%, product fee £0 ,cashback £500

[FO381828] 60% LTV ,decreasing by 10bps from 4.79% to 4.69%, product fee £995 ,cashback £500

[FO381909] 75% LTV ,decreasing by 23bps from 5.15% to 4.92%, product fee £0 ,cashback £500

[FO381846] 75% LTV ,decreasing by 14bps from 4.93% to 4.79%, product fee £995 ,cashback £500

High Value - Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO382188] 60% LTV ,decreasing by 6bps from 4.46% to 4.40%, product fee £995

[FO382189] 75% LTV ,decreasing by 6bps from 4.66% to 4.60%, product fee £995

[FO382197] 80% LTV ,decreasing by 6bps from 4.71% to 4.65%, product fee £995

[FO382243] 85% LTV ,decreasing by 4bps from 4.79% to 4.75%, product fee £995

5 year fixed rate Purchase

[FO382205] 60% LTV ,decreasing by 3bps from 4.49% to 4.46%, product fee £995

[FO382180] 75% LTV ,decreasing by 1bps from 4.59% to 4.58%, product fee £995

[FO382195] 80% LTV ,decreasing by 6bps from 4.73% to 4.67%, product fee £995

[FO382237] 85% LTV ,decreasing by 5bps from 4.78% to 4.73%, product fee £995

High Value - Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO381870] 60% LTV ,decreasing by 20bps from 4.78% to 4.58%, product fee £995 ,cashback £350

[FO381887] 75% LTV ,decreasing by 15bps from 4.84% to 4.69%, product fee £995 ,cashback £350

[FO381920] 80% LTV ,decreasing by 5bps from 5.00% to 4.95%, product fee £995 ,cashback £350

[FO381916] 85% LTV ,decreasing by 10bps from 5.05% to 4.95%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO381859] 60% LTV ,decreasing by 10bps from 4.74% to 4.64%, product fee £995 ,cashback £350

[FO381854] 75% LTV ,decreasing by 14bps from 4.88% to 4.74%, product fee £995 ,cashback £350

[FO381921] 80% LTV ,decreasing by 14bps from 5.03% to 4.89%, product fee £995 ,cashback £350

[FO381923] 85% LTV ,decreasing by 14bps from 5.03% to 4.89%, product fee £995 ,cashback £350

Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO382121] 60% LTV ,decreasing by 9bps from 4.61% to 4.52%, product fee £0

