

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

BTL Green Pur

Buy To Let

Rate Changes

2 year fixed rate Purchase

[FO390707] 65% LTV ,increasing by 26bps from 4.80% to 5.06%, product fee £995

[FO390708] 75% LTV ,increasing by 15bps from 5.03% to 5.18%, product fee £995

5 year fixed rate Purchase

[FO390671] 65% LTV ,increasing by 16bps from 4.89% to 5.05%, product fee £995

[FO390697] 75% LTV ,increasing by 14bps from 5.07% to 5.21%, product fee £995

BTL Green Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO390887] 75% LTV ,increasing by 9bps from 5.28% to 5.37%, product fee £995

5 year fixed rate Remortgage

[FO390889] 75% LTV ,increasing by 1bps from 5.13% to 5.14%, product fee £995

BTL Green Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO390906] 75% LTV ,increasing by 9bps from 5.28% to 5.37%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO390882] 75% LTV ,increasing by 1bps from 5.13% to 5.14%, product fee £995 ,cashback £350

BTL Pur

Buy To Let

Rate Changes

2 year fixed rate Purchase

[FO390713] 60% LTV ,increasing by 9bps from 5.39% to 5.48%, product fee £0

[FO390712] 60% LTV ,increasing by 26bps from 4.86% to 5.12%, product fee £995

[FO390692] 75% LTV ,increasing by 15bps from 5.59% to 5.74%, product fee £0

[FO390705] 75% LTV ,increasing by 15bps from 5.09% to 5.24%, product fee £995

[FO390699] 75% LTV ,increasing by 30bps from 4.61% to 4.91%, product fee £3499

[FO390693] 75% LTV ,increasing by 15bps from 4.44% to 4.59%, product fee £3999

5 year fixed rate Purchase

[FO390704] 60% LTV ,increasing by 21bps from 5.07% to 5.28%, product fee £0

[FO390670] 60% LTV ,increasing by 16bps from 4.95% to 5.11%, product fee £995

[FO390703] 75% LTV ,increasing by 14bps from 5.13% to 5.27%, product fee £995

[FO390710] 75% LTV ,increasing by 14bps from 5.08% to 5.22%, product fee £1499

[FO390709] 75% LTV ,increasing by 14bps from 5.03% to 5.17%, product fee £1999

[FO390698] 75% LTV ,increasing by 14bps from 4.83% to 4.97%, product fee £3999

[FO390695] 75% LTV ,increasing by 13bps from 4.74% to 4.87%, product fee £4999

[FO390694] 75% LTV ,increasing by 13bps from 4.64% to 4.77%, product fee £5999

BTL Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO390675] 60% LTV ,increasing by 7bps from 5.46% to 5.53%, product fee £0

[FO390888] 65% LTV ,increasing by 5bps from 5.07% to 5.12%, product fee £1499

[FO390899] 65% LTV ,increasing by 4bps from 5.05% to 5.09%, product fee £1999

[FO390846] 65% LTV ,increasing by 1bps from 4.65% to 4.66%, product fee £3999

[FO390706] 75% LTV ,increasing by 10bps from 5.48% to 5.58%, product fee £0

[FO390874] 75% LTV ,increasing by 9bps from 5.34% to 5.43%, product fee £995

[FO390673] 75% LTV ,increasing by 8bps from 5.05% to 5.13%, product fee £3499

5 year fixed rate Remortgage

[FO390903] 60% LTV ,increasing by 4bps from 5.23% to 5.27%, product fee £0

[FO390847] 60% LTV ,increasing by 2bps from 4.97% to 4.99%, product fee £1999

[FO390855] 60% LTV ,increasing by 2bps from 4.77% to 4.79%, product fee £3999

[FO390897] 75% LTV ,increasing by 1bps from 5.19% to 5.20%, product fee £995

[FO390902] 75% LTV ,increasing by 2bps from 5.13% to 5.15%, product fee £1499

[FO390905] 75% LTV ,increasing by 4bps from 5.06% to 5.10%, product fee £1999

[FO390858] 75% LTV ,increasing by 4bps from 4.86% to 4.90%, product fee £3999

[FO390859] 75% LTV ,increasing by 4bps from 4.76% to 4.80%, product fee £4999

[FO390856] 75% LTV ,increasing by 5bps from 4.66% to 4.71%, product fee £5999

BTL Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO390676] 60% LTV ,increasing by 7bps from 5.46% to 5.53%, product fee £0 ,cashback £350

