ONLY FOR USE BY MORTGAGE INTERMEDIARIES

NATWEST TO MAKE RATE CHANGES TO CORE AND SEMI-EXCLUSIVE RESIDENTIAL

AND BUY-TO-LET DEALS

Effective from Tuesday 24 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

[FO397626] 65% LTV ,increasing by 2bps from 4.95% to 4.97%, product fee £995

5 year fixed rate Purchase

[FO397611] 65% LTV ,increasing by 8bps from 4.94% to 5.02%, product fee £995

[FO397622] 75% LTV ,increasing by 10bps from 5.18% to 5.28%, product fee £995

BTL Green Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO397449] 65% LTV ,increasing by 10bps from 5.00% to 5.10%, product fee £995

[FO397287] 75% LTV ,increasing by 4bps from 5.37% to 5.41%, product fee £995

5 year fixed rate Remortgage

[FO397467] 65% LTV ,increasing by 13bps from 4.94% to 5.07%, product fee £995

BTL Green Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO397450] 65% LTV ,increasing by 10bps from 5.00% to 5.10%, product fee £995 ,cashback £350

[FO397294] 75% LTV ,increasing by 4bps from 5.37% to 5.41%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO397466] 65% LTV ,increasing by 13bps from 4.94% to 5.07%, product fee £995 ,cashback £350

BTL Pur

Buy To Let

Rate Changes

2 year fixed rate Purchase

[FO397628] 60% LTV ,increasing by 13bps from 5.36% to 5.49%, product fee £0

[FO397627] 60% LTV ,increasing by 2bps from 5.01% to 5.03%, product fee £995

[FO397274] 75% LTV ,increasing by 2bps from 5.74% to 5.76%, product fee £0

[FO397623] 75% LTV ,increasing by 10bps from 4.82% to 4.92%, product fee £3499

5 year fixed rate Purchase

[FO397625] 60% LTV ,increasing by 1bps from 5.17% to 5.18%, product fee £0

[FO397610] 60% LTV ,increasing by 8bps from 5.00% to 5.08%, product fee £995

[FO397200] 75% LTV ,increasing by 10bps from 5.46% to 5.56%, product fee £0

[FO397624] 75% LTV ,increasing by 10bps from 5.24% to 5.34%, product fee £995

[FO397851] 75% LTV ,increasing by 10bps from 5.19% to 5.29%, product fee £1499

[FO397850] 75% LTV ,increasing by 10bps from 5.14% to 5.24%, product fee £1999

[FO397846] 75% LTV ,increasing by 13bps from 4.94% to 5.07%, product fee £3999

[FO397844] 75% LTV ,increasing by 13bps from 4.84% to 4.97%, product fee £4999

[FO397843] 75% LTV ,increasing by 13bps from 4.74% to 4.87%, product fee £5999

BTL Remo

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO397613] 60% LTV ,increasing by 10bps from 5.38% to 5.48%, product fee £0

[FO397448] 60% LTV ,increasing by 10bps from 5.06% to 5.16%, product fee £995

[FO397288] 65% LTV ,increasing by 1bps from 5.12% to 5.13%, product fee £1499

[FO397291] 65% LTV ,increasing by 2bps from 5.09% to 5.11%, product fee £1999

[FO397375] 65% LTV ,increasing by 18bps from 4.75% to 4.93%, product fee £3999

[FO397284] 75% LTV ,increasing by 4bps from 5.43% to 5.47%, product fee £995

[FO397269] 75% LTV ,increasing by 9bps from 5.13% to 5.22%, product fee £3499

5 year fixed rate Remortgage

[FO397694] 60% LTV ,increasing by 10bps from 5.17% to 5.27%, product fee £0

[FO397465] 60% LTV ,increasing by 13bps from 5.00% to 5.13%, product fee £995

[FO397825] 60% LTV ,increasing by 13bps from 4.95% to 5.08%, product fee £1499

[FO397924] 60% LTV ,increasing by 15bps from 4.89% to 5.04%, product fee £1999

[FO397931] 60% LTV ,increasing by 15bps from 4.69% to 4.84%, product fee £3999

[FO397818] 60% LTV ,increasing by 15bps from 4.59% to 4.74%, product fee £4999

[FO397817] 60% LTV ,increasing by 15bps from 4.49% to 4.64%, product fee £5999

BTL Remo No Free Legal

Buy To Let

Rate Changes

2 year fixed rate Remortgage

[FO397614] 60% LTV ,increasing by 10bps from 5.38% to 5.48%, product fee £0 ,cashback £350

