

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 3 October 2026**

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

New Business

Further Advance

Residential

Rate Changes

2 year fixed rate Adbo

[FO390661] 60% LTV ,increasing by 10bps from 5.23% to 5.33%, product fee £0
[FO390648] 60% LTV ,decreasing by 2bps from 5.08% to 5.06%, product fee £995
[FO390637] 75% LTV ,increasing by 1bps from 5.45% to 5.46%, product fee £0
[FO390646] 75% LTV ,increasing by 3bps from 5.18% to 5.21%, product fee £995
[FO390647] 80% LTV ,increasing by 2bps from 5.53% to 5.55%, product fee £0
[FO390663] 80% LTV ,increasing by 4bps from 5.26% to 5.30%, product fee £995
[FO390666] 85% LTV ,increasing by 7bps from 5.26% to 5.33%, product fee £995
[FO390640] 90% LTV ,increasing by 7bps from 5.71% to 5.78%, product fee £0
[FO390649] 90% LTV ,increasing by 14bps from 5.33% to 5.47%, product fee £995

2 year tracker rate Adbo

[TO364281] 60% LTV ,decreasing by 6bps from 4.74% to 4.68%, product fee £0
[TO364342] 60% LTV ,decreasing by 2bps from 4.18% to 4.16%, product fee £995
[TO364277] 75% LTV ,decreasing by 11bps from 4.79% to 4.68%, product fee £0
[TO364343] 75% LTV ,decreasing by 2bps from 4.24% to 4.22%, product fee £995
[TO364276] 80% LTV ,decreasing by 11bps from 4.95% to 4.84%, product fee £0
[TO364282] 85% LTV ,decreasing by 11bps from 4.95% to 4.84%, product fee £0
[TO364344] 85% LTV ,decreasing by 2bps from 4.34% to 4.32%, product fee £995
[TO364283] 90% LTV ,decreasing by 11bps from 4.99% to 4.88%, product fee £0

5 year fixed rate Adbo

[FO390659] 60% LTV ,increasing by 11bps from 5.19% to 5.30%, product fee £0
[FO390667] 60% LTV ,increasing by 8bps from 4.99% to 5.07%, product fee £995
[FO390665] 75% LTV ,increasing by 9bps from 5.28% to 5.37%, product fee £0
[FO390639] 75% LTV ,increasing by 10bps from 5.09% to 5.19%, product fee £995
[FO390664] 80% LTV ,increasing by 10bps from 5.35% to 5.45%, product fee £0
[FO390633] 80% LTV ,increasing by 4bps from 5.25% to 5.29%, product fee £995

[FO390660] 85% LTV ,increasing by 10bps from 5.35% to 5.45%, product fee £0

[FO390662] 85% LTV ,increasing by 7bps from 5.25% to 5.32%, product fee £995

[FO390638] 90% LTV ,increasing by 10bps from 5.43% to 5.53%, product fee £0

End dates

There are no changes to end dates