[FO390711] 75% LTV ,increasing by 10bps from 5.48% to 5.58%, product fee £0 ,cashback £350

[FO390849] 75% LTV ,increasing by 9bps from 5.34% to 5.43%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO390891] 60% LTV ,increasing by 4bps from 5.23% to 5.27%, product fee £0 ,cashback £350

[FO390886] 75% LTV ,increasing by 1bps from 5.19% to 5.20%, product fee £995 ,cashback £350

First Time Buyer

Residential

Rate Changes

2 year fixed rate First Time Buyer

[FO390808] 85% LTV ,increasing by 11bps from 5.49% to 5.60%, product fee £0 ,cashback £250

[FO390878] 85% LTV ,increasing by 7bps from 5.29% to 5.36%, product fee £995 ,cashback £250

[FO390896] 90% LTV ,increasing by 10bps from 5.53% to 5.63%, product fee £0 ,cashback £250

[FO390811] 90% LTV ,increasing by 10bps from 5.31% to 5.41%, product fee £995 ,cashback £250

5 year fixed rate First Time Buyer

[FO390851] 85% LTV ,increasing by 2bps from 5.35% to 5.37%, product fee £0 ,cashback £250

[FO390864] 85% LTV ,increasing by 6bps from 5.20% to 5.26%, product fee £995 ,cashback £250

[FO390850] 90% LTV ,increasing by 7bps from 5.39% to 5.46%, product fee £0 ,cashback £250

[FO390876] 90% LTV ,increasing by 5bps from 5.30% to 5.35%, product fee £995 ,cashback £250

Green Pur

Residential

Rate Changes

2 year fixed rate Purchase

[FO390890] 60% LTV ,increasing by 6bps from 5.08% to 5.14%, product fee £995

[FO390857] 75% LTV ,increasing by 11bps from 5.19% to 5.30%, product fee £995

[FO390865] 85% LTV ,increasing by 7bps from 5.24% to 5.31%, product fee £995

5 year fixed rate Purchase

[FO390702] 75% LTV ,increasing by 2bps from 5.08% to 5.10%, product fee £995

[FO390867] 85% LTV ,increasing by 6bps from 5.15% to 5.21%, product fee £995

Green Remo

Residential

Rate Changes

2 year fixed rate Remortgage

[FO390753] 75% LTV ,increasing by 7bps from 5.25% to 5.32%, product fee £995

[FO390785] 85% LTV ,increasing by 1bps from 5.35% to 5.36%, product fee £995

5 year fixed rate Remortgage

[FO390583] 60% LTV ,increasing by 6bps from 5.02% to 5.08%, product fee £995

[FO390763] 75% LTV ,increasing by 9bps from 5.11% to 5.20%, product fee £995

[FO390755] 85% LTV ,increasing by 11bps from 5.23% to 5.34%, product fee £995

Green Remo No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO390773] 75% LTV ,increasing by 7bps from 5.25% to 5.32%, product fee £995 ,cashback £350

[FO390768] 85% LTV ,increasing by 1bps from 5.35% to 5.36%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO390582] 60% LTV ,increasing by 6bps from 5.02% to 5.08%, product fee £995 ,cashback £350

[FO390767] 75% LTV ,increasing by 9bps from 5.11% to 5.20%, product fee £995 ,cashback £350

[FO390762] 85% LTV ,increasing by 11bps from 5.23% to 5.34%, product fee £995 ,cashback £350