[FO397447] 60% LTV ,increasing by 10bps from 5.06% to 5.16%, product fee £995 ,cashback £350

[FO397283] 75% LTV ,increasing by 4bps from 5.43% to 5.47%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO397691] 60% LTV ,increasing by 10bps from 5.17% to 5.27%, product fee £0 ,cashback £350

[FO397468] 60% LTV ,increasing by 13bps from 5.00% to 5.13%, product fee £995 ,cashback £350

First Time Buyer

Residential

Rate Changes

2 year fixed rate First Time Buyer

[FO397897] 85% LTV ,increasing by 5bps from 5.47% to 5.52%, product fee £0 ,cashback £250

[FO397946] 85% LTV ,increasing by 3bps from 5.23% to 5.26%, product fee £995 ,cashback £250

[FO397955] 90% LTV ,increasing by 6bps from 5.49% to 5.55%, product fee £0 ,cashback £250

[FO397900] 90% LTV ,increasing by 4bps from 5.28% to 5.32%, product fee £995 ,cashback £250

5 year fixed rate First Time Buyer

[FO397927] 85% LTV ,increasing by 1bps from 5.31% to 5.32%, product fee £0 ,cashback £250

[FO397926] 90% LTV ,increasing by 13bps from 5.34% to 5.47%, product fee £0 ,cashback £250

[FO397944] 90% LTV ,increasing by 4bps from 5.24% to 5.28%, product fee £995 ,cashback £250

Green Pur

Residential

Rate Changes

2 year fixed rate Purchase

[FO397951] 60% LTV ,increasing by 5bps from 4.87% to 4.92%, product fee £995

[FO397932] 75% LTV ,increasing by 4bps from 5.04% to 5.08%, product fee £995

[FO397937] 85% LTV ,increasing by 3bps from 5.18% to 5.21%, product fee £995

5 year fixed rate Purchase

[FO397824] 60% LTV ,increasing by 11bps from 4.87% to 4.98%, product fee £995

[FO397849] 75% LTV ,increasing by 6bps from 4.99% to 5.05%, product fee £995

Green Remo

Residential

Rate Changes

2 year fixed rate Remortgage

[FO397459] 60% LTV ,increasing by 4bps from 4.94% to 4.98%, product fee £995

[FO397875] 75% LTV ,increasing by 1bps from 5.12% to 5.13%, product fee £995

5 year fixed rate Remortgage

[FO397550] 60% LTV ,increasing by 1bps from 4.98% to 4.99%, product fee £995

[FO397652] 75% LTV ,increasing by 3bps from 5.08% to 5.11%, product fee £995

[FO397646] 85% LTV ,increasing by 8bps from 5.24% to 5.32%, product fee £995

Green Remo No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO397462] 60% LTV ,increasing by 4bps from 4.94% to 4.98%, product fee £995 ,cashback £350

[FO397880] 75% LTV ,increasing by 1bps from 5.12% to 5.13%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO397549] 60% LTV ,increasing by 1bps from 4.98% to 4.99%, product fee £995 ,cashback £350

[FO397656] 75% LTV ,increasing by 3bps from 5.08% to 5.11%, product fee £995 ,cashback £350

[FO397651] 85% LTV ,increasing by 8bps from 5.24% to 5.32%, product fee £995 ,cashback £350

Help to Buy Shared Equity - Remo

Residential

Rate Changes

2 year fixed rate Remortgage H2B Shared Equity

[FO397655] 60% LTV ,increasing by 5bps from 5.48% to 5.53%, product fee £0 ,cashback £500

[FO397456] 60% LTV ,increasing by 4bps from 5.14% to 5.18%, product fee £995 ,cashback £500

[FO397861] 75% LTV ,increasing by 2bps from 5.62% to 5.64%, product fee £0 ,cashback £500

