

ONLY FOR USE BY MORTGAGE INTERMEDIARIES

NATWEST TO MAKE RATE CHANGES TO CORE AND SEMI-EXCLUSIVE RESIDENTIAL AND BUY-TO-LET DEALS

Effective from **Thursday 15 October 2026**

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

New Business

BTL Pur

Buy To Let

Rate Changes

2 year fixed rate Purchase

[FO391384] 75% LTV ,decreasing by 43bps from 4.59% to 4.16%, product fee £3999

5 year fixed rate Purchase

[FO391393] 75% LTV ,increasing by 1bps from 5.22% to 5.23%, product fee £1499

[FO391392] 75% LTV ,increasing by 1bps from 5.17% to 5.18%, product fee £1999

[FO391388] 75% LTV ,increasing by 1bps from 4.97% to 4.98%, product fee £3999

[FO391386] 75% LTV ,increasing by 1bps from 4.87% to 4.88%, product fee £4999

[FO391385] 75% LTV ,increasing by 1bps from 4.77% to 4.78%, product fee £5999

BTL Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO391466] 65% LTV ,increasing by 9bps from 4.66% to 4.75%, product fee £3999

5 year fixed rate Remortgage

[FO391367] 60% LTV ,decreasing by 1bps from 5.04% to 5.03%, product fee £1499

[FO391467] 60% LTV ,decreasing by 1bps from 4.99% to 4.98%, product fee £1999

[FO391474] 60% LTV ,increasing by 1bps from 4.79% to 4.80%, product fee £3999

[FO391360] 60% LTV ,increasing by 3bps from 4.67% to 4.70%, product fee £4999

[FO391359] 60% LTV ,increasing by 2bps from 4.57% to 4.59%, product fee £5999

[FO391477] 75% LTV ,decreasing by 2bps from 4.90% to 4.88%, product fee £3999

[FO391478] 75% LTV ,decreasing by 1bps from 4.80% to 4.79%, product fee £4999

[FO391475] 75% LTV ,decreasing by 2bps from 4.71% to 4.69%, product fee £5999

First Time Buyer

Residential

Rate Changes

2 year fixed rate First Time Buyer

[FO391439] 85% LTV ,decreasing by 1bps from 5.60% to 5.59%, product fee £0 ,cashback £250

[FO391492] 85% LTV ,decreasing by 1bps from 5.36% to 5.35%, product fee £995 ,cashback £250

[FO391501] 90% LTV ,decreasing by 3bps from 5.63% to 5.60%, product fee £0 ,cashback £250

[FO391442] 90% LTV ,decreasing by 5bps from 5.41% to 5.36%, product fee £995 ,cashback £250

5 year fixed rate First Time Buyer

[FO391470] 85% LTV ,decreasing by 1bps from 5.37% to 5.36%, product fee £0 ,cashback £250

[FO391469] 90% LTV ,decreasing by 2bps from 5.46% to 5.44%, product fee £0 ,cashback £250

[FO391490] 90% LTV ,decreasing by 4bps from 5.35% to 5.31%, product fee £995 ,cashback £250

Green Pur

Residential

Rate Changes

2 year fixed rate Purchase

[FO391497] 60% LTV ,decreasing by 10bps from 5.14% to 5.04%, product fee £995

[FO391476] 75% LTV ,decreasing by 9bps from 5.30% to 5.21%, product fee £995

[FO391483] 85% LTV ,decreasing by 1bps from 5.31% to 5.30%, product fee £995

5 year fixed rate Purchase

[FO391366] 60% LTV ,decreasing by 3bps from 4.98% to 4.95%, product fee £995

[FO391391] 75% LTV ,decreasing by 2bps from 5.10% to 5.08%, product fee £995

Green Remo

Residential

Rate Changes

2 year fixed rate Remortgage

[FO391417] 75% LTV ,decreasing by 6bps from 5.32% to 5.26%, product fee £995

Green Remo No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO391422] 75% LTV ,decreasing by 6bps from 5.32% to 5.26%, product fee £995 ,cashback £350

Help to Buy Shared Equity - Remo

Residential

Rate Changes

2 year fixed rate Remortgage H2B Shared Equity

[FO391403] 75% LTV ,decreasing by 3bps from 5.73% to 5.70%, product fee £0 ,cashback £500

[FO391427] 75% LTV ,decreasing by 6bps from 5.52% to 5.46%, product fee £995 ,cashback £500

5 year fixed rate Remortgage H2B Shared Equity

[FO391373] 60% LTV ,decreasing by 4bps from 5.49% to 5.45%, product fee £0 ,cashback £500

[FO391428] 75% LTV ,decreasing by 2bps from 5.58% to 5.56%, product fee £0 ,cashback £500

High Value - Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO391480] 60% LTV ,decreasing by 10bps from 5.29% to 5.19%, product fee £995

