

Loan to Income **information**

Only for use by mortgage intermediaries



NatWest

Capital and Interest

Loan to Value	Income Band				
	Sole/Joint <£39,999	Sole £40,000–£74,999/Joint £40,000– £99,999		Sole £75,000+/Joint £100,000+	
	LTI cap	Higher score LTI cap	Lower score LTI cap	Higher score LTI cap	Lower score LTI cap
<=65%	4.45	5.00	5.00	5.50	5.50
<=75%	4.45	5.00	5.00	5.50	5.50
<=85%	4.45	5.00	4.45	5.50	4.45
<=90%	4.45	5.00	4.45	5.50	4.45
<=95%	4.00	4.45	4.00	4.45	4.00

Interest Only or Mixed	
Loan to Value	Income band
	Sole £75,000+/Joint £100,000+
	LTI cap
<=75%	5.00

TOMORROW BEGINS TODAY

