Rates effective from 24 November 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	FO397603
2 Yr Tracker	Adbo	60%	4.93%(0.93% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO365668
2 Yr Fixed	Adbo	60%	4.99%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397594
2 Yr Tracker	Adbo	60%	4.39%(0.39% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO365759
5 Yr Fixed	Adbo	60%	5.19%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397602
5 Yr Fixed	Adbo	60%	5.03%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397607
2 Yr Fixed	Adbo	75%	5.46%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397258
2 Yr Tracker	Adbo	75%	4.93%(0.93% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO365664
2 Yr Fixed	Adbo	75%	5.17%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397593
2 Yr Tracker	Adbo	75%	4.44%(0.44% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO365760
5 Yr Fixed	Adbo	75%	5.31%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397606
5 Yr Fixed	Adbo	75%	5.13%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397587
2 Yr Fixed	Adbo	80%	5.55%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397261
2 Yr Tracker	Adbo	80%	5.09%(1.09% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO365663
2 Yr Fixed	Adbo	80%	5.26%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397605
2 Yr Tracker	Adbo	80%	4.57%(0.57% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO365622
5 Yr Fixed	Adbo	80%	5.45%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397266
5 Yr Fixed	Adbo	80%	5.27%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397585
2 Yr Fixed	Adbo	85%	5.55%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397198
2 Yr Tracker	Adbo	85%	5.09%(1.09% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO365669
2 Yr Fixed	Adbo	85%	5.33%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397267
2 Yr Tracker	Adbo	85%	4.57%(0.57% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO365700
5 Yr Fixed	Adbo	85%	5.45%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397265
5 Yr Fixed	Adbo	85%	5.29%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397604
2 Yr Fixed	Adbo	90%	5.74%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397588
2 Yr Tracker	Adbo	90%	5.13%(1.13% above NW base rate)	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO365670
2 Yr Fixed	Adbo	90%	5.39%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397595
2 Yr Tracker	Adbo	90%	4.96%(0.96% above NW base rate)	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	TO365737
5 Yr Fixed	Adbo	90%	5.53%	£0	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397259
5 Yr Fixed	Adbo	90%	5.3%	£995	C&I	No	No	£0	Yes	£10,000	£99,999,999	FO397443

Product Range Additional Information

Additional Information

NatWest Base Rate: 4.0%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Year Fixed	1	1.50% Until 31/03/2028	31/03/2028
2 Year Fixed	2	0.75% Until 31/03/2029	31/03/2029
5 Year Fixed	1	4.50% Until 31/03/2028	31/03/2028
5 Year Fixed	2	4.25% Until 31/03/2029	31/03/2029
5 Year Fixed	3	4.00% Until 31/03/2030	31/03/2030
5 Year Fixed	4	2.50% Until 31/03/2031	31/03/2031
5 Year Fixed	5	1.00% Until 31/03/2032	31/03/2032
2 Year Tracker	1	0.50% Until 31/03/2028	31/03/2028
2 Year Tracker	2	0.25% Until 31/03/2029	31/03/2029

Standard Variable Rate:

Application Type	SVR	Start Date
Residential	6.99%	09/11/2026

Information classification restricted