

 For information only - not for issue to customers Produced: 01 Oct 26 08:30 NatWest Rates effective from 03 October 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%	5.33%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390661
2 Yr Tracker	Adbo	60%	4.68%(0.93% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364281
2 Yr Fixed	Adbo	60%	5.06%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390648
2 Yr Tracker	Adbo	60%	4.16%(0.41% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364342
5 Yr Fixed	Adbo	60%	5.3%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390659
5 Yr Fixed	Adbo	60%	5.07%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390667
2 Yr Fixed	Adbo	75%	5.46%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390637
2 Yr Tracker	Adbo	75%	4.68%(0.93% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364277
2 Yr Fixed	Adbo	75%	5.21%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390646
2 Yr Tracker	Adbo	75%	4.22%(0.47% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364343
5 Yr Fixed	Adbo	75%	5.37%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390665
5 Yr Fixed	Adbo	75%	5.19%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390639
2 Yr Fixed	Adbo	80%	5.55%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390647
2 Yr Tracker	Adbo	80%	4.84%(1.09% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364276
2 Yr Fixed	Adbo	80%	5.3%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390663
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%	5.45%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390664
5 Yr Fixed	Adbo	80%	5.29%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390633
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%	4.84%(1.09% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364282
2 Yr Fixed	Adbo	85%	5.33%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390666
2 Yr Tracker	Adbo	85%	4.32%(0.57% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364344
5 Yr Fixed	Adbo	85%	5.45%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390660
5 Yr Fixed	Adbo	85%	5.32%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390662
2 Yr Fixed	Adbo	90%	5.78%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390640
2 Yr Tracker	Adbo	90%	4.88%(1.13% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364283
2 Yr Fixed	Adbo	90%	5.47%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390649
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%	5.53%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO390638
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
5 Year Fixed	4	2.50% Until 31/01/2031	31/01/2031
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
5 Year Fixed	3	4.00% Until 31/01/2030	31/01/2030
5 Year Fixed	2	4.25% Until 31/01/2029	31/01/2029
2 Year Tracker	2	0.25% Until 31/01/2029	31/01/2029
5 Year Fixed	1	4.50% Until 31/01/2028	31/01/2028
5 Year Fixed	5	1.00% Until 31/01/2032	31/01/2032

Standard Variable Rate:

Application Type	SVR	Start Date	End Date
Residential	6.74%	03/10/2026	03/10/2036