

compl	etion)	comp	letion)	Only)		Prime Residential	Legacy Residential	Additional Information
Buy to Let	<u>HMO</u>	Buy to Let	<u>HMO</u>	Buy to Let	HMO			

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Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.84%	3% of Loan Amount	MR6 currently 8.49% Variable	7.8% APRC	B26542
55%	4.44%	£3995	MR6 currently 8.49% Variable	8.2% APRC	B26543

Only)

Buy to Let

HMO

Prime Residential

Maximum LTV	Initial Rate	Product Fee	Rate for the remainder of the mortgage term, currently:	Comparison	Product code
55%	3.84%	3% of Loan Amount	MR6 currently 8.49% Variable	7.8% APRC	B26542
55%	4.44%	£3995	MR6 currently 8.49% Variable	8.2% APRC	B26543
55%	4.69%	£1495	MR6 currently 8.49% Variable	8.1% APRC	B26544
55%	5.19%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26545
65%	3.84%	3% of Loan Amount	MR6 currently 8.49% Variable	7.8% APRC	B26546
65%	4.44%	£3995	MR6 currently 8.49% Variable	8.0% APRC	B26547
65%	4.69%	£1495	MR6 currently 8.49% Variable	8.1% APRC	B26548
65%	5.19%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26549
75%	3.99%	3% of Loan Amount	MR7 currently 8.99% Variable	8.2% APRC	B26550
75%	4.59%	£3995	MR7 currently 8.99% Variable	8.5% APRC	B26551
75%	4.84%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26552
75%	5.29%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26553
80%	4.99%	2% of Loan Amount	MR8 currently 8.99% Variable	8.5% APRC	B26554
80%	5.99%	£0	MR8 currently 8.99% Variable	8.7% APRC	B26555
None	6.19%	£0	MR8 currently 8.99% Variable	8.8% APRC	B26556

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (10+ properties at

completion)

Buy to Let

HMO

Portfolio Size (0-10 properties at

completion)

FRC: 2% until 31/10/2025* then 1% until 31/10/2026*

HMO

Buy to Let

Buy to Let

2 Year Fixed

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Additional Information

Legacy Residential



Only)

Buy to Let

Product Fee

3% of Loan Amount

£1495

f0

3% of Loan Amount

f1495

£0

HMO

Followed by TMW Managed

Rate for the remainder of the

mortgage term, currently:

MR6 currently 8.49% Variable

MR6 currently 8.49% Variable

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

Prime Residential

Legacy Residential

The overall Cost for

Comparison

7.4% APRC

7.7% APRC

7.8% APRC

7.8% APRC

8.1% APRC

8.1% APRC

Product Switch Rate Guide 30/08/2024

Portfolio Size (0-10 properties at

completion)

Maximum LTV

65%

65%

65%

75%

75%

75%

НМО

ERC: 3% until 31/10/2025*, then 2% until 31/10/2026*, then 1% until 31/10/2027*,

Buy to Let

Buy to Let

3 Year Fixed

stated) is £1,500,000

Portfolio Size (10+ properties at

completion)

Buy to Let

Initial Rate

3.89%

4.59%

5.04%

3.94%

4.74%

5.14%

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

НМО

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise

Additional Information

Product code

B30373

B30374

B30375

B30376

B30377

B30378

	letion)	<u>compl</u>	etion)	Or	Only)		Legacy Residential	Additional Information
Buy to Let	<u>HMO</u>	Buy to Let	<u>HMO</u>	Buy to Let	<u>HMO</u>			

Buy to Let

Portfolio Size (0-10 properties at

Product Switch Rate Guide 30/08/2024

5 Year Fixed

ERC: 5% until $31/10/2026^*$, then 4% until $31/10/2027^*$, then 3% until $31/10/2028^*$, then 1% until $31/10/2029^*$