[FO391481] 75% LTV ,decreasing by 9bps from 5.45% to 5.36%, product fee £995

[FO391485] 80% LTV ,decreasing by 1bps from 5.46% to 5.45%, product fee £995

[FO391504] 85% LTV ,decreasing by 1bps from 5.46% to 5.45%, product fee £995

2 year tracker rate Purchase

[TO364444] 60% LTV ,decreasing by 2bps from 4.20% to 4.18%, product fee £995

[TO364443] 75% LTV ,decreasing by 4bps from 4.33% to 4.29%, product fee £995

5 year fixed rate Purchase

[FO391362] 60% LTV ,decreasing by 3bps from 5.13% to 5.10%, product fee £995

[FO391473] 75% LTV ,decreasing by 2bps from 5.25% to 5.23%, product fee £995

High Value - Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO391424] 75% LTV ,decreasing by 6bps from 5.47% to 5.41%, product fee £995 ,cashback £350

2 year tracker rate Remortgage

[TO364479] 60% LTV ,decreasing by 2bps from 4.26% to 4.24%, product fee £995 ,cashback £350

[TO364474] 75% LTV ,decreasing by 3bps from 4.32% to 4.29%, product fee £995 ,cashback £350

Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO391440] 60% LTV ,decreasing by 7bps from 5.36% to 5.29%, product fee £0