Help to Buy Shared Equity - Remo

Residential

Rate Changes

2 year fixed rate Remortgage H2B Shared Equity

[FO390766] 60% LTV ,increasing by 11bps from 5.48% to 5.59%, product fee £0 ,cashback £500

[FO390723] 75% LTV ,increasing by 1bps from 5.72% to 5.73%, product fee £0 ,cashback £500

[FO390786] 75% LTV ,increasing by 7bps from 5.45% to 5.52%, product fee £995 ,cashback £500

5 year fixed rate Remortgage H2B Shared Equity

[FO390580] 60% LTV ,increasing by 5bps from 5.44% to 5.49%, product fee £0 ,cashback £500

[FO390573] 60% LTV ,increasing by 6bps from 5.22% to 5.28%, product fee £995 ,cashback £500

[FO390788] 75% LTV ,increasing by 5bps from 5.53% to 5.58%, product fee £0 ,cashback £500

[FO390760] 75% LTV ,increasing by 9bps from 5.31% to 5.40%, product fee £995 ,cashback £500

High Value - Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO390861] 60% LTV ,increasing by 6bps from 5.23% to 5.29%, product fee £995

[FO390862] 75% LTV ,increasing by 11bps from 5.34% to 5.45%, product fee £995

[FO390870] 80% LTV ,increasing by 7bps from 5.39% to 5.46%, product fee £995

[FO390904] 85% LTV ,increasing by 7bps from 5.39% to 5.46%, product fee £995

5 year fixed rate Purchase

[FO390854] 75% LTV ,increasing by 2bps from 5.23% to 5.25%, product fee £995

[FO390868] 80% LTV ,increasing by 2bps from 5.30% to 5.32%, product fee £995

[FO390901] 85% LTV ,increasing by 6bps from 5.30% to 5.36%, product fee £995

High Value - Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO390778] 75% LTV ,increasing by 7bps from 5.40% to 5.47%, product fee £995 ,cashback £350

[FO390590] 80% LTV ,increasing by 1bps from 5.49% to 5.50%, product fee £995 ,cashback £350

[FO390791] 85% LTV ,increasing by 1bps from 5.50% to 5.51%, product fee £995 ,cashback £350

2 year tracker rate Remortgage

[TO364349] 60% LTV ,decreasing by 2bps from 4.28% to 4.26%, product fee £995 ,cashback £350

[TO364340] 75% LTV ,decreasing by 2bps from 4.34% to 4.32%, product fee £995 ,cashback £350

[TO364341] 85% LTV ,decreasing by 2bps from 4.44% to 4.42%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO390579] 60% LTV ,increasing by 6bps from 5.17% to 5.23%, product fee £995 ,cashback £350

[FO390765] 75% LTV ,increasing by 9bps from 5.26% to 5.35%, product fee £995 ,cashback £350

[FO390794] 80% LTV ,increasing by 10bps from 5.35% to 5.45%, product fee £995 ,cashback £350

[FO390795] 85% LTV ,increasing by 11bps from 5.38% to 5.49%, product fee £995 ,cashback £350

Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO390809] 60% LTV ,increasing by 8bps from 5.28% to 5.36%, product fee £0

