

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 12 September 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

[FO387440] 65% LTV ,increasing by 4bps from 4.64% to 4.68%, product fee £995

[FO387441] 75% LTV ,increasing by 11bps from 4.77% to 4.88%, product fee £995

5 year fixed rate Purchase

[FO387397] 65% LTV ,increasing by 19bps from 4.69% to 4.88%, product fee £995

[FO387430] 75% LTV ,increasing by 4bps from 5.02% to 5.06%, product fee £995

BTL Green Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO387407] 65% LTV ,increasing by 11bps from 4.76% to 4.87%, product fee £995

[FO387653] 75% LTV ,increasing by 12bps from 4.99% to 5.11%, product fee £995

5 year fixed rate Remortgage

[FO387642] 65% LTV ,increasing by 7bps from 4.70% to 4.77%, product fee £995

[FO387655] 75% LTV ,increasing by 10bps from 4.98% to 5.08%, product fee £995

BTL Green Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO387408] 65% LTV ,increasing by 11bps from 4.76% to 4.87%, product fee £995 ,cashback £350

[FO387675] 75% LTV ,increasing by 12bps from 4.99% to 5.11%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO387630] 65% LTV ,increasing by 7bps from 4.70% to 4.77%, product fee £995 ,cashback £350

[FO387646] 75% LTV ,increasing by 10bps from 4.98% to 5.08%, product fee £995 ,cashback £350

BTL Pur

Buy To Let

Rate Changes

2 year fixed rate Purchase

[FO387447] 60% LTV ,increasing by 3bps from 5.17% to 5.20%, product fee £0
[FO387446] 60% LTV ,increasing by 4bps from 4.70% to 4.74%, product fee £995
[FO387425] 75% LTV ,increasing by 16bps from 5.41% to 5.57%, product fee £0
[FO387438] 75% LTV ,increasing by 11bps from 4.83% to 4.94%, product fee £995
[FO387432] 75% LTV ,increasing by 15bps from 4.39% to 4.54%, product fee £3499
[FO387426] 75% LTV ,increasing by 8bps from 4.18% to 4.26%, product fee £3999

5 year fixed rate Purchase

[FO387437] 60% LTV ,increasing by 8bps from 4.98% to 5.06%, product fee £0
[FO387396] 60% LTV ,increasing by 19bps from 4.75% to 4.94%, product fee £995
[FO387443] 75% LTV ,increasing by 8bps from 5.28% to 5.36%, product fee £0
[FO387436] 75% LTV ,increasing by 4bps from 5.08% to 5.12%, product fee £995
[FO387444] 75% LTV ,increasing by 4bps from 5.03% to 5.07%, product fee £1499
[FO387442] 75% LTV ,increasing by 3bps from 4.99% to 5.02%, product fee £1999
[FO387431] 75% LTV ,increasing by 3bps from 4.79% to 4.82%, product fee £3999
[FO387428] 75% LTV ,increasing by 3bps from 4.69% to 4.72%, product fee £4999
[FO387427] 75% LTV ,increasing by 3bps from 4.59% to 4.62%, product fee £5999

BTL Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO387401] 60% LTV ,increasing by 9bps from 5.19% to 5.28%, product fee £0
[FO387406] 60% LTV ,increasing by 11bps from 4.82% to 4.93%, product fee £995
[FO387654] 65% LTV ,increasing by 11bps from 4.75% to 4.86%, product fee £1499
[FO387666] 65% LTV ,increasing by 14bps from 4.70% to 4.84%, product fee £1999
[FO387602] 65% LTV ,increasing by 14bps from 4.30% to 4.44%, product fee £3999
[FO387439] 75% LTV ,increasing by 2bps from 5.27% to 5.29%, product fee £0
[FO387634] 75% LTV ,increasing by 12bps from 5.05% to 5.17%, product fee £995
[FO387399] 75% LTV ,increasing by 13bps from 4.68% to 4.81%, product fee £3499

5 year fixed rate Remortgage

[FO387672] 60% LTV ,increasing by 3bps from 4.90% to 4.93%, product fee £0
[FO387603] 60% LTV ,increasing by 7bps from 4.76% to 4.83%, product fee £995
[FO387670] 60% LTV ,increasing by 7bps from 4.71% to 4.78%, product fee £1499

