

 For information only - not for issue to customers Produced: 22 Sep 26 10:20 NatWest Rates effective from 24 September 2026												
Mortgage Rates												
Existing Customer												
Product	Mortgage Type	LTV	Rate	Product Fee	Rep Type	Legal Fee Assisted	Free Val	Cash Back	ERC	Min Loan	Max Loan	Product Code
Further Advance												
2 Yr Fixed	Adbo	60%	5.23%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389065
2 Yr Tracker	Adbo	60%	4.74%(0.99% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO363943
2 Yr Fixed	Adbo	60%	5.08%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389051
2 Yr Tracker	Adbo	60%	4.18%(0.43% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364044
5 Yr Fixed	Adbo	60%	5.19%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389063
5 Yr Fixed	Adbo	60%	4.99%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389071
2 Yr Fixed	Adbo	75%	5.45%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389037
2 Yr Tracker	Adbo	75%	4.79%(1.04% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO363937
2 Yr Fixed	Adbo	75%	5.18%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389049
2 Yr Tracker	Adbo	75%	4.24%(0.49% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364045
5 Yr Fixed	Adbo	75%	5.28%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389069
5 Yr Fixed	Adbo	75%	5.09%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389039
2 Yr Fixed	Adbo	80%	5.53%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389050
2 Yr Tracker	Adbo	80%	4.95%(1.20% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO363936
2 Yr Fixed	Adbo	80%	5.26%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389067
2 Yr Tracker	Adbo	80%	4.32%(0.57% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364051
5 Yr Fixed	Adbo	80%	5.35%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389068
5 Yr Fixed	Adbo	80%	5.25%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389033
2 Yr Fixed	Adbo	85%	5.55%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389053
2 Yr Tracker	Adbo	85%	4.95%(1.20% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO363944
2 Yr Fixed	Adbo	85%	5.26%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389070
2 Yr Tracker	Adbo	85%	4.34%(0.59% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364046
5 Yr Fixed	Adbo	85%	5.35%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389064
5 Yr Fixed	Adbo	85%	5.25%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389066
2 Yr Fixed	Adbo	90%	5.71%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389040
2 Yr Tracker	Adbo	90%	4.99%(1.24% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO363945
2 Yr Fixed	Adbo	90%	5.33%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389052
2 Yr Tracker	Adbo	90%	4.72%(0.97% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO363962
5 Yr Fixed	Adbo	90%	5.43%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389038
5 Yr Fixed	Adbo	90%	5.35%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO389041

Product Range Additional Information

Additional Information

NatWest Base Rate: 3.75%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Year Tracker	1	0.50% Until 31/01/2028	31/01/2028
2 Year Fixed	2	0.75% Until 31/01/2029	31/01/2029
2 Year Fixed	1	1.50% Until 31/01/2028	31/01/2028
2 Year Tracker	2	0.25% Until 31/01/2029	31/01/2029
5 Year Fixed	2	4.25% Until 31/01/2029	31/01/2029
5 Year Fixed	3	4.00% Until 31/01/2030	31/01/2030
5 Year Fixed	5	1.00% Until 31/01/2032	31/01/2032
5 Year Fixed	1	4.50% Until 31/01/2028	31/01/2028
5 Year Fixed	4	2.50% Until 31/01/2031	31/01/2031

Standard Variable Rate:

Application Type	SVR	Start Date	End Date
Residential	6.74%	05/09/2026	05/09/2036