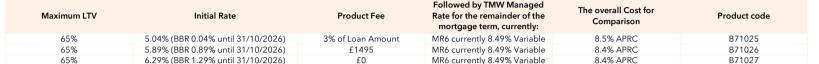
Portfolio Size (10+ properties at

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.89%	3% of Loan Amount	MR6 currently 8.49% Variable	6.7% APRC	B93777
55%	4.19%	£3995	MR6 currently 8.49% Variable	7.0% APRC	B93778
55%	4.34%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93779
55%	4.54%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93780
65%	3.89%	3% of Loan Amount	MR6 currently 8.49% Variable	6.7% APRC	B93781
65%	4.19%	£3995	MR6 currently 8.49% Variable	7.0% APRC	B93782
65%	4.34%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93783
65%	4.54%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93784
75%	3.89%	3% of Loan Amount	MR7 currently 8.99% Variable	7.0% APRC	B93785
75%	4.19%	£3995	MR7 currently 8.99% Variable	7.3% APRC	B93786
75%	4.34%	£1495	MR7 currently 8.99% Variable	7.2% APRC	B93787
75%	4.64%	£0	MR7 currently 8.99% Variable	7.3% APRC	B93788
80%	4.99%	2% of Loan Amount	MR8 currently 8.99% Variable	7.5% APRC	B93789
80%	5.39%	£0	MR8 currently 8.99% Variable	7.7% APRC	B93790
None	5.49%	£O	MR8 currently 8.99% Variable	7.7% APRC	B93791

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

1Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.



Only)

Buy to Let

3% of Loan Amount

f1495

£0

HMO

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

Prime Residential

Legacy Residential

8.9% APRC

8.9% APRC

8.9% APRC

Product Switch Rate Guide 30/08/2024

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

6

Additional Information

B71028

B71029

B71030

Buy to Let

Buy to Let

2 Year Tracker | Benefit: 1Switch to Fix

Portfolio Size (0-10 properties at

completion)

FRC: 0.75% until 31/10/2025, 0.5% until 31/10/2026

75%

75%

75%

НМО

Portfolio Size (10+ properties at

completion)

Buy to Let

5.14% (BBR 0.14% until 31/10/2026)

5.99% (BBR 0.99% until 31/10/2026)

6.39% (BBR 1.39% until 31/10/2026)

НМО



Only)

Buy to Let

Product Fee

£0

HMO

Followed by TMW Managed

Rate for the remainder of the

mortgage term, currently:

MR6 currently 8.49% Variable

Prime Residential

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (10+ properties at

completion)

Buy to Let

Initial Rate

8.49%

HMO

Portfolio Size (0-10 properties at

completion)

НМО

Buy to Let

ERC: None

Buy to Let

Lifetime Variable

Maximum LTV

65%

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without baying to pay any early repayment charges. This isn't available if the whole loan is being regain.

Additional Information

Product code

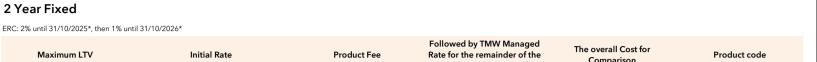
B08232

Legacy Residential

The overall Cost for

Comparison

8.9% APRC



Only)

НМО

Buy to Let

Prime Residential

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.79%	3% of Loan Amount	MR7 currently 8.99% Variable	8.4% APRC	T20393
75%	5.89%	£1495	MR7 currently 8.99% Variable	8.8% APRC	T20394
75%	6.79%	£0	MR7 currently 8.99% Variable	8.9% APRC	T20395
None	6.99%	£0	MR8 currently 8.99% Variable	9.0% APRC	T20396

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (10+ properties at

completion)

HMO

Buy to Let

Portfolio Size (0-10 properties at

completion)

Buy to Let

НМО

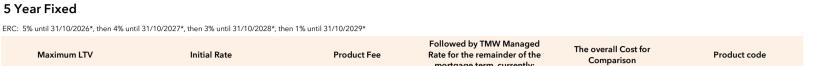
Houses of Multiple Occupation

₁Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Additional Information

Legacy Residential



Only)

НМО

Buy to Let

Prime Residential

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.5% APRC	T90526
75%	5.59%	£1495	MR7 currently 8.99% Variable	7.8% APRC	T90527
75%	5.89%	£0	MR7 currently 8.99% Variable	7.9% APRC	T90528
None	5.99%	£0	MR8 currently 8.99% Variable	7.9% APRC	T90529

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (10+ properties at

completion)

HMO

Buy to Let

Portfolio Size (0-10 properties at

completion)

Buy to Let

НМО

Houses of Multiple Occupation

₁Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Additional Information

Legacy Residential

Comparison mortgage term, currently: 75% 3.99% 8.2% APRC Q20716 3% of Loan Amount MR7 currently 8.99% Variable 75% 4.84% £1495 MR7 currently 8.99% Variable 8.5% APRC Q20717 75% 5.29% f0 MR7 currently 8.99% Variable 8.5% APRC O20718

Limited Company (Single properties

Only)

