Rates effective from 31 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%	5.35%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391884
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	TO364584
2 Yr Fixed	Adbo	60%	5.01%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391871
2 Yr Tracker	Adbo	60%	4.14%(0.39% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364693
5 Yr Fixed	Adbo	60%	5.3%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391882
5 Yr Fixed	Adbo	60%	5.12%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391890
2 Yr Fixed	Adbo	75%	5.46%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391860
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	TO364580
2 Yr Fixed	Adbo	75%	5.21%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391869
2 Yr Tracker	Adbo	75%	4.19%(0.44% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364694
5 Yr Fixed	Adbo	75%	5.37%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391888
5 Yr Fixed	Adbo	75%	5.19%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391862
2 Yr Fixed	Adbo	80%	5.55%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391870
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	TO364579
2 Yr Fixed	Adbo	80%	5.3%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391886
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	TO364538
5 Yr Fixed	Adbo	80%	5.45%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391887
5 Yr Fixed	Adbo	80%	5.29%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391856
2 Yr Fixed	Adbo	85%	5.55%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391611
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	TO364585
2 Yr Fixed	Adbo	85%	5.33%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391889
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	TO364628
5 Yr Fixed	Adbo	85%	5.45%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391883
5 Yr Fixed	Adbo	85%	5.32%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391885
2 Yr Fixed	Adbo	90%	5.78%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391863
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	TO364586
2 Yr Fixed	Adbo	90%	5.42%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391872
2 Yr Tracker	Adbo	90%	4.71%(0.96% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO364665
5 Yr Fixed	Adbo	90%	5.53%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391861
5 Yr Fixed	Adbo	90%	5.35%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO391608

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 28/02/2028	28/02/2028
2 Year Fixed	2	0.75% Until 28/02/2029	28/02/2029
2 Year Fixed	1	1.50% Until 28/02/2028	28/02/2028
2 Year Tracker	2	0.25% Until 28/02/2029	28/02/2029
5 Year Fixed	2	4.25% Until 28/02/2029	28/02/2029
5 Year Fixed	3	4.00% Until 28/02/2030	28/02/2030
5 Year Fixed	5	1.00% Until 29/02/2032	29/02/2032
5 Year Fixed	1	4.50% Until 29/02/2028	29/02/2028
5 Year Fixed	4	2.50% Until 28/02/2031	28/02/2031

Standard Variable Rate:

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

Information classification restricted