

Rates effective from 23 April 2024

**Intermediary Mortgage Rates**  
Existing Customer

Product	Mortgage Type	LTV	Rate	Product Fee	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Maximum Loan	Product Code
<b>Core Range</b>													
2 Yr Fixed	Switcher	60%	4.79%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45826
2 Yr Fixed	Switcher	60%	4.99%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45827
2 Yr Fixed	Switcher	60%	5.15%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45830
2 Yr Tracker	Switcher	60%	5.74% (0.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	TO6936
2 Yr Tracker	Switcher	60%	6.18% (0.93% above NW base rate)	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	TO6935
5 Yr Fixed	Switcher	60%	4.49%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45832
5 Yr Fixed	Switcher	60%	4.59%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45831
5 Yr Fixed	Switcher	60%	4.69%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO45829
2 Yr Fixed	Switcher	75%	4.94%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO45822
2 Yr Fixed	Switcher	75%	5.25%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO45823
2 Yr Tracker	Switcher	75%	5.89% (0.64% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	TO6903
2 Yr Tracker	Switcher	75%	6.18% (0.93% above NW base rate)	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	TO6909
5 Yr Fixed	Switcher	75%	4.74%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO45838
5 Yr Fixed	Switcher	75%	4.94%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO45839
2 Yr Fixed	Switcher	80%	5.59%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45837
2 Yr Fixed	Switcher	80%	5.99%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45824
2 Yr Tracker	Switcher	80%	5.94% (0.69% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	TO6933
2 Yr Tracker	Switcher	80%	6.29% (1.04% above NW base rate)	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	TO6937
5 Yr Fixed	Switcher	80%	5.14%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45825
5 Yr Fixed	Switcher	80%	5.34%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45833
2 Yr Fixed	Switcher	85%	5.69%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45835
2 Yr Fixed	Switcher	85%	6.04%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45834
2 Yr Tracker	Switcher	85%	5.99% (0.74% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	TO6938
2 Yr Tracker	Switcher	85%	6.34% (1.09% above NW base rate)	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	TO6932
5 Yr Fixed	Switcher	85%	5.19%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45828
5 Yr Fixed	Switcher	85%	5.39%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO45836
2 Yr Fixed	Switcher	90%	5.84%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45658
2 Yr Fixed	Switcher	90%	6.19%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45704
2 Yr Tracker	Switcher	90%	6.18% (0.93% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	TO6930
2 Yr Tracker	Switcher	90%	6.38% (1.13% above NW base rate)	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	TO6931
5 Yr Fixed	Switcher	90%	5.34%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45684
5 Yr Fixed	Switcher	90%	5.48%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45441
2 Yr Fixed	Switcher	100%	6.04%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45709
2 Yr Fixed	Switcher	100%	6.44%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO45695
<b>B2L</b>													
2 Yr Fixed	BTL Switcher	60%	4.99%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45701
2 Yr Fixed	BTL Switcher	60%	5.39%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45759
5 Yr Fixed	BTL Switcher	60%	4.64%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45643
5 Yr Fixed	BTL Switcher	60%	4.84%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45601
2 Yr Fixed	BTL Switcher	75%	5.09%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45673
2 Yr Fixed	BTL Switcher	75%	5.49%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45613
5 Yr Fixed	BTL Switcher	75%	4.69%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45752
5 Yr Fixed	BTL Switcher	75%	4.94%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45753
2 Yr Fixed	BTL Switcher	90%	6.09%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO45677

Product Range Additional Information

**Additional Information**

NatWest Base Rate: 5.25%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 31/08/2025	31/08/2026
	2	0.75% Until 31/08/2026	
5 Yr Fixed	1	4.5% Until 31/08/2025	31/08/2029
	2	4.25% Until 31/08/2026	
	3	4% Until 31/08/2027	
	4	2.5% Until 31/08/2028	
	5	1% Until 31/08/2029	
2 Yr Tracker	1	0.5% Until 31/08/2025	31/08/2026
	2	0.25% Until 31/08/2026	