НМО

Followed by TMW Managed

Rate for the remainder of the

MR8 currently 8.99% Variable

MR8 currently 8.99% Variable

MR8 currently 8.99% Variable

Buy to Let

Product Fee

2% of Loan Amount

f0

£0

Prime Residential

Legacy Residential

The overall Cost for

8.5% APRC

8.7% APRC

8.8% APRC

Product Switch Rate Guide 30/08/2024

Portfolio Size (0-10 properties at

completion)

Maximum LTV

80%

80%

None

HMO

Large Porfolio: Buy to Let

ERC: 2% until 31/10/2025*, then 1% until 31/10/2026*

Buy to Let

2 Year Fixed

stated) is £1,500,000

Portfolio Size (10+ properties at

completion)

HMO

Buy to Let

Initial Rate

4.99%

5.99%

6.19%

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise)

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Additional Information

Product code

Q20719

O20720

Q20721

Maximum LTV Initial Rate **Product Fee** Rate for the remainder of the Product code Comparison mortgage term, currently: 75% 3.89% 7.0% APRC Q90735 3% of Loan Amount MR7 currently 8.99% Variable 75% 4.34% £1495 MR7 currently 8.99% Variable 7.2% APRC Q90736 75% 4.64% f0 MR7 currently 8.99% Variable 7.3% APRC O90737

Limited Company (Single properties

Only)

НМО

Followed by TMW Managed

MR8 currently 8.99% Variable

MR8 currently 8.99% Variable

MR8 currently 8.99% Variable

Buy to Let

2% of Loan Amount

f0

£0

Prime Residential

The overall Cost for

7.5% APRC

7.7% APRC

7.7% APRC

Legacy Residential

Product Switch Rate Guide 30/08/2024

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (10+ properties at

completion)

HMO

Buy to Let

4.99%

5.39%

5.49%

ERC: 5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 1% until 31/10/2029*

Portfolio Size (0-10 properties at

completion)

80%

80%

None

HMO

Large Porfolio: Buy to Let

Buy to Let

5 Year Fixed

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid

or security released.

Additional Information

Q90738

O90739

Q90740

ERC: 2% until 31/10/2025*, then 1% until 31/10/2026*

Buy to Let

Limited Company (Single properties

Only)

НМО

Prime Residential

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.79%	3% of Loan Amount	MR7 currently 8.99% Variable	8.4% APRC	TQ2158
75%	5.89%	£1495	MR7 currently 8.99% Variable	8.8% APRC	TQ2159
75%	6.79%	£0	MR7 currently 8.99% Variable	8.9% APRC	TQ2160
None	6.99%	£0	MR8 currently 8.99% Variable	9.0% APRC	TQ2161

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (10+ properties at

completion)

Buy to Let

Large Portfolio: Houses of Multiple Occupation

НМО

Portfolio Size (0-10 properties at

completion)

НМО

Buy to Let

2 Year Fixed

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid

or security released.

Additional Information

Legacy Residential

Only)

НМО

Buy to Let

Prime Residential

Large Portfolio: Houses of Multiple Occupation **5 Year Fixed**

Buy to Let

Portfolio Size (10+ properties at

completion)

НМО

Buy to Let

Portfolio Size (0-10 properties at

completion)

НМО

ERC: 5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 1% until 31/10/2029*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.5% APRC	TQ9170
75%	5.59%	£1495	MR7 currently 8.99% Variable	7.8% APRC	TQ9171
75%	5.89%	£0	MR7 currently 8.99% Variable	7.9% APRC	TQ9172
None	5.99%	£0	MR8 currently 8.99% Variable	7.9% APRC	TQ9173

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

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You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Additional Information

Legacy Residential

2 Year Fixed

НМО

Limited Company: Buy to Let

ERC: 2% until 31/10/2025*, then 1% until 31/10/2026*

Buy to Let

Portfolio Size (0-10 properties at

completion)

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.79%	3% of Loan Amount	MR7 currently 8.99% Variable	8.4% APRC	W20699
75%	5.29%	£3995	MR7 currently 8.99% Variable	8.7% APRC	W20700
75%	5.89%	£1495	MR7 currently 8.99% Variable	8.8% APRC	W20701
75%	6.49%	£0	MR7 currently 8.99% Variable	8.8% APRC	W20702
80%	5.99%	2% of Loan Amount	MR8 currently 8.99% Variable	8.7% APRC	W20703
80%	6.89%	£0	MR8 currently 8.99% Variable	8.9% APRC	W20704
None	6.99%	£0	MR8 currently 8.99% Variable	9.0% APRC	W20705

Limited Company (Single properties

Only)

НМО

Buy to Let

Prime Residential

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (10+ properties at

completion)

НМО

Buy to Let

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid

or security released.

