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 12 November 2026

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

New Customer

BTL Green Pur

Buy To Let

Rate Changes

2 year fixed rate Purchase

[FO393617] 65% LTV ,decreasing by 11bps from 5.06% to 4.95%, product fee £995

5 year fixed rate Purchase

[FO393602] 65% LTV ,decreasing by 11bps from 5.05% to 4.94%, product fee £995

[FO393613] 75% LTV ,decreasing by 3bps from 5.21% to 5.18%, product fee £995

BTL Green Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO393440] 65% LTV ,decreasing by 12bps from 5.12% to 5.00%, product fee £995

5 year fixed rate Remortgage

[FO393458] 65% LTV ,decreasing by 8bps from 5.02% to 4.94%, product fee £995

BTL Green Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO393441] 65% LTV ,decreasing by 12bps from 5.12% to 5.00%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO393457] 65% LTV ,decreasing by 8bps from 5.02% to 4.94%, product fee £995 ,cashback £350

BTL Pur

Buy To Let

Rate Changes

2 year fixed rate Purchase

[FO393619] 60% LTV ,decreasing by 12bps from 5.48% to 5.36%, product fee £0

[FO393618] 60% LTV ,decreasing by 11bps from 5.12% to 5.01%, product fee £995

[FO393614] 75% LTV ,decreasing by 9bps from 4.91% to 4.82%, product fee £3499

[FO393833] 75% LTV ,increasing by 43bps from 4.16% to 4.59%, product fee £3999

5 year fixed rate Purchase

[FO393616] 60% LTV ,decreasing by 11bps from 5.28% to 5.17%, product fee £0

[FO393601] 60% LTV ,decreasing by 11bps from 5.11% to 5.00%, product fee £995

[FO393615] 75% LTV ,decreasing by 3bps from 5.27% to 5.24%, product fee £995

[FO393842] 75% LTV ,decreasing by 4bps from 5.23% to 5.19%, product fee £1499

[FO393841] 75% LTV ,decreasing by 4bps from 5.18% to 5.14%, product fee £1999

[FO393837] 75% LTV ,decreasing by 4bps from 4.98% to 4.94%, product fee £3999

[FO393835] 75% LTV ,decreasing by 4bps from 4.88% to 4.84%, product fee £4999

[FO393834] 75% LTV ,decreasing by 4bps from 4.78% to 4.74%, product fee £5999

BTL Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO393604] 60% LTV ,decreasing by 15bps from 5.53% to 5.38%, product fee £0

[FO393439] 60% LTV ,decreasing by 12bps from 5.18% to 5.06%, product fee £995

5 year fixed rate Remortgage

[FO393685] 60% LTV ,decreasing by 10bps from 5.27% to 5.17%, product fee £0

[FO393456] 60% LTV ,decreasing by 8bps from 5.08% to 5.00%, product fee £995

[FO393816] 60% LTV ,decreasing by 8bps from 5.03% to 4.95%, product fee £1499

[FO393915] 60% LTV ,decreasing by 9bps from 4.98% to 4.89%, product fee £1999

[FO393922] 60% LTV ,decreasing by 11bps from 4.80% to 4.69%, product fee £3999

[FO393809] 60% LTV ,decreasing by 11bps from 4.70% to 4.59%, product fee £4999

[FO393808] 60% LTV ,decreasing by 10bps from 4.59% to 4.49%, product fee £5999

BTL Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO393605] 60% LTV ,decreasing by 15bps from 5.53% to 5.38%, product fee £0 ,cashback £350

[FO393438] 60% LTV ,decreasing by 12bps from 5.18% to 5.06%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO393682] 60% LTV ,decreasing by 10bps from 5.27% to 5.17%, product fee £0 ,cashback £350

[FO393459] 60% LTV ,decreasing by 8bps from 5.08% to 5.00%, product fee £995 ,cashback £350

First Time Buyer

Residential

Rate Changes

2 year fixed rate First Time Buyer

[FO393888] 85% LTV ,decreasing by 12bps from 5.59% to 5.47%, product fee £0 ,cashback £250

[FO393937] 85% LTV ,decreasing by 12bps from 5.35% to 5.23%, product fee £995 ,cashback £250

[FO393946] 90% LTV ,decreasing by 11bps from 5.60% to 5.49%, product fee £0 ,cashback £250

[FO393891] 90% LTV ,decreasing by 8bps from 5.36% to 5.28%, product fee £995 ,cashback £250