[FO390879] 60% LTV ,increasing by 6bps from 5.13% to 5.19%, product fee £995

[FO390877] 60% LTV ,increasing by 6bps from 5.08% to 5.14%, product fee £1495

[FO390900] 75% LTV ,increasing by 15bps from 5.36% to 5.51%, product fee £0

[FO390884] 75% LTV ,increasing by 11bps from 5.24% to 5.35%, product fee £995

[FO390875] 75% LTV ,increasing by 11bps from 5.19% to 5.30%, product fee £1495

[FO390806] 80% LTV ,increasing by 3bps from 5.49% to 5.52%, product fee £0

[FO390872] 80% LTV ,increasing by 7bps from 5.29% to 5.36%, product fee £995

[FO390881] 80% LTV ,increasing by 7bps from 5.24% to 5.31%, product fee £1495

[FO390807] 85% LTV ,increasing by 11bps from 5.49% to 5.60%, product fee £0

[FO390898] 85% LTV ,increasing by 7bps from 5.29% to 5.36%, product fee £995

[FO390869] 85% LTV ,increasing by 7bps from 5.24% to 5.31%, product fee £1495

[FO390873] 90% LTV ,increasing by 10bps from 5.53% to 5.63%, product fee £0

[FO390812] 90% LTV ,increasing by 10bps from 5.31% to 5.41%, product fee £995

[FO390895] 95% LTV ,increasing by 15bps from 5.73% to 5.88%, product fee £0

5 year fixed rate Purchase

[FO390894] 60% LTV ,increasing by 3bps from 5.19% to 5.22%, product fee £0

[FO390593] 75% LTV ,increasing by 2bps from 5.28% to 5.30%, product fee £0

[FO390700] 75% LTV ,increasing by 2bps from 5.13% to 5.15%, product fee £995

[FO390701] 75% LTV ,increasing by 2bps from 5.08% to 5.10%, product fee £1495

[FO390880] 80% LTV ,increasing by 2bps from 5.20% to 5.22%, product fee £995

[FO390866] 80% LTV ,increasing by 2bps from 5.15% to 5.17%, product fee £1495

[FO390863] 85% LTV ,increasing by 2bps from 5.35% to 5.37%, product fee £0

[FO390892] 85% LTV ,increasing by 6bps from 5.20% to 5.26%, product fee £995

[FO390883] 85% LTV ,increasing by 6bps from 5.15% to 5.21%, product fee £1495

[FO390860] 90% LTV ,increasing by 7bps from 5.39% to 5.46%, product fee £0

[FO390893] 90% LTV ,increasing by 5bps from 5.30% to 5.35%, product fee £995

[FO390871] 95% LTV ,increasing by 23bps from 5.54% to 5.77%, product fee £0

Remortgage

Residential

Rate Changes

2 year fixed rate Remortgage

[FO390781] 60% LTV ,increasing by 11bps from 5.33% to 5.44%, product fee £0

[FO390729] 75% LTV ,increasing by 1bps from 5.57% to 5.58%, product fee £0

[FO390771] 75% LTV ,increasing by 7bps from 5.30% to 5.37%, product fee £995

[FO390769] 75% LTV ,increasing by 7bps from 5.25% to 5.32%, product fee £1495

[FO390721] 80% LTV ,increasing by 11bps from 5.63% to 5.74%, product fee £0

[FO390585] 80% LTV ,increasing by 1bps from 5.39% to 5.40%, product fee £995

[FO390581] 80% LTV ,increasing by 1bps from 5.34% to 5.35%, product fee £1495

[FO390732] 85% LTV ,increasing by 8bps from 5.66% to 5.74%, product fee £0

[FO390757] 85% LTV ,increasing by 1bps from 5.40% to 5.41%, product fee £995

[FO390770] 85% LTV ,increasing by 1bps from 5.35% to 5.36%, product fee £1495

[FO390720] 90% LTV ,increasing by 3bps from 5.81% to 5.84%, product fee £0

[FO390726] 90% LTV ,increasing by 4bps from 5.43% to 5.47%, product fee £995

2 year tracker rate Remortgage

[TO364274] 60% LTV ,decreasing by 6bps from 4.74% to 4.68%, product fee £0

[TO364351] 60% LTV ,decreasing by 2bps from 4.18% to 4.16%, product fee £995

[TO364288] 75% LTV ,decreasing by 11bps from 4.79% to 4.68%, product fee £0