Additional Information

Legacy Residential

70% 5.59% £1495 MR7 currently 8.99% Variable 7.8% APRC W90849 70% 5 74% fΩ MR7 currently 8.99% Variable 7.8% APRC W90850 75% 4.99% 3% of Loan Amount MR7 currently 8.99% Variable 7.5% APRC W90851

mortgage term, currently: 70% 4.59% 5% of Loan Amount MR7 currently 8.99% Variable 7.3% APRC

Portfolio Size (10+ properties at

completion)

Buy to Let

5.99%

ERC: 5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 1% until 31/10/2029*

HMO

Portfolio Size (0-10 properties at

completion)

None

Buy to Let

5 Year Fixed

HMO

Limited Company: Buy to Let

Followed by TMW Managed The overall Cost for Maximum LTV Initial Rate Product Fee Rate for the remainder of the Product code Comparison W90846 70% 4.99% 3% of Loan Amount MR7 currently 8.99% Variable 7.5% APRC W90847 70% 5.34% f3995 MR7 currently 8.99% Variable 7.9% APRC W90848 75% 5.34% f3995 MR7 currently 8.99% Variable 7.9% APRC W90852 5.59% £1495 75% MR7 currently 8.99% Variable 7.8% APRC W90853 75% 5.74% £0 MR7 currently 8.99% Variable 7.8% APRC W90854 80% 5.59% 2% of Loan Amount MR8 currently 8.99% Variable 7.7% APRC W90855 80% 5.99% f0 MR8 currently 8.99% Variable 7.9% APRC W90856

Limited Company (Single properties Only)

HMO

MR8 currently 8.99% Variable

Buy to Let

Prime Residential

7.9% APRC

Legacy Residential

Product Switch Rate Guide 30/08/2024

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

£0

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1.500.000

You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Additional Information

W90857

2 Year Tracker | Benefit: 1Switch to Fix ERC: 0.75% until 31/10/2025. 0.5% until 31/10/2026 Followed by TMW Managed

Buy to Let

Limited Company (Single properties Only)

НМО

Prime Residential

Legacy Residential

Product Switch Rate Guide 30/08/2024

The overall Cost for Maximum LTV Initial Rate **Product Fee** Rate for the remainder of the Product code Comparison mortgage term, currently: MR7 currently 8.99% Variable 75% 5.99% (BBR 0.99% until 31/10/2026) 3% of Loan Amount 9.1% APRC W70046

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (10+ properties at

completion)

HMO

Buy to Let

Portfolio Size (0-10 properties at

completion)

Buy to Let

HMO

Limited Company: Buy to Let

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1.500.000 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid

or security released.

Additional Information

None 6.99% £0 MR8 currently 8.99% Variable 9.0% APRC WT2181

Limited Company (Single properties Only)

НМО

Followed by TMW Managed

Rate for the remainder of the

mortgage term, currently:

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

Buy to Let

Product Fee

3% of Loan Amount

£1495

£0

Prime Residential

The overall Cost for

Comparison

8.4% APRC

8.8% APRC

8.9% APRC

Legacy Residential

Product Switch Rate Guide 30/08/2024

Portfolio Size (0-10 properties at

completion)

Maximum LTV

75%

75%

75%

ERC: 2% until 31/10/2025*, then 1% until 31/10/2026*

HMO

Buy to Let

2 Year Fixed

Portfolio Size (10+ properties at

completion)

Buy to Let **Limited Company: Houses of Multiple Occupation**

Initial Rate

4.79%

5.89%

6.79%

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

HMO

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid

or security released.

Additional Information

Product code

WT2178

WT2179

WT2180

Buy to Let

Product Fee

3% of Loan Amount

£1495

£0

£0

НМО

Followed by TMW Managed

Rate for the remainder of the

mortgage term, currently:

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR8 currently 8.99% Variable

Prime Residential

The overall Cost for

Comparison

7.5% APRC

7.8% APRC

7.9% APRC

7.9% APRC

Legacy Residential

Product Switch Rate Guide 30/08/2024

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (0-10 properties at

completion)

Maximum LTV

75%

75%

75%

None

Buy to Let

5 Year Fixed

HMO

Portfolio Size (10+ properties at

completion)

Buy to Let **Limited Company: Houses of Multiple Occupation**

Initial Rate

4.99%

5.59%

5.89%

5.99%

ERC: 5% until 31/10/2026*, then 4% until 31/10/2027*, then 3% until 31/10/2028*, then 1% until 31/10/2029*

HMO

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or security released.