[FO397885] 75% LTV ,increasing by 1bps from 5.32% to 5.33%, product fee £995 ,cashback £500

5 year fixed rate Remortgage H2B Shared Equity

[FO397831] 60% LTV ,increasing by 9bps from 5.34% to 5.43%, product fee £0 ,cashback £500

[FO397543] 60% LTV ,increasing by 1bps from 5.18% to 5.19%, product fee £995 ,cashback £500

[FO397650] 75% LTV ,increasing by 3bps from 5.28% to 5.31%, product fee £995 ,cashback £500

High Value - Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO397934] 60% LTV ,increasing by 5bps from 5.02% to 5.07%, product fee £995

[FO397935] 75% LTV ,increasing by 4bps from 5.19% to 5.23%, product fee £995

[FO397939] 80% LTV ,increasing by 5bps from 5.30% to 5.35%, product fee £995

[FO397958] 85% LTV ,increasing by 3bps from 5.33% to 5.36%, product fee £995

5 year fixed rate Purchase

[FO397820] 60% LTV ,increasing by 11bps from 5.02% to 5.13%, product fee £995

[FO397930] 75% LTV ,increasing by 6bps from 5.14% to 5.20%, product fee £995

[FO397688] 80% LTV ,increasing by 5bps from 5.21% to 5.26%, product fee £995

High Value - Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO397457] 60% LTV ,increasing by 4bps from 5.09% to 5.13%, product fee £995 ,cashback £350

[FO397882] 75% LTV ,increasing by 1bps from 5.27% to 5.28%, product fee £995 ,cashback £350

[FO397555] 80% LTV ,increasing by 3bps from 5.36% to 5.39%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO397547] 60% LTV ,increasing by 1bps from 5.13% to 5.14%, product fee £995 ,cashback £350

[FO397654] 75% LTV ,increasing by 3bps from 5.23% to 5.26%, product fee £995 ,cashback £350

[FO397673] 80% LTV ,increasing by 9bps from 5.37% to 5.46%, product fee £995 ,cashback £350

[FO397674] 85% LTV ,increasing by 8bps from 5.39% to 5.47%, product fee £995 ,cashback £350