[TO364345] 75% LTV ,decreasing by 2bps from 4.24% to 4.22%, product fee £995

[TO364286] 80% LTV ,decreasing by 11bps from 4.95% to 4.84%, product fee £0

[TO364280] 85% LTV ,decreasing by 11bps from 4.95% to 4.84%, product fee £0

[TO364346] 85% LTV ,decreasing by 2bps from 4.34% to 4.32%, product fee £995

[TO364285] 90% LTV ,decreasing by 11bps from 4.99% to 4.88%, product fee £0

5 year fixed rate Remortgage

[FO390574] 60% LTV ,increasing by 5bps from 5.29% to 5.34%, product fee £0

[FO390576] 60% LTV ,increasing by 6bps from 5.07% to 5.13%, product fee £995

[FO390575] 60% LTV ,increasing by 6bps from 5.02% to 5.08%, product fee £1495

[FO390784] 75% LTV ,increasing by 5bps from 5.38% to 5.43%, product fee £0

[FO390783] 75% LTV ,increasing by 9bps from 5.16% to 5.25%, product fee £995

[FO390793] 75% LTV ,increasing by 9bps from 5.11% to 5.20%, product fee £1495

[FO390584] 80% LTV ,increasing by 8bps from 5.49% to 5.57%, product fee £0

[FO390792] 80% LTV ,increasing by 10bps from 5.25% to 5.35%, product fee £995

[FO390764] 80% LTV ,increasing by 10bps from 5.20% to 5.30%, product fee £1495

[FO390759] 85% LTV ,increasing by 19bps from 5.50% to 5.69%, product fee £0

[FO390758] 85% LTV ,increasing by 11bps from 5.28% to 5.39%, product fee £995

[FO390756] 85% LTV ,increasing by 11bps from 5.23% to 5.34%, product fee £1495

[FO390719] 90% LTV ,increasing by 23bps from 5.53% to 5.76%, product fee £0

[FO390718] 90% LTV ,increasing by 15bps from 5.35% to 5.50%, product fee £995

Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO390754] 60% LTV ,increasing by 11bps from 5.33% to 5.44%, product fee £0 ,cashback £350

[FO390731] 75% LTV ,increasing by 1bps from 5.57% to 5.58%, product fee £0 ,cashback £350

[FO390774] 75% LTV ,increasing by 7bps from 5.30% to 5.37%, product fee £995 ,cashback £350

[FO390790] 75% LTV ,increasing by 7bps from 5.25% to 5.32%, product fee £1495 ,cashback £350

[FO390725] 80% LTV ,increasing by 11bps from 5.63% to 5.74%, product fee £0 ,cashback £350

[FO390577] 80% LTV ,increasing by 1bps from 5.39% to 5.40%, product fee £995 ,cashback £350

[FO390588] 80% LTV ,increasing by 1bps from 5.34% to 5.35%, product fee £1495 ,cashback £350

[FO390722] 85% LTV ,increasing by 8bps from 5.66% to 5.74%, product fee £0 ,cashback £350

[FO390777] 85% LTV ,increasing by 1bps from 5.40% to 5.41%, product fee £995 ,cashback £350

[FO390776] 85% LTV ,increasing by 1bps from 5.35% to 5.36%, product fee £1495 ,cashback £350

[FO390727] 90% LTV ,increasing by 3bps from 5.81% to 5.84%, product fee £0 ,cashback £350

[FO390724] 90% LTV ,increasing by 4bps from 5.43% to 5.47%, product fee £995 ,cashback £350

2 year tracker rate Remortgage

[TO364287] 60% LTV ,decreasing by 6bps from 4.74% to 4.68%, product fee £0 ,cashback £350

[TO364350] 60% LTV ,decreasing by 2bps from 4.18% to 4.16%, product fee £995 ,cashback £350

[TO364284] 75% LTV ,decreasing by 11bps from 4.79% to 4.68%, product fee £0 ,cashback £350

[TO364348] 75% LTV ,decreasing by 2bps from 4.24% to 4.22%, product fee £995 ,cashback £350

[TO364293] 80% LTV ,decreasing by 11bps from 4.95% to 4.84%, product fee £0 ,cashback £350

[TO364290] 85% LTV ,decreasing by 11bps from 4.95% to 4.84%, product fee £0 ,cashback £350