[FO387604] 60% LTV ,increasing by 7bps from 4.66% to 4.73%, product fee £1999

[FO387613] 60% LTV ,increasing by 7bps from 4.46% to 4.53%, product fee £3999

[FO387610] 60% LTV ,increasing by 7bps from 4.36% to 4.43%, product fee £4999

[FO387601] 60% LTV ,increasing by 7bps from 4.26% to 4.33%, product fee £5999

[FO387658] 75% LTV ,increasing by 10bps from 5.14% to 5.24%, product fee £0

[FO387664] 75% LTV ,increasing by 10bps from 5.04% to 5.14%, product fee £995

[FO387671] 75% LTV ,increasing by 11bps from 4.98% to 5.09%, product fee £1499

[FO387674] 75% LTV ,increasing by 10bps from 4.94% to 5.04%, product fee £1999

[FO387617] 75% LTV ,increasing by 10bps from 4.74% to 4.84%, product fee £3999

[FO387618] 75% LTV ,increasing by 10bps from 4.64% to 4.74%, product fee £4999

[FO387614] 75% LTV ,increasing by 10bps from 4.54% to 4.64%, product fee £5999

BTL Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO387402] 60% LTV ,increasing by 9bps from 5.19% to 5.28%, product fee £0 ,cashback £350

[FO387405] 60% LTV ,increasing by 11bps from 4.82% to 4.93%, product fee £995 ,cashback £350

[FO387445] 75% LTV ,increasing by 2bps from 5.27% to 5.29%, product fee £0 ,cashback £350

[FO387606] 75% LTV ,increasing by 12bps from 5.05% to 5.17%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO387657] 60% LTV ,increasing by 3bps from 4.90% to 4.93%, product fee £0 ,cashback £350

[FO387669] 60% LTV ,increasing by 7bps from 4.76% to 4.83%, product fee £995 ,cashback £350

[FO387600] 75% LTV ,increasing by 10bps from 5.14% to 5.24%, product fee £0 ,cashback £350

[FO387651] 75% LTV ,increasing by 10bps from 5.04% to 5.14%, product fee £995 ,cashback £350

First Time Buyer

Residential

Rate Changes

2 year fixed rate First Time Buyer

[FO387554] 85% LTV ,increasing by 7bps from 5.10% to 5.17%, product fee £0 ,cashback £250

[FO387640] 85% LTV ,increasing by 18bps from 4.88% to 5.06%, product fee £995 ,cashback £250

[FO387663] 90% LTV ,increasing by 20bps from 5.16% to 5.36%, product fee £0 ,cashback £250

[FO387557] 90% LTV ,increasing by 8bps from 5.04% to 5.12%, product fee £995 ,cashback £250

5 year fixed rate First Time Buyer

[FO387608] 85% LTV ,increasing by 14bps from 4.95% to 5.09%, product fee £0 ,cashback £250

[FO387623] 85% LTV ,increasing by 11bps from 4.88% to 4.99%, product fee £995 ,cashback £250

[FO387607] 90% LTV ,increasing by 10bps from 5.08% to 5.18%, product fee £0 ,cashback £250

[FO387636] 90% LTV ,increasing by 13bps from 4.93% to 5.06%, product fee £995 ,cashback £250

Green Pur

Residential

Rate Changes

2 year fixed rate Purchase

[FO387656] 60% LTV ,increasing by 18bps from 4.62% to 4.80%, product fee £995

[FO387616] 75% LTV ,increasing by 20bps from 4.72% to 4.92%, product fee £995

[FO387624] 85% LTV ,increasing by 18bps from 4.83% to 5.01%, product fee £995

5 year fixed rate Purchase

[FO387652] 60% LTV ,increasing by 8bps from 4.61% to 4.69%, product fee £995

[FO387435] 75% LTV ,increasing by 1bps from 4.73% to 4.74%, product fee £995

[FO387626] 85% LTV ,increasing by 11bps from 4.83% to 4.94%, product fee £995

Green Remo

Residential

Rate Changes

2 year fixed rate Remortgage

[FO387525] 60% LTV ,increasing by 11bps from 4.73% to 4.84%, product fee £995

[FO387491] 75% LTV ,increasing by 11bps from 4.81% to 4.92%, product fee £995

[FO387530] 85% LTV ,increasing by 13bps from 5.10% to 5.23%, product fee £995

5 year fixed rate Remortgage

[FO387502] 75% LTV ,increasing by 3bps from 4.93% to 4.96%, product fee £995

[FO387493] 85% LTV ,increasing by 6bps from 5.01% to 5.07%, product fee £995

Green Remo No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO387536] 60% LTV ,increasing by 11bps from 4.73% to 4.84%, product fee £995 ,cashback £350