Purchase

Residential

Rate Changes

2 year fixed rate Purchase

[FO397898] 60% LTV ,increasing by 11bps from 5.16% to 5.27%, product fee £0

[FO397947] 60% LTV ,increasing by 5bps from 4.92% to 4.97%, product fee £995

[FO397945] 60% LTV ,increasing by 5bps from 4.87% to 4.92%, product fee £1495

[FO397957] 75% LTV ,increasing by 10bps from 5.29% to 5.39%, product fee £0

[FO397949] 75% LTV ,increasing by 4bps from 5.09% to 5.13%, product fee £995

[FO397943] 75% LTV ,increasing by 4bps from 5.04% to 5.08%, product fee £1495

[FO397677] 80% LTV ,increasing by 9bps from 5.43% to 5.52%, product fee £0

[FO397941] 80% LTV ,increasing by 5bps from 5.20% to 5.25%, product fee £995

[FO397948] 80% LTV ,increasing by 5bps from 5.15% to 5.20%, product fee £1495

[FO397896] 85% LTV ,increasing by 5bps from 5.47% to 5.52%, product fee £0

[FO397956] 85% LTV ,increasing by 3bps from 5.23% to 5.26%, product fee £995

[FO397938] 85% LTV ,increasing by 3bps from 5.18% to 5.21%, product fee £1495

[FO397942] 90% LTV ,increasing by 6bps from 5.49% to 5.55%, product fee £0

[FO397901] 90% LTV ,increasing by 4bps from 5.28% to 5.32%, product fee £995

5 year fixed rate Purchase

[FO397953] 60% LTV ,increasing by 12bps from 5.05% to 5.17%, product fee £0

[FO397822] 60% LTV ,increasing by 11bps from 4.92% to 5.03%, product fee £995

[FO397823] 60% LTV ,increasing by 11bps from 4.87% to 4.98%, product fee £1495

[FO397836] 75% LTV ,increasing by 6bps from 5.19% to 5.25%, product fee £0

[FO397847] 75% LTV ,increasing by 6bps from 5.04% to 5.10%, product fee £995

[FO397848] 75% LTV ,increasing by 6bps from 4.99% to 5.05%, product fee £1495

[FO397819] 80% LTV ,increasing by 3bps from 5.27% to 5.30%, product fee £0

[FO397689] 80% LTV ,increasing by 5bps from 5.11% to 5.16%, product fee £995

[FO397686] 80% LTV ,increasing by 5bps from 5.06% to 5.11%, product fee £1495

[FO397936] 85% LTV ,increasing by 1bps from 5.31% to 5.32%, product fee £0

[FO397933] 90% LTV ,increasing by 13bps from 5.34% to 5.47%, product fee £0

[FO397952] 90% LTV ,increasing by 4bps from 5.24% to 5.28%, product fee £995

[FO397940] 95% LTV ,increasing by 10bps from 5.68% to 5.78%, product fee £0

Remortgage

Residential

Rate Changes

2 year fixed rate Remortgage

[FO397665] 60% LTV ,increasing by 5bps from 5.33% to 5.38%, product fee £0

[FO397455] 60% LTV ,increasing by 4bps from 4.99% to 5.03%, product fee £995

[FO397458] 60% LTV ,increasing by 4bps from 4.94% to 4.98%, product fee £1495

[FO397865] 75% LTV ,increasing by 2bps from 5.47% to 5.49%, product fee £0

[FO397879] 75% LTV ,increasing by 1bps from 5.17% to 5.18%, product fee £995

[FO397878] 75% LTV ,increasing by 1bps from 5.12% to 5.13%, product fee £1495

[FO397859] 80% LTV ,increasing by 5bps from 5.65% to 5.70%, product fee £0

[FO397551] 80% LTV ,increasing by 3bps from 5.26% to 5.29%, product fee £995

[FO397548] 80% LTV ,increasing by 3bps from 5.21% to 5.24%, product fee £1495

[FO397868] 85% LTV ,increasing by 7bps from 5.65% to 5.72%, product fee £0

[FO397858] 90% LTV ,increasing by 6bps from 5.74% to 5.80%, product fee £0

[FO397630] 90% LTV ,increasing by 5bps from 5.39% to 5.44%, product fee £995

5 year fixed rate Remortgage

[FO397829] 60% LTV ,increasing by 9bps from 5.19% to 5.28%, product fee £0

[FO397545] 60% LTV ,increasing by 1bps from 5.03% to 5.04%, product fee £995

[FO397544] 60% LTV ,increasing by 1bps from 4.98% to 4.99%, product fee £1495

[FO397666] 75% LTV ,increasing by 3bps from 5.13% to 5.16%, product fee £995

[FO397672] 75% LTV ,increasing by 3bps from 5.08% to 5.11%, product fee £1495

[FO397671] 80% LTV ,increasing by 9bps from 5.27% to 5.36%, product fee £995

[FO397653] 80% LTV ,increasing by 9bps from 5.22% to 5.31%, product fee £1495

[FO397876] 85% LTV ,increasing by 3bps from 5.47% to 5.50%, product fee £0

[FO397649] 85% LTV ,increasing by 8bps from 5.29% to 5.37%, product fee £995

[FO397647] 85% LTV ,increasing by 8bps from 5.24% to 5.32%, product fee £1495

[FO397856] 90% LTV ,increasing by 10bps from 5.30% to 5.40%, product fee £995

Remortgage No Free Legal

Residential

Rate Changes

2 year fixed rate Remortgage

[FO397645] 60% LTV ,increasing by 5bps from 5.33% to 5.38%, product fee £0 ,cashback £350

[FO397461] 60% LTV ,increasing by 4bps from 4.99% to 5.03%, product fee £995 ,cashback £350

[FO397460] 60% LTV ,increasing by 4bps from 4.94% to 4.98%, product fee £1495 ,cashback £350

[FO397867] 75% LTV ,increasing by 2bps from 5.47% to 5.49%, product fee £0 ,cashback £350

[FO397881] 75% LTV ,increasing by 1bps from 5.17% to 5.18%, product fee £995 ,cashback £350

[FO397887] 75% LTV ,increasing by 1bps from 5.12% to 5.13%, product fee £1495 ,cashback £350