5 year fixed rate First Time Buyer

[FO393918] 85% LTV ,decreasing by 5bps from 5.36% to 5.31%, product fee £0 ,cashback £250

[FO393676] 85% LTV ,decreasing by 9bps from 5.26% to 5.17%, product fee £995 ,cashback £250

[FO393917] 90% LTV ,decreasing by 10bps from 5.44% to 5.34%, product fee £0 ,cashback £250

[FO393935] 90% LTV ,decreasing by 7bps from 5.31% to 5.24%, product fee £995 ,cashback £250

Green Pur

Residential

Rate Changes

2 year fixed rate Purchase

[FO393942] 60% LTV ,decreasing by 17bps from 5.04% to 4.87%, product fee £995

[FO393923] 75% LTV ,decreasing by 17bps from 5.21% to 5.04%, product fee £995

[FO393928] 85% LTV ,decreasing by 12bps from 5.30% to 5.18%, product fee £995

5 year fixed rate Purchase

[FO393815] 60% LTV ,decreasing by 8bps from 4.95% to 4.87%, product fee £995

[FO393840] 75% LTV ,decreasing by 9bps from 5.08% to 4.99%, product fee £995

[FO393678] 85% LTV ,decreasing by 9bps from 5.21% to 5.12%, product fee £995

Green Remo

Residential

Rate Changes

2 year fixed rate Remortgage

[FO393450] 60% LTV ,decreasing by 20bps from 5.14% to 4.94%, product fee £995

[FO393866] 75% LTV ,decreasing by 14bps from 5.26% to 5.12%, product fee £995

[FO393658] 85% LTV ,decreasing by 7bps from 5.36% to 5.29%, product fee £995

5 year fixed rate Remortgage

[FO393541] 60% LTV ,decreasing by 10bps from 5.08% to 4.98%, product fee £995

[FO393643] 75% LTV ,decreasing by 12bps from 5.20% to 5.08%, product fee £995

[FO393637] 85% LTV ,decreasing by 10bps from 5.34% to 5.24%, product fee £995

Green Remo No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO393453] 60% LTV ,decreasing by 20bps from 5.14% to 4.94%, product fee £995 ,cashback £350

[FO393871] 75% LTV ,decreasing by 14bps from 5.26% to 5.12%, product fee £995 ,cashback £350

[FO393648] 85% LTV ,decreasing by 7bps from 5.36% to 5.29%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO393540] 60% LTV ,decreasing by 10bps from 5.08% to 4.98%, product fee £995 ,cashback £350

[FO393647] 75% LTV ,decreasing by 12bps from 5.20% to 5.08%, product fee £995 ,cashback £350

[FO393642] 85% LTV ,decreasing by 10bps from 5.34% to 5.24%, product fee £995 ,cashback £350

Help to Buy Shared Equity - Remo

Residential

Rate Changes

2 year fixed rate Remortgage H2B Shared Equity

[FO393646] 60% LTV ,decreasing by 11bps from 5.59% to 5.48%, product fee £0 ,cashback £500

[FO393447] 60% LTV ,decreasing by 20bps from 5.34% to 5.14%, product fee £995 ,cashback £500

[FO393852] 75% LTV ,decreasing by 8bps from 5.70% to 5.62%, product fee £0 ,cashback £500

[FO393876] 75% LTV ,decreasing by 14bps from 5.46% to 5.32%, product fee £995 ,cashback £500

5 year fixed rate Remortgage H2B Shared Equity

[FO393822] 60% LTV ,decreasing by 11bps from 5.45% to 5.34%, product fee £0 ,cashback £500

[FO393534] 60% LTV ,decreasing by 10bps from 5.28% to 5.18%, product fee £995 ,cashback £500

[FO393877] 75% LTV ,decreasing by 10bps from 5.56% to 5.46%, product fee £0 ,cashback £500

[FO393641] 75% LTV ,decreasing by 12bps from 5.40% to 5.28%, product fee £995 ,cashback £500

High Value - Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO393925] 60% LTV ,decreasing by 17bps from 5.19% to 5.02%, product fee £995