[FO387514] 75% LTV ,increasing by 11bps from 4.81% to 4.92%, product fee £995 ,cashback £350

[FO387507] 85% LTV ,increasing by 13bps from 5.10% to 5.23%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO387506] 75% LTV ,increasing by 3bps from 4.93% to 4.96%, product fee £995 ,cashback £350

[FO387501] 85% LTV ,increasing by 6bps from 5.01% to 5.07%, product fee £995 ,cashback £350

Help to Buy Shared Equity - Remo

Residential

Rate Changes

2 year fixed rate Remortgage H2B Shared Equity

[FO387505] 60% LTV ,increasing by 9bps from 5.19% to 5.28%, product fee £0 ,cashback £500

[FO387508] 60% LTV ,increasing by 11bps from 4.93% to 5.04%, product fee £995 ,cashback £500

[FO387457] 75% LTV ,increasing by 7bps from 5.32% to 5.39%, product fee £0 ,cashback £500

[FO387531] 75% LTV ,increasing by 11bps from 5.01% to 5.12%, product fee £995 ,cashback £500

5 year fixed rate Remortgage H2B Shared Equity

[FO387533] 75% LTV ,increasing by 6bps from 5.25% to 5.31%, product fee £0 ,cashback £500

[FO387499] 75% LTV ,increasing by 3bps from 5.13% to 5.16%, product fee £995 ,cashback £500

High Value - Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO387620] 60% LTV ,increasing by 18bps from 4.77% to 4.95%, product fee £995

[FO387621] 75% LTV ,increasing by 20bps from 4.87% to 5.07%, product fee £995

[FO387629] 80% LTV ,increasing by 20bps from 4.90% to 5.10%, product fee £995

[FO387673] 85% LTV ,increasing by 18bps from 4.98% to 5.16%, product fee £995

5 year fixed rate Purchase

[FO387637] 60% LTV ,increasing by 13bps from 4.71% to 4.84%, product fee £995

[FO387612] 75% LTV ,increasing by 1bps from 4.88% to 4.89%, product fee £995

[FO387627] 80% LTV ,increasing by 17bps from 4.91% to 5.08%, product fee £995

[FO387668] 85% LTV ,increasing by 14bps from 4.94% to 5.08%, product fee £995

High Value - Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO387510] 60% LTV ,increasing by 11bps from 4.88% to 4.99%, product fee £995 ,cashback £350

[FO387520] 75% LTV ,increasing by 11bps from 4.96% to 5.07%, product fee £995 ,cashback £350

[FO387537] 85% LTV ,increasing by 13bps from 5.25% to 5.38%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO387504] 75% LTV ,increasing by 3bps from 5.08% to 5.11%, product fee £995 ,cashback £350

[FO387540] 80% LTV ,increasing by 6bps from 5.08% to 5.14%, product fee £995 ,cashback £350

[FO387541] 85% LTV ,increasing by 6bps from 5.16% to 5.22%, product fee £995 ,cashback £350

Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO387555] 60% LTV ,increasing by 20bps from 4.80% to 5.00%, product fee £0