[FO391493] 60% LTV ,decreasing by 10bps from 5.19% to 5.09%, product fee £995

[FO391491] 60% LTV ,decreasing by 10bps from 5.14% to 5.04%, product fee £1495

[FO391503] 75% LTV ,decreasing by 8bps from 5.51% to 5.43%, product fee £0

[FO391495] 75% LTV ,decreasing by 9bps from 5.35% to 5.26%, product fee £995

[FO391489] 75% LTV ,decreasing by 9bps from 5.30% to 5.21%, product fee £1495

[FO391487] 80% LTV ,decreasing by 1bps from 5.36% to 5.35%, product fee £995

[FO391494] 80% LTV ,decreasing by 1bps from 5.31% to 5.30%, product fee £1495

[FO391438] 85% LTV ,decreasing by 1bps from 5.60% to 5.59%, product fee £0

[FO391502] 85% LTV ,decreasing by 1bps from 5.36% to 5.35%, product fee £995

[FO391484] 85% LTV ,decreasing by 1bps from 5.31% to 5.30%, product fee £1495

[FO391488] 90% LTV ,decreasing by 3bps from 5.63% to 5.60%, product fee £0

[FO391443] 90% LTV ,decreasing by 5bps from 5.41% to 5.36%, product fee £995

[FO391500] 95% LTV ,decreasing by 3bps from 5.88% to 5.85%, product fee £0

2 year tracker rate Purchase

[TO364441] 60% LTV ,decreasing by 2bps from 4.10% to 4.08%, product fee £995

[TO364445] 75% LTV ,decreasing by 4bps from 4.23% to 4.19%, product fee £995

5 year fixed rate Purchase

[FO391499] 60% LTV ,decreasing by 8bps from 5.22% to 5.14%, product fee £0

[FO391364] 60% LTV ,decreasing by 3bps from 5.03% to 5.00%, product fee £995

[FO391365] 60% LTV ,decreasing by 3bps from 4.98% to 4.95%, product fee £1495

[FO391378] 75% LTV ,decreasing by 2bps from 5.30% to 5.28%, product fee £0

[FO391389] 75% LTV ,decreasing by 2bps from 5.15% to 5.13%, product fee £995

[FO391390] 75% LTV ,decreasing by 2bps from 5.10% to 5.08%, product fee £1495

[FO391361] 80% LTV ,decreasing by 1bps from 5.35% to 5.34%, product fee £0

[FO391482] 85% LTV ,decreasing by 1bps from 5.37% to 5.36%, product fee £0

[FO391479] 90% LTV ,decreasing by 2bps from 5.46% to 5.44%, product fee £0

[FO391498] 90% LTV ,decreasing by 4bps from 5.35% to 5.31%, product fee £995

[FO391486] 95% LTV ,decreasing by 2bps from 5.77% to 5.75%, product fee £0

Remortgage

Residential

Rate Changes

2 year fixed rate Remortgage

[FO391407] 75% LTV ,decreasing by 3bps from 5.58% to 5.55%, product fee £0

[FO391421] 75% LTV ,decreasing by 6bps from 5.37% to 5.31%, product fee £995

[FO391420] 75% LTV ,decreasing by 6bps from 5.32% to 5.26%, product fee £1495

[FO391401] 80% LTV ,decreasing by 1bps from 5.74% to 5.73%, product fee £0

[FO391410] 85% LTV ,decreasing by 1bps from 5.74% to 5.73%, product fee £0

[FO391400] 90% LTV ,decreasing by 5bps from 5.84% to 5.79%, product fee £0

2 year tracker rate Remortgage

[TO364481] 60% LTV ,decreasing by 2bps from 4.16% to 4.14%, product fee £995

[TO364477] 75% LTV ,decreasing by 3bps from 4.22% to 4.19%, product fee £995

[TO364446] 90% LTV ,decreasing by 1bps from 4.72% to 4.71%, product fee £995

5 year fixed rate Remortgage

[FO391371] 60% LTV ,decreasing by 4bps from 5.34% to 5.30%, product fee £0

[FO391426] 75% LTV ,decreasing by 2bps from 5.43% to 5.41%, product fee £0

[FO391374] 80% LTV ,decreasing by 4bps from 5.57% to 5.53%, product fee £0

[FO391418] 85% LTV ,decreasing by 16bps from 5.69% to 5.53%, product fee £0

[FO391399] 90% LTV ,decreasing by 17bps from 5.76% to 5.59%, product fee £0

[FO391398] 90% LTV ,decreasing by 11bps from 5.50% to 5.39%, product fee £995

Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO391409] 75% LTV ,decreasing by 3bps from 5.58% to 5.55%, product fee £0 ,cashback £350

[FO391423] 75% LTV ,decreasing by 6bps from 5.37% to 5.31%, product fee £995 ,cashback £350

[FO391429] 75% LTV ,decreasing by 6bps from 5.32% to 5.26%, product fee £1495 ,cashback £350

[FO391404] 80% LTV ,decreasing by 1bps from 5.74% to 5.73%, product fee £0 ,cashback £350

[FO391402] 85% LTV ,decreasing by 1bps from 5.74% to 5.73%, product fee £0 ,cashback £350

[FO391405] 90% LTV ,decreasing by 5bps from 5.84% to 5.79%, product fee £0 ,cashback £350

2 year tracker rate Remortgage

[TO364480] 60% LTV ,decreasing by 2bps from 4.16% to 4.14%, product fee £995 ,cashback £350

[TO364478] 75% LTV ,decreasing by 3bps from 4.22% to 4.19%, product fee £995 ,cashback £350

[TO364440] 90% LTV ,decreasing by 1bps from 4.72% to 4.71%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO391375] 60% LTV ,decreasing by 4bps from 5.34% to 5.30%, product fee £0 ,cashback £350

[FO391425] 75% LTV ,decreasing by 2bps from 5.43% to 5.41%, product fee £0 ,cashback £350

[FO391372] 80% LTV ,decreasing by 4bps from 5.57% to 5.53%, product fee £0 ,cashback £350

[FO391419] 85% LTV ,decreasing by 16bps from 5.69% to 5.53%, product fee £0 ,cashback £350

[FO391408] 90% LTV ,decreasing by 17bps from 5.76% to 5.59%, product fee £0 ,cashback £350

[FO391406] 90% LTV ,decreasing by 11bps from 5.50% to 5.39%, product fee £995 ,cashback £350

Shared Equity

Residential

Rate Changes

2 year fixed rate Purchase Shared Equity

[FO391441] 60% LTV ,decreasing by 7bps from 5.51% to 5.44%, product fee £0

[FO391468] 60% LTV ,decreasing by 10bps from 5.34% to 5.24%, product fee £995 ,cashback £250

[FO391496] 75% LTV ,decreasing by 8bps from 5.66% to 5.58%, product fee £0

[FO391471] 75% LTV ,decreasing by 9bps from 5.50% to 5.41%, product fee £995 ,cashback £250

[FO391513] 85% LTV ,decreasing by 1bps from 5.75% to 5.74%, product fee £0

[FO391514] 85% LTV ,decreasing by 1bps from 5.51% to 5.50%, product fee £995 ,cashback £250

[FO391516] 90% LTV ,decreasing by 3bps from 5.78% to 5.75%, product fee £0

[FO391517] 90% LTV ,decreasing by 5bps from 5.56% to 5.51%, product fee £995 ,cashback £250

5 year fixed rate Purchase Shared Equity

[FO391472] 60% LTV ,decreasing by 8bps from 5.37% to 5.29%, product fee £0

[FO391363] 60% LTV ,decreasing by 3bps from 5.18% to 5.15%, product fee £995 ,cashback £250

[FO391379] 75% LTV ,decreasing by 2bps from 5.45% to 5.43%, product fee £0

[FO391387] 75% LTV ,decreasing by 2bps from 5.30% to 5.28%, product fee £995 ,cashback £250

[FO391515] 85% LTV ,decreasing by 1bps from 5.52% to 5.51%, product fee £0

[FO391518] 90% LTV ,decreasing by 2bps from 5.61% to 5.59%, product fee £0

[FO391519] 90% LTV ,decreasing by 4bps from 5.50% to 5.46%, product fee £995 ,cashback £250

End dates

There are no changes to end dates