[FO382209] 60% LTV ,decreasing by 6bps from 4.36% to 4.30%, product fee £995

[FO382207] 60% LTV ,decreasing by 6bps from 4.31% to 4.25%, product fee £1495

[FO382236] 75% LTV ,decreasing by 4bps from 4.74% to 4.70%, product fee £0

[FO382218] 75% LTV ,decreasing by 6bps from 4.56% to 4.50%, product fee £995

[FO382203] 75% LTV ,decreasing by 6bps from 4.51% to 4.45%, product fee £1495

[FO382117] 80% LTV ,decreasing by 9bps from 4.87% to 4.78%, product fee £0

[FO382200] 80% LTV ,decreasing by 6bps from 4.61% to 4.55%, product fee £995

[FO382213] 80% LTV ,decreasing by 6bps from 4.56% to 4.50%, product fee £1495

[FO382118] 85% LTV ,decreasing by 7bps from 4.95% to 4.88%, product fee £0

[FO382234] 85% LTV ,decreasing by 4bps from 4.69% to 4.65%, product fee £995

[FO382196] 85% LTV ,decreasing by 4bps from 4.64% to 4.60%, product fee £1495

[FO382201] 90% LTV ,decreasing by 6bps from 5.05% to 4.99%, product fee £0

[FO382125] 90% LTV ,decreasing by 10bps from 4.89% to 4.79%, product fee £995

[FO382231] 95% LTV ,decreasing by 7bps from 5.37% to 5.30%, product fee £0

5 year fixed rate Purchase

[FO382230] 60% LTV ,decreasing by 3bps from 4.53% to 4.50%, product fee £0

[FO382212] 60% LTV ,decreasing by 3bps from 4.39% to 4.36%, product fee £995

[FO382216] 60% LTV ,decreasing by 3bps from 4.34% to 4.31%, product fee £1495

[FO382119] 75% LTV ,decreasing by 6bps from 4.65% to 4.59%, product fee £0

[FO382183] 80% LTV ,decreasing by 8bps from 4.76% to 4.68%, product fee £0

[FO382211] 80% LTV ,decreasing by 5bps from 4.63% to 4.58%, product fee £995

[FO382193] 80% LTV ,decreasing by 5bps from 4.58% to 4.53%, product fee £1495

[FO382190] 85% LTV ,decreasing by 2bps from 4.79% to 4.77%, product fee £0

[FO382228] 85% LTV ,decreasing by 12bps from 4.75% to 4.63%, product fee £995

[FO382215] 85% LTV ,decreasing by 12bps from 4.70% to 4.58%, product fee £1495

[FO382187] 90% LTV ,decreasing by 2bps from 4.84% to 4.82%, product fee £0

[FO382229] 90% LTV ,decreasing by 4bps from 4.77% to 4.73%, product fee £995

[FO382199] 95% LTV ,decreasing by 4bps from 5.20% to 5.16%, product fee £0

Remortgage

Residential

Rate Changes

2 year fixed rate Remortgage

[FO381891] 60% LTV ,decreasing by 30bps from 5.03% to 4.73%, product fee £0

[FO381840] 60% LTV ,decreasing by 20bps from 4.68% to 4.48%, product fee £995

[FO381885] 60% LTV ,decreasing by 20bps from 4.63% to 4.43%, product fee £1495

[FO381690] 75% LTV ,decreasing by 31bps from 5.15% to 4.84%, product fee £0

[FO381874] 75% LTV ,decreasing by 15bps from 4.74% to 4.59%, product fee £995

[FO381861] 75% LTV ,decreasing by 15bps from 4.69% to 4.54%, product fee £1495

[FO381681] 80% LTV ,decreasing by 15bps from 5.39% to 5.24%, product fee £0

[FO381886] 80% LTV ,decreasing by 5bps from 4.90% to 4.85%, product fee £995

[FO381872] 80% LTV ,decreasing by 5bps from 4.85% to 4.80%, product fee £1495

[FO381698] 85% LTV ,decreasing by 15bps from 5.39% to 5.24%, product fee £0

[FO381837] 85% LTV ,decreasing by 10bps from 4.95% to 4.85%, product fee £995

[FO381871] 85% LTV ,decreasing by 10bps from 4.90% to 4.80%, product fee £1495

[FO381680] 90% LTV ,decreasing by 13bps from 5.47% to 5.34%, product fee £0

[FO381687] 90% LTV ,decreasing by 9bps from 5.13% to 5.04%, product fee £995

5 year fixed rate Remortgage

[FO381829] 60% LTV ,decreasing by 22bps from 4.89% to 4.67%, product fee £0

[FO381843] 60% LTV ,decreasing by 10bps from 4.64% to 4.54%, product fee £995

[FO381833] 60% LTV ,decreasing by 10bps from 4.59% to 4.49%, product fee £1495

[FO381900] 75% LTV ,decreasing by 23bps from 5.00% to 4.77%, product fee £0

[FO381899] 75% LTV ,decreasing by 14bps from 4.78% to 4.64%, product fee £995

[FO381919] 75% LTV ,decreasing by 14bps from 4.73% to 4.59%, product fee £1495

[FO381880] 80% LTV ,decreasing by 11bps from 5.14% to 5.03%, product fee £0

[FO381918] 80% LTV ,decreasing by 14bps from 4.93% to 4.79%, product fee £995

[FO381853] 80% LTV ,decreasing by 14bps from 4.88% to 4.74%, product fee £1495

[FO381842] 85% LTV ,decreasing by 11bps from 5.14% to 5.03%, product fee £0

[FO381841] 85% LTV ,decreasing by 14bps from 4.93% to 4.79%, product fee £995

[FO381836] 85% LTV ,decreasing by 14bps from 4.88% to 4.74%, product fee £1495

[FO381679] 90% LTV ,decreasing by 8bps from 5.26% to 5.18%, product fee £0

[FO381678] 90% LTV ,decreasing by 4bps from 5.01% to 4.97%, product fee £995

Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO381832] 60% LTV ,decreasing by 30bps from 5.03% to 4.73%, product fee £0 ,cashback £350

[FO381898] 60% LTV ,decreasing by 20bps from 4.68% to 4.48%, product fee £995 ,cashback £350

[FO381895] 60% LTV ,decreasing by 20bps from 4.63% to 4.43%, product fee £1495 ,cashback £350

[FO381694] 75% LTV ,decreasing by 31bps from 5.15% to 4.84%, product fee £0 ,cashback £350

[FO381879] 75% LTV ,decreasing by 15bps from 4.74% to 4.59%, product fee £995 ,cashback £350

[FO381914] 75% LTV ,decreasing by 15bps from 4.69% to 4.54%, product fee £1495 ,cashback £350