Additional Information

Product code

WT9192

WT9193

WT9194

WT9195

Portfolio Size (10+ properties at

completion)

HMO

Buy to Let

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (0-10 properties at

completion)

Prime Residential

ERC: 2% until 31/10/2025*, then 1% until 31/10/2026*

НМО

Buy to Let

2 Year Fixed

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
60%	4.92%	£0	MR5 currently 7.74% Variable	7.4% APRC	A20451
75%	5.05%	£0	MR5 currently 7.74% Variable	7.5% APRC	A20452
90%	5.65%	£0	MR5 currently 7.74% Variable	7.6% APRC	A20453
None	5.75%	£0	MR5 currently 7.74% Variable	7.6% APRC	A20454

Limited Company (Single properties

Only)

НМО

Buy to Let

Prime Residential

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 20% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Additional Information

Legacy Residential

The overall Cost for Maximum LTV Initial Rate **Product Fee** Rate for the remainder of the Product code Comparison mortgage term, currently: 60% 4.36% £0 MR5 currently 7.74% Variable A99153 6.5% APRC 75% 4.53% £0 MR5 currently 7.74% Variable 6.6% APRC A99154 90% £0 5.08% MR5 currently 7.74% Variable 6.8% APRC A99155

Limited Company (Single properties

Only)

НМО

Followed by TMW Managed

MR5 currently 7.74% Variable

Buy to Let

£0

Prime Residential

Additional Information

A99156

Legacy Residential

6.9% APRC

Product Switch Rate Guide 30/08/2024

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

Portfolio Size (10+ properties at

completion)

ERC: 5% until 31/10/2025*, then 4% until 31/10/2026*, then 3% until 31/10/2027*, then 2% until 31/10/2028*, then 1% until 31/10/2029*

5.29%

HMO

Buy to Let

Portfolio Size (0-10 properties at

completion)

Prime Residential

None

HMO

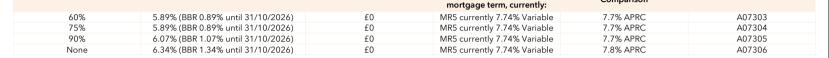
Buy to Let

5 Year Fixed

stated) is £1,500,000

You can make lump sum or regular overpayments of up to 20% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise



Only)

НМО

Followed by TMW Managed

Rate for the remainder of the

Buy to Let

Product Fee

Prime Residential

Portfolio Size (0-10 properties at

completion)

Prime Residential

Maximum LTV

HMO

2 Year Tracker | Benefit: 1Switch to Fix

Buy to Let

FRC: None

Portfolio Size (10+ properties at

completion)

HMO

Buy to Let

Initial Rate

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

₁Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 20% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid

or security released.

Additional Information

Product code

Legacy Residential

The overall Cost for

Comparison

60% 4.92% £0 MR2 currently 7.74% Variable 7.4% APRC J02625 75% 5.05% £0 MR2 currently 7.74% Variable 7.5% APRC J02626 90% £0 5.65% MR2 currently 7.74% Variable 7.6% APRC J02627 None 5.75% £0 MR2 currently 7.74% Variable 7.6% APRC J02628

Limited Company (Single properties

Only)

НМО

Followed by TMW Managed

Rate for the remainder of the

mortgage term, currently:

Buy to Let

Product Fee

Prime Residential

Legacy Residentia

The overall Cost for

Comparison

Product Switch Rate Guide 30/08/2024

Portfolio Size (0-10 properties at

completion)

Maximum LTV

Legacy Residential

ERC: 2% until 31/10/2025*, then 1% until 31/10/2026*

HMO

Buy to Let

2 Year Fixed

stated) is £1,500,000

Portfolio Size (10+ properties at

completion)

HMO

Buy to Let

Initial Rate

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise

You can make lump sum or regular overpayments of up to 20% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Additional Information

Product code

5 Year Fixed ERC: 5% until 31/10/2025*, then 4% until 31/10/2026*, then 3% until 31/10/2027*, then 2% until 31/10/2028*, then 1% until 31/10/2029*

Portfolio Size (0-10 properties at

completion)

Legacy Residential

НМО

Buy to Let

Buy to Let

Portfolio Size (10+ properties at

completion)