[FO393926] 75% LTV ,decreasing by 17bps from 5.36% to 5.19%, product fee £995

[FO393930] 80% LTV ,decreasing by 15bps from 5.45% to 5.30%, product fee £995

[FO393949] 85% LTV ,decreasing by 12bps from 5.45% to 5.33%, product fee £995

5 year fixed rate Purchase

[FO393811] 60% LTV ,decreasing by 8bps from 5.10% to 5.02%, product fee £995

[FO393921] 75% LTV ,decreasing by 9bps from 5.23% to 5.14%, product fee £995

[FO393679] 80% LTV ,decreasing by 11bps from 5.32% to 5.21%, product fee £995

[FO393684] 85% LTV ,decreasing by 9bps from 5.36% to 5.27%, product fee £995

High Value - Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO393448] 60% LTV ,decreasing by 20bps from 5.29% to 5.09%, product fee £995 ,cashback £350

[FO393873] 75% LTV ,decreasing by 14bps from 5.41% to 5.27%, product fee £995 ,cashback £350

[FO393546] 80% LTV ,decreasing by 14bps from 5.50% to 5.36%, product fee £995 ,cashback £350

[FO393661] 85% LTV ,decreasing by 7bps from 5.51% to 5.44%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO393538] 60% LTV ,decreasing by 10bps from 5.23% to 5.13%, product fee £995 ,cashback £350

[FO393645] 75% LTV ,decreasing by 12bps from 5.35% to 5.23%, product fee £995 ,cashback £350

[FO393664] 80% LTV ,decreasing by 8bps from 5.45% to 5.37%, product fee £995 ,cashback £350

[FO393665] 85% LTV ,decreasing by 10bps from 5.49% to 5.39%, product fee £995 ,cashback £350

Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO393889] 60% LTV ,decreasing by 13bps from 5.29% to 5.16%, product fee £0