[FO381686] 80% LTV ,decreasing by 15bps from 5.39% to 5.24%, product fee £0 ,cashback £350

[FO381844] 80% LTV ,decreasing by 5bps from 4.90% to 4.85%, product fee £995 ,cashback £350

[FO381911] 80% LTV ,decreasing by 5bps from 4.85% to 4.80%, product fee £1495 ,cashback £350

[FO381683] 85% LTV ,decreasing by 15bps from 5.39% to 5.24%, product fee £0 ,cashback £350

[FO381884] 85% LTV ,decreasing by 10bps from 4.95% to 4.85%, product fee £995 ,cashback £350

[FO381883] 85% LTV ,decreasing by 10bps from 4.90% to 4.80%, product fee £1495 ,cashback £350

[FO381688] 90% LTV ,decreasing by 13bps from 5.47% to 5.34%, product fee £0 ,cashback £350

[FO381685] 90% LTV ,decreasing by 9bps from 5.13% to 5.04%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO381917] 60% LTV ,decreasing by 22bps from 4.89% to 4.67%, product fee £0 ,cashback £350

[FO381896] 60% LTV ,decreasing by 10bps from 4.64% to 4.54%, product fee £995 ,cashback £350

[FO381910] 60% LTV ,decreasing by 10bps from 4.59% to 4.49%, product fee £1495 ,cashback £350

[FO381892] 75% LTV ,decreasing by 23bps from 5.00% to 4.77%, product fee £0 ,cashback £350

[FO381907] 75% LTV ,decreasing by 14bps from 4.78% to 4.64%, product fee £995 ,cashback £350

[FO381889] 75% LTV ,decreasing by 14bps from 4.73% to 4.59%, product fee £1495 ,cashback £350

[FO381851] 80% LTV ,decreasing by 11bps from 5.14% to 5.03%, product fee £0 ,cashback £350

[FO381882] 80% LTV ,decreasing by 14bps from 4.93% to 4.79%, product fee £995 ,cashback £350

[FO381913] 80% LTV ,decreasing by 14bps from 4.88% to 4.74%, product fee £1495 ,cashback £350

[FO381847] 85% LTV ,decreasing by 11bps from 5.14% to 5.03%, product fee £0 ,cashback £350

[FO381876] 85% LTV ,decreasing by 14bps from 4.93% to 4.79%, product fee £995 ,cashback £350

[FO381890] 85% LTV ,decreasing by 14bps from 4.88% to 4.74%, product fee £1495 ,cashback £350

[FO381692] 90% LTV ,decreasing by 8bps from 5.26% to 5.18%, product fee £0 ,cashback £350

[FO381689] 90% LTV ,decreasing by 4bps from 5.01% to 4.97%, product fee £995 ,cashback £350

Shared Equity

Residential

Rate Changes

2 year fixed rate Purchase Shared Equity

[FO382123] 60% LTV ,decreasing by 9bps from 4.76% to 4.67%, product fee £0

[FO382173] 60% LTV ,decreasing by 6bps from 4.51% to 4.45%, product fee £995 ,cashback £250

[FO382219] 75% LTV ,decreasing by 4bps from 4.89% to 4.85%, product fee £0

[FO382177] 75% LTV ,decreasing by 6bps from 4.71% to 4.65%, product fee £995 ,cashback £250

[FO382254] 85% LTV ,decreasing by 7bps from 5.10% to 5.03%, product fee £0

[FO382255] 85% LTV ,decreasing by 4bps from 4.84% to 4.80%, product fee £995 ,cashback £250

[FO382258] 90% LTV ,decreasing by 6bps from 5.20% to 5.14%, product fee £0

[FO382259] 90% LTV ,decreasing by 10bps from 5.04% to 4.94%, product fee £995 ,cashback £250

5 year fixed rate Purchase Shared Equity

[FO382179] 60% LTV ,decreasing by 3bps from 4.68% to 4.65%, product fee £0

[FO382206] 60% LTV ,decreasing by 3bps from 4.54% to 4.51%, product fee £995 ,cashback £250

[FO382122] 75% LTV ,decreasing by 6bps from 4.80% to 4.74%, product fee £0

[FO382256] 85% LTV ,decreasing by 2bps from 4.94% to 4.92%, product fee £0

[FO382257] 85% LTV ,decreasing by 12bps from 4.90% to 4.78%, product fee £995 ,cashback £250

[FO382260] 90% LTV ,decreasing by 2bps from 4.99% to 4.97%, product fee £0

[FO382261] 90% LTV ,decreasing by 4bps from 4.92% to 4.88%, product fee £995 ,cashback £250

End dates

There are no changes to end dates