[TO364347] 85% LTV ,decreasing by 2bps from 4.34% to 4.32%, product fee £995 ,cashback £350

[TO364291] 90% LTV ,decreasing by 11bps from 4.99% to 4.88%, product fee £0 ,cashback £350

5 year fixed rate Remortgage

[FO390589] 60% LTV ,increasing by 5bps from 5.29% to 5.34%, product fee £0 ,cashback £350

[FO390586] 60% LTV ,increasing by 6bps from 5.07% to 5.13%, product fee £995 ,cashback £350

[FO390587] 60% LTV ,increasing by 6bps from 5.02% to 5.08%, product fee £1495 ,cashback £350

[FO390782] 75% LTV ,increasing by 5bps from 5.38% to 5.43%, product fee £0 ,cashback £350

[FO390787] 75% LTV ,increasing by 9bps from 5.16% to 5.25%, product fee £995 ,cashback £350

[FO390779] 75% LTV ,increasing by 9bps from 5.11% to 5.20%, product fee £1495 ,cashback £350

[FO390578] 80% LTV ,increasing by 8bps from 5.49% to 5.57%, product fee £0 ,cashback £350

[FO390775] 80% LTV ,increasing by 10bps from 5.25% to 5.35%, product fee £995 ,cashback £350

[FO390789] 80% LTV ,increasing by 10bps from 5.20% to 5.30%, product fee £1495 ,cashback £350

[FO390761] 85% LTV ,increasing by 19bps from 5.50% to 5.69%, product fee £0 ,cashback £350

[FO390772] 85% LTV ,increasing by 11bps from 5.28% to 5.39%, product fee £995 ,cashback £350

[FO390780] 85% LTV ,increasing by 11bps from 5.23% to 5.34%, product fee £1495 ,cashback £350

[FO390730] 90% LTV ,increasing by 23bps from 5.53% to 5.76%, product fee £0 ,cashback £350

[FO390728] 90% LTV ,increasing by 15bps from 5.35% to 5.50%, product fee £995 ,cashback £350

Shared Equity

Residential

Rate Changes

2 year fixed rate Purchase Shared Equity

[FO390810] 60% LTV ,increasing by 8bps from 5.43% to 5.51%, product fee £0

[FO390848] 60% LTV ,increasing by 6bps from 5.28% to 5.34%, product fee £995 ,cashback £250

[FO390885] 75% LTV ,increasing by 15bps from 5.51% to 5.66%, product fee £0

[FO390852] 75% LTV ,increasing by 11bps from 5.39% to 5.50%, product fee £995 ,cashback £250

[FO390915] 85% LTV ,increasing by 11bps from 5.64% to 5.75%, product fee £0

[FO390916] 85% LTV ,increasing by 7bps from 5.44% to 5.51%, product fee £995 ,cashback £250

[FO390919] 90% LTV ,increasing by 10bps from 5.68% to 5.78%, product fee £0

[FO390920] 90% LTV ,increasing by 10bps from 5.46% to 5.56%, product fee £995 ,cashback £250

5 year fixed rate Purchase Shared Equity

[FO390853] 60% LTV ,increasing by 3bps from 5.34% to 5.37%, product fee £0

[FO390594] 75% LTV ,increasing by 2bps from 5.43% to 5.45%, product fee £0

[FO390696] 75% LTV ,increasing by 2bps from 5.28% to 5.30%, product fee £995 ,cashback £250

[FO390917] 85% LTV ,increasing by 2bps from 5.50% to 5.52%, product fee £0

[FO390918] 85% LTV ,increasing by 6bps from 5.35% to 5.41%, product fee £995 ,cashback £250

[FO390921] 90% LTV ,increasing by 7bps from 5.54% to 5.61%, product fee £0

[FO390922] 90% LTV ,increasing by 5bps from 5.45% to 5.50%, product fee £995 ,cashback £250

End dates

There are no changes to end dates