[FO393938] 60% LTV ,decreasing by 17bps from 5.09% to 4.92%, product fee £995

[FO393936] 60% LTV ,decreasing by 17bps from 5.04% to 4.87%, product fee £1495

[FO393948] 75% LTV ,decreasing by 14bps from 5.43% to 5.29%, product fee £0

[FO393940] 75% LTV ,decreasing by 17bps from 5.26% to 5.09%, product fee £995

[FO393934] 75% LTV ,decreasing by 17bps from 5.21% to 5.04%, product fee £1495

[FO393668] 80% LTV ,decreasing by 9bps from 5.52% to 5.43%, product fee £0

[FO393932] 80% LTV ,decreasing by 15bps from 5.35% to 5.20%, product fee £995

[FO393939] 80% LTV ,decreasing by 15bps from 5.30% to 5.15%, product fee £1495

[FO393887] 85% LTV ,decreasing by 12bps from 5.59% to 5.47%, product fee £0

[FO393947] 85% LTV ,decreasing by 12bps from 5.35% to 5.23%, product fee £995

[FO393929] 85% LTV ,decreasing by 12bps from 5.30% to 5.18%, product fee £1495

[FO393933] 90% LTV ,decreasing by 11bps from 5.60% to 5.49%, product fee £0

[FO393892] 90% LTV ,decreasing by 8bps from 5.36% to 5.28%, product fee £995

[FO393945] 95% LTV ,decreasing by 10bps from 5.85% to 5.75%, product fee £0

5 year fixed rate Purchase

[FO393944] 60% LTV ,decreasing by 9bps from 5.14% to 5.05%, product fee £0

[FO393813] 60% LTV ,decreasing by 8bps from 5.00% to 4.92%, product fee £995

[FO393814] 60% LTV ,decreasing by 8bps from 4.95% to 4.87%, product fee £1495

[FO393827] 75% LTV ,decreasing by 9bps from 5.28% to 5.19%, product fee £0

[FO393838] 75% LTV ,decreasing by 9bps from 5.13% to 5.04%, product fee £995

[FO393839] 75% LTV ,decreasing by 9bps from 5.08% to 4.99%, product fee £1495

[FO393810] 80% LTV ,decreasing by 7bps from 5.34% to 5.27%, product fee £0

[FO393680] 80% LTV ,decreasing by 11bps from 5.22% to 5.11%, product fee £995

[FO393677] 80% LTV ,decreasing by 11bps from 5.17% to 5.06%, product fee £1495

[FO393927] 85% LTV ,decreasing by 5bps from 5.36% to 5.31%, product fee £0

[FO393683] 85% LTV ,decreasing by 9bps from 5.26% to 5.17%, product fee £995

[FO393681] 85% LTV ,decreasing by 9bps from 5.21% to 5.12%, product fee £1495

[FO393924] 90% LTV ,decreasing by 10bps from 5.44% to 5.34%, product fee £0

[FO393943] 90% LTV ,decreasing by 7bps from 5.31% to 5.24%, product fee £995

[FO393931] 95% LTV ,decreasing by 7bps from 5.75% to 5.68%, product fee £0

Remortgage

Residential

Rate Changes

2 year fixed rate Remortgage

[FO393656] 60% LTV ,decreasing by 11bps from 5.44% to 5.33%, product fee £0

[FO393446] 60% LTV ,decreasing by 20bps from 5.19% to 4.99%, product fee £995

[FO393449] 60% LTV ,decreasing by 20bps from 5.14% to 4.94%, product fee £1495

[FO393856] 75% LTV ,decreasing by 8bps from 5.55% to 5.47%, product fee £0

[FO393870] 75% LTV ,decreasing by 14bps from 5.31% to 5.17%, product fee £995

[FO393869] 75% LTV ,decreasing by 14bps from 5.26% to 5.12%, product fee £1495

[FO393850] 80% LTV ,decreasing by 8bps from 5.73% to 5.65%, product fee £0

[FO393542] 80% LTV ,decreasing by 14bps from 5.40% to 5.26%, product fee £995

[FO393539] 80% LTV ,decreasing by 14bps from 5.35% to 5.21%, product fee £1495

[FO393859] 85% LTV ,decreasing by 8bps from 5.73% to 5.65%, product fee £0

[FO393639] 85% LTV ,decreasing by 7bps from 5.41% to 5.34%, product fee £995

[FO393649] 85% LTV ,decreasing by 7bps from 5.36% to 5.29%, product fee £1495

[FO393849] 90% LTV ,decreasing by 5bps from 5.79% to 5.74%, product fee £0

[FO393621] 90% LTV ,decreasing by 8bps from 5.47% to 5.39%, product fee £995

5 year fixed rate Remortgage

[FO393820] 60% LTV ,decreasing by 11bps from 5.30% to 5.19%, product fee £0

[FO393536] 60% LTV ,decreasing by 10bps from 5.13% to 5.03%, product fee £995

[FO393535] 60% LTV ,decreasing by 10bps from 5.08% to 4.98%, product fee £1495

[FO393875] 75% LTV ,decreasing by 10bps from 5.41% to 5.31%, product fee £0

[FO393657] 75% LTV ,decreasing by 12bps from 5.25% to 5.13%, product fee £995

[FO393663] 75% LTV ,decreasing by 12bps from 5.20% to 5.08%, product fee £1495

[FO393823] 80% LTV ,decreasing by 6bps from 5.53% to 5.47%, product fee £0

[FO393662] 80% LTV ,decreasing by 8bps from 5.35% to 5.27%, product fee £995

[FO393644] 80% LTV ,decreasing by 8bps from 5.30% to 5.22%, product fee £1495

[FO393867] 85% LTV ,decreasing by 6bps from 5.53% to 5.47%, product fee £0

[FO393640] 85% LTV ,decreasing by 10bps from 5.39% to 5.29%, product fee £995

[FO393638] 85% LTV ,decreasing by 10bps from 5.34% to 5.24%, product fee £1495

[FO393848] 90% LTV ,decreasing by 6bps from 5.59% to 5.53%, product fee £0

[FO393847] 90% LTV ,decreasing by 9bps from 5.39% to 5.30%, product fee £995

Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO393636] 60% LTV ,decreasing by 11bps from 5.44% to 5.33%, product fee £0 ,cashback £350

[FO393452] 60% LTV ,decreasing by 20bps from 5.19% to 4.99%, product fee £995 ,cashback £350

[FO393451] 60% LTV ,decreasing by 20bps from 5.14% to 4.94%, product fee £1495 ,cashback £350

[FO393858] 75% LTV ,decreasing by 8bps from 5.55% to 5.47%, product fee £0 ,cashback £350

[FO393872] 75% LTV ,decreasing by 14bps from 5.31% to 5.17%, product fee £995 ,cashback £350

[FO393878] 75% LTV ,decreasing by 14bps from 5.26% to 5.12%, product fee £1495 ,cashback £350

[FO393853] 80% LTV ,decreasing by 8bps from 5.73% to 5.65%, product fee £0 ,cashback £350

[FO393537] 80% LTV ,decreasing by 14bps from 5.40% to 5.26%, product fee £995 ,cashback £350

[FO393545] 80% LTV ,decreasing by 14bps from 5.35% to 5.21%, product fee £1495 ,cashback £350