[FO387641] 60% LTV ,increasing by 18bps from 4.67% to 4.85%, product fee £995

[FO387639] 60% LTV ,increasing by 18bps from 4.62% to 4.80%, product fee £1495

[FO387667] 75% LTV ,increasing by 14bps from 4.97% to 5.11%, product fee £0

[FO387649] 75% LTV ,increasing by 20bps from 4.77% to 4.97%, product fee £995

[FO387635] 75% LTV ,increasing by 20bps from 4.72% to 4.92%, product fee £1495

[FO387552] 80% LTV ,increasing by 11bps from 5.02% to 5.13%, product fee £0

[FO387632] 80% LTV ,increasing by 20bps from 4.80% to 5.00%, product fee £995

[FO387645] 80% LTV ,increasing by 20bps from 4.75% to 4.95%, product fee £1495

[FO387553] 85% LTV ,increasing by 7bps from 5.10% to 5.17%, product fee £0

[FO387665] 85% LTV ,increasing by 18bps from 4.88% to 5.06%, product fee £995

[FO387628] 85% LTV ,increasing by 18bps from 4.83% to 5.01%, product fee £1495

[FO387633] 90% LTV ,increasing by 20bps from 5.16% to 5.36%, product fee £0

[FO387558] 90% LTV ,increasing by 8bps from 5.04% to 5.12%, product fee £995

[FO387662] 95% LTV ,increasing by 18bps from 5.51% to 5.69%, product fee £0

5 year fixed rate Purchase

[FO387661] 60% LTV ,increasing by 15bps from 4.72% to 4.87%, product fee £0

[FO387644] 60% LTV ,increasing by 8bps from 4.66% to 4.74%, product fee £995

[FO387648] 60% LTV ,increasing by 8bps from 4.61% to 4.69%, product fee £1495

[FO387433] 75% LTV ,increasing by 1bps from 4.78% to 4.79%, product fee £995

[FO387434] 75% LTV ,increasing by 1bps from 4.73% to 4.74%, product fee £1495

[FO387615] 80% LTV ,increasing by 17bps from 4.92% to 5.09%, product fee £0

[FO387643] 80% LTV ,increasing by 15bps from 4.84% to 4.99%, product fee £995

[FO387625] 80% LTV ,increasing by 15bps from 4.79% to 4.94%, product fee £1495

[FO387622] 85% LTV ,increasing by 14bps from 4.95% to 5.09%, product fee £0

[FO387659] 85% LTV ,increasing by 11bps from 4.88% to 4.99%, product fee £995

[FO387647] 85% LTV ,increasing by 11bps from 4.83% to 4.94%, product fee £1495

[FO387619] 90% LTV ,increasing by 10bps from 5.08% to 5.18%, product fee £0

[FO387660] 90% LTV ,increasing by 13bps from 4.93% to 5.06%, product fee £995

[FO387631] 95% LTV ,increasing by 15bps from 5.36% to 5.51%, product fee £0

Remortgage

Residential

Rate Changes

2 year fixed rate Remortgage

[FO387523] 60% LTV ,increasing by 9bps from 5.04% to 5.13%, product fee £0
[FO387496] 60% LTV ,increasing by 11bps from 4.78% to 4.89%, product fee £995
[FO387519] 60% LTV ,increasing by 11bps from 4.73% to 4.84%, product fee £1495
[FO387463] 75% LTV ,increasing by 7bps from 5.17% to 5.24%, product fee £0
[FO387512] 75% LTV ,increasing by 11bps from 4.86% to 4.97%, product fee £995
[FO387509] 75% LTV ,increasing by 11bps from 4.81% to 4.92%, product fee £1495
[FO387455] 80% LTV ,increasing by 4bps from 5.40% to 5.44%, product fee £0
[FO387466] 85% LTV ,increasing by 4bps from 5.47% to 5.51%, product fee £0
[FO387495] 85% LTV ,increasing by 13bps from 5.15% to 5.28%, product fee £995
[FO387511] 85% LTV ,increasing by 13bps from 5.10% to 5.23%, product fee £1495
[FO387454] 90% LTV ,increasing by 18bps from 5.49% to 5.67%, product fee £0
[FO387460] 90% LTV ,increasing by 7bps from 5.21% to 5.28%, product fee £995

5 year fixed rate Remortgage

[FO387529] 75% LTV ,increasing by 6bps from 5.10% to 5.16%, product fee £0
[FO387528] 75% LTV ,increasing by 3bps from 4.98% to 5.01%, product fee £995
[FO387539] 75% LTV ,increasing by 3bps from 4.93% to 4.96%, product fee £1495
[FO387538] 80% LTV ,increasing by 6bps from 4.98% to 5.04%, product fee £995
[FO387503] 80% LTV ,increasing by 6bps from 4.93% to 4.99%, product fee £1495
[FO387498] 85% LTV ,increasing by 19bps from 5.25% to 5.44%, product fee £0
[FO387497] 85% LTV ,increasing by 6bps from 5.06% to 5.12%, product fee £995
[FO387494] 85% LTV ,increasing by 6bps from 5.01% to 5.07%, product fee £1495
[FO387453] 90% LTV ,increasing by 18bps from 5.32% to 5.50%, product fee £0
[FO387452] 90% LTV ,increasing by 1bps from 5.11% to 5.12%, product fee £995

Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO387492] 60% LTV ,increasing by 9bps from 5.04% to 5.13%, product fee £0 ,cashback £350
[FO387527] 60% LTV ,increasing by 11bps from 4.78% to 4.89%, product fee £995 ,cashback £350
[FO387526] 60% LTV ,increasing by 11bps from 4.73% to 4.84%, product fee £1495 ,cashback £350
[FO387465] 75% LTV ,increasing by 7bps from 5.17% to 5.24%, product fee £0 ,cashback £350
[FO387515] 75% LTV ,increasing by 11bps from 4.86% to 4.97%, product fee £995 ,cashback £350

[FO387535] 75% LTV ,increasing by 11bps from 4.81% to 4.92%, product fee £1495 ,cashback £350

[FO387459] 80% LTV ,increasing by 4bps from 5.40% to 5.44%, product fee £0 ,cashback £350

[FO387456] 85% LTV ,increasing by 4bps from 5.47% to 5.51%, product fee £0 ,cashback £350

[FO387518] 85% LTV ,increasing by 13bps from 5.15% to 5.28%, product fee £995 ,cashback £350

[FO387517] 85% LTV ,increasing by 13bps from 5.10% to 5.23%, product fee £1495 ,cashback £350

[FO387461] 90% LTV ,increasing by 18bps from 5.49% to 5.67%, product fee £0 ,cashback £350

[FO387458] 90% LTV ,increasing by 7bps from 5.21% to 5.28%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO387524] 75% LTV ,increasing by 6bps from 5.10% to 5.16%, product fee £0 ,cashback £350

[FO387532] 75% LTV ,increasing by 3bps from 4.98% to 5.01%, product fee £995 ,cashback £350

[FO387521] 75% LTV ,increasing by 3bps from 4.93% to 4.96%, product fee £1495 ,cashback £350

[FO387516] 80% LTV ,increasing by 6bps from 4.98% to 5.04%, product fee £995 ,cashback £350

[FO387534] 80% LTV ,increasing by 6bps from 4.93% to 4.99%, product fee £1495 ,cashback £350

[FO387500] 85% LTV ,increasing by 19bps from 5.25% to 5.44%, product fee £0 ,cashback £350

[FO387513] 85% LTV ,increasing by 6bps from 5.06% to 5.12%, product fee £995 ,cashback £350

[FO387522] 85% LTV ,increasing by 6bps from 5.01% to 5.07%, product fee £1495 ,cashback £350

[FO387464] 90% LTV ,increasing by 18bps from 5.32% to 5.50%, product fee £0 ,cashback £350

[FO387462] 90% LTV ,increasing by 1bps from 5.11% to 5.12%, product fee £995 ,cashback £350

Shared Equity

Residential

Rate Changes

2 year fixed rate Purchase Shared Equity

[FO387556] 60% LTV ,increasing by 20bps from 4.95% to 5.15%, product fee £0

[FO387605] 60% LTV ,increasing by 18bps from 4.82% to 5.00%, product fee £995 ,cashback £250

[FO387650] 75% LTV ,increasing by 14bps from 5.12% to 5.26%, product fee £0

[FO387609] 75% LTV ,increasing by 20bps from 4.92% to 5.12%, product fee £995 ,cashback £250

[FO387684] 85% LTV ,increasing by 7bps from 5.25% to 5.32%, product fee £0

[FO387685] 85% LTV ,increasing by 18bps from 5.03% to 5.21%, product fee £995 ,cashback £250

[FO387688] 90% LTV ,increasing by 20bps from 5.31% to 5.51%, product fee £0

[FO387689] 90% LTV ,increasing by 8bps from 5.19% to 5.27%, product fee £995 ,cashback £250

5 year fixed rate Purchase Shared Equity

[FO387611] 60% LTV ,increasing by 15bps from 4.87% to 5.02%, product fee £0

[FO387638] 60% LTV ,increasing by 8bps from 4.81% to 4.89%, product fee £995 ,cashback £250

[FO387429] 75% LTV ,increasing by 1bps from 4.93% to 4.94%, product fee £995 ,cashback £250

[FO387686] 85% LTV ,increasing by 14bps from 5.10% to 5.24%, product fee £0

[FO387687] 85% LTV ,increasing by 11bps from 5.03% to 5.14%, product fee £995 ,cashback £250

[FO387690] 90% LTV ,increasing by 10bps from 5.23% to 5.33%, product fee £0

[FO387691] 90% LTV ,increasing by 13bps from 5.08% to 5.21%, product fee £995 ,cashback £250

End dates

There are no changes to end dates