HMO

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
60%	4.36%	£0	MR2 currently 7.74% Variable	6.5% APRC	J19595
75%	4.53%	£0	MR2 currently 7.74% Variable	6.6% APRC	J19596
90%	5.08%	£0	MR2 currently 7.74% Variable	6.8% APRC	J19597
None	5.29%	£0	MR2 currently 7.74% Variable	6.9% APRC	J19598

Limited Company (Single properties

Only)

НМО

Buy to Let

Prime Residential

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property. 1 Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise

stated) is £1,500,000 You can make lump sum or regular overpayments of up to 20% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid

Additional Information

Legacy Residential



Only)

НМО

Followed by TMW Managed

Rate for the remainder of the

mortgage term, currently:

MR2 currently 7.74% Variable

MR2 currently 7.74% Variable

MR2 currently 7.74% Variable

MR2 currently 7.74% Variable

Buy to Let

Product Fee

f0

£0

£0

£0

Prime Residential

Legacy Residentia

The overall Cost for

Comparison

7.7% APRC

7.7% APRC

7.7% APRC

7.8% APRC

Product Switch Rate Guide 30/08/2024

Additional Information

Product code

J07028

J07029

J07030 J07031

Portfolio Size (0-10 properties at

completion)

Maximum LTV

60%

75%

90%

None

Legacy Residential

HMO

2 Year Tracker | Benefit: 1Switch to Fix

Buy to Let

ERC: None

Portfolio Size (10+ properties at

completion)

Buy to Let

Initial Rate

5.89% (BBR 0.89% until 31/10/2026)

5.89% (BBR 0.89% until 31/10/2026)

6.07% (BBR 1.07% until 31/10/2026)

6.34% (BBR 1.34% until 31/10/2026)

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

HMO

₁Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,500,000

You can make lump sum or regular overpayments of up to 20% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid

You can make lump sum or regular overpayments of up to 20% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

ERC: None

Followed by TMW Managed
Maximum LTV Initial Rate Product Fee Rate for the remainder of the Comparison Product code

Buy to Let

£0

Limited Company (Single properties

Only)

НМО

mortgage term, currently:

MR2 currently 7.74% Variable

Prime Residential

Portfolio Size (0-10 properties at

completion)

Legacy Residential

HMO

Buy to Let

Lifetime Variable

None

Portfolio Size (10+ properties at

completion)

НМО

Buy to Let

7.74%

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.

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stated) is £1,500,000
You can make lump sum or regular overpayments of up to 20% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Additional Information

J08015

Legacy Residential

8.1% APRC

Buy to Let

Additional information

Portfolio Size (10+ properties at

completion)

HMO

Buy to Let

Buy to let, Legacy Residential & Residential

HMO

Portfolio Size (0-10 properties at

completion)

Buy to Let

eligibility criteria. Eligibility for this range of products is subject to no current mortgage arrears. Customers subject to a Bankruptcy Order or Individual Voluntary Arrangement (IVA) are not eligible

Limited Company (Single properties

Only)

HMO

Residential

- to complete a product switch until their bankruptcy or IVA is discharged and the trustee has confirmed they no longer hold an interest in the mortgage.
- Product switches are subject to an automated valuation. This will be used to determine the current loan to value for the purposes of product selection. Results are based on the valuation of other properties in the same area and of a similar description and size. Please note, if switching Legacy Residential products, we will offer a product on the same basis as the original application.

The Mortgage Works (UK) plc (Company No.2222856) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. Most buy to let mortgages are not regulated by the Financial Conduct Authority. You can confirm our registration on the FCA's website (www.fca.org.uk).

The Mortgage Works (UK) plc also acts as agent and mortgage administrator for Derbyshire Home Loans Ltd (Company No. 2628265, FCA No. 302586) and for E-Mex Home Funding Ltd (Company No. 02124900, FCA No. 305370). All three companies are wholly owned subsidiaries of Nationwide Building Society, are registered in England and Wales with their registered office at Nationwide House, Pipers Way, Swindon, SN38 1NW and are authorised and regulated by the FCA. All information correct at time of publication. The Company reserves the right to withdraw any of the products at any time or to change or vary the actual rate quoted. The Mortgage Works reserves the right to change Bank of England Base Rate (BBR) tracked products within 60 days of a Bank of England rate change. Please note that for our mutual protection and to improve service standards, we may monitor and/or record telephone calls.

This guide is to be read in conjunction with the Lending Criteria | Telephone: 0345 600 31 31

Additional Information

Legacy

Contact us

Phone: 0345 605 40 40 9am to 5am, Monday to Friday

tmwdirect.co.uk

the mortgage works