[FO393851] 85% LTV ,decreasing by 8bps from 5.73% to 5.65%, product fee £0 ,cashback £350

[FO393653] 85% LTV ,decreasing by 7bps from 5.41% to 5.34%, product fee £995 ,cashback £350

[FO393652] 85% LTV ,decreasing by 7bps from 5.36% to 5.29%, product fee £1495 ,cashback £350

[FO393854] 90% LTV ,decreasing by 5bps from 5.79% to 5.74%, product fee £0 ,cashback £350

[FO393620] 90% LTV ,decreasing by 8bps from 5.47% to 5.39%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO393824] 60% LTV ,decreasing by 11bps from 5.30% to 5.19%, product fee £0 ,cashback £350

[FO393543] 60% LTV ,decreasing by 10bps from 5.13% to 5.03%, product fee £995 ,cashback £350

[FO393544] 60% LTV ,decreasing by 10bps from 5.08% to 4.98%, product fee £1495 ,cashback £350

[FO393874] 75% LTV ,decreasing by 10bps from 5.41% to 5.31%, product fee £0 ,cashback £350

[FO393659] 75% LTV ,decreasing by 12bps from 5.25% to 5.13%, product fee £995 ,cashback £350

[FO393654] 75% LTV ,decreasing by 12bps from 5.20% to 5.08%, product fee £1495 ,cashback £350

[FO393821] 80% LTV ,decreasing by 6bps from 5.53% to 5.47%, product fee £0 ,cashback £350

[FO393651] 80% LTV ,decreasing by 8bps from 5.35% to 5.27%, product fee £995 ,cashback £350

[FO393660] 80% LTV ,decreasing by 8bps from 5.30% to 5.22%, product fee £1495 ,cashback £350

[FO393868] 85% LTV ,decreasing by 6bps from 5.53% to 5.47%, product fee £0 ,cashback £350

[FO393650] 85% LTV ,decreasing by 10bps from 5.39% to 5.29%, product fee £995 ,cashback £350

[FO393655] 85% LTV ,decreasing by 10bps from 5.34% to 5.24%, product fee £1495 ,cashback £350

[FO393857] 90% LTV ,decreasing by 6bps from 5.59% to 5.53%, product fee £0 ,cashback £350

[FO393855] 90% LTV ,decreasing by 9bps from 5.39% to 5.30%, product fee £995 ,cashback £350

Shared Equity

Residential

Rate Changes

2 year fixed rate Purchase Shared Equity

[FO393890] 60% LTV ,decreasing by 13bps from 5.44% to 5.31%, product fee £0

[FO393916] 60% LTV ,decreasing by 17bps from 5.24% to 5.07%, product fee £995 ,cashback £250

[FO393941] 75% LTV ,decreasing by 14bps from 5.58% to 5.44%, product fee £0

[FO393919] 75% LTV ,decreasing by 17bps from 5.41% to 5.24%, product fee £995 ,cashback £250

[FO393958] 85% LTV ,decreasing by 12bps from 5.74% to 5.62%, product fee £0

[FO393959] 85% LTV ,decreasing by 12bps from 5.50% to 5.38%, product fee £995 ,cashback £250

[FO393961] 90% LTV ,decreasing by 11bps from 5.75% to 5.64%, product fee £0

[FO393962] 90% LTV ,decreasing by 8bps from 5.51% to 5.43%, product fee £995 ,cashback £250

5 year fixed rate Purchase Shared Equity

[FO393920] 60% LTV ,decreasing by 9bps from 5.29% to 5.20%, product fee £0

[FO393812] 60% LTV ,decreasing by 8bps from 5.15% to 5.07%, product fee £995 ,cashback £250

[FO393828] 75% LTV ,decreasing by 9bps from 5.43% to 5.34%, product fee £0

[FO393836] 75% LTV ,decreasing by 9bps from 5.28% to 5.19%, product fee £995 ,cashback £250

[FO393960] 85% LTV ,decreasing by 5bps from 5.51% to 5.46%, product fee £0

[FO393686] 85% LTV ,decreasing by 9bps from 5.41% to 5.32%, product fee £995 ,cashback £250

[FO393963] 90% LTV ,decreasing by 10bps from 5.59% to 5.49%, product fee £0

[FO393964] 90% LTV ,decreasing by 7bps from 5.46% to 5.39%, product fee £995 ,cashback £250

End dates

There are no changes to end dates