[FO397862] 80% LTV ,increasing by 5bps from 5.65% to 5.70%, product fee £0 ,cashback £350

[FO397546] 80% LTV ,increasing by 3bps from 5.26% to 5.29%, product fee £995 ,cashback £350

[FO397554] 80% LTV ,increasing by 3bps from 5.21% to 5.24%, product fee £1495 ,cashback £350

[FO397860] 85% LTV ,increasing by 7bps from 5.65% to 5.72%, product fee £0 ,cashback £350

[FO397863] 90% LTV ,increasing by 6bps from 5.74% to 5.80%, product fee £0 ,cashback £350

[FO397629] 90% LTV ,increasing by 5bps from 5.39% to 5.44%, product fee £995 ,cashback £350

5 year fixed rate Remortgage

[FO397833] 60% LTV ,increasing by 9bps from 5.19% to 5.28%, product fee £0 ,cashback £350

[FO397552] 60% LTV ,increasing by 1bps from 5.03% to 5.04%, product fee £995 ,cashback £350

[FO397553] 60% LTV ,increasing by 1bps from 4.98% to 4.99%, product fee £1495 ,cashback £350

[FO397668] 75% LTV ,increasing by 3bps from 5.13% to 5.16%, product fee £995 ,cashback £350

[FO397663] 75% LTV ,increasing by 3bps from 5.08% to 5.11%, product fee £1495 ,cashback £350

[FO397660] 80% LTV ,increasing by 9bps from 5.27% to 5.36%, product fee £995 ,cashback £350

[FO397669] 80% LTV ,increasing by 9bps from 5.22% to 5.31%, product fee £1495 ,cashback £350

[FO397877] 85% LTV ,increasing by 3bps from 5.47% to 5.50%, product fee £0 ,cashback £350

[FO397659] 85% LTV ,increasing by 8bps from 5.29% to 5.37%, product fee £995 ,cashback £350

[FO397664] 85% LTV ,increasing by 8bps from 5.24% to 5.32%, product fee £1495 ,cashback £350

[FO397864] 90% LTV ,increasing by 10bps from 5.30% to 5.40%, product fee £995 ,cashback £350

Shared Equity

Residential

Rate Changes

2 year fixed rate Purchase Shared Equity

[FO397899] 60% LTV ,increasing by 11bps from 5.31% to 5.42%, product fee £0

[FO397925] 60% LTV ,increasing by 5bps from 5.07% to 5.12%, product fee £995 ,cashback £250

[FO397950] 75% LTV ,increasing by 10bps from 5.44% to 5.54%, product fee £0

[FO397928] 75% LTV ,increasing by 4bps from 5.24% to 5.28%, product fee £995 ,cashback £250

[FO397967] 85% LTV ,increasing by 5bps from 5.62% to 5.67%, product fee £0

[FO397968] 85% LTV ,increasing by 3bps from 5.38% to 5.41%, product fee £995 ,cashback £250

[FO397970] 90% LTV ,increasing by 6bps from 5.64% to 5.70%, product fee £0

[FO397971] 90% LTV ,increasing by 4bps from 5.43% to 5.47%, product fee £995 ,cashback £250

5 year fixed rate Purchase Shared Equity

[FO397929] 60% LTV ,increasing by 12bps from 5.20% to 5.32%, product fee £0

[FO397821] 60% LTV ,increasing by 11bps from 5.07% to 5.18%, product fee £995 ,cashback £250

[FO397837] 75% LTV ,increasing by 6bps from 5.34% to 5.40%, product fee £0

[FO397845] 75% LTV ,increasing by 6bps from 5.19% to 5.25%, product fee £995 ,cashback £250

[FO397969] 85% LTV ,increasing by 1bps from 5.46% to 5.47%, product fee £0

[FO397972] 90% LTV ,increasing by 13bps from 5.49% to 5.62%, product fee £0

[FO397973] 90% LTV ,increasing by 4bps from 5.39% to 5.43%, product fee £995 ,cashback £250

End dates

2 Year End Dates Moving from 2029-02-28 to 2029-03-31

5 Year End Dates Moving from 2032-02-29 to 2032-03-31