



# Product Guide 07.08.2024

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to talk to us about any pre-lending criteria enquiries: [themortgageworks.co.uk/brokerchat](https://themortgageworks.co.uk/brokerchat)

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These rates are for intermediary use only and do not include APRCs which customers need when selecting a mortgage product. This product guide should not be shared with customers. Details of our APRCs can be found when applying for the product from your mortgage sourcing system.

Portfolio Size (0-10 properties at completion)			Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

## Index

- Buy to Let (0-10 properties at completion) 3 to 17
- Let to Buy (0-10 properties at completion) 18 to 19
- Houses in Multiple Occupation (0-10 properties at completion) 20 to 21
- Large Portfolio (Over 10 properties at completion) 22 to 32
  - Buy to Let 22 to 28
  - Let to Buy 29 to 30
  - Houses in Multiple Occupation 31 to 32
- Limited Company 33 to 38
  - Buy to Let 33 to 36
  - Houses in Multiple Occupation 37 to 38
- Additional Information 39 to 40

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Buy to Let

## 1 Year Fixed Purchase / Remortgage

Early Repayment Charge: 1.5% until 30/09/2025<sup>1</sup>

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%	4.19%	2% of Loan Amount	MR7 currently 8.99% Variable	9.1% APRC	B01303

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
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# Buy to Let

## 2 Year Fixed Purchase / Remortgage

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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
65%	3.49%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26496
65%	4.39%	£3995	MR6 currently 8.49% Variable	8.2% APRC	B26497
65%	4.59%	£1495	MR6 currently 8.49% Variable	8.1% APRC	B26498
65%	4.99%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26448
75%	3.59%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26499
75%	4.54%	£3995	MR7 currently 8.99% Variable	8.7% APRC	B26500
75%	4.74%	£1495	MR7 currently 8.99% Variable	8.6% APRC	B26501
75%	5.09%	£0	MR7 currently 8.99% Variable	8.6% APRC	B26452
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26395
80%	6.29%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26396

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Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Buy to Let

## 5 Year Fixed Purchase / Remortgage

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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	7.1% APRC	B93675
55%	4.19%	£3995	MR6 currently 8.49% Variable	7.1% APRC	B93676
55%	4.29%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93677
55%	4.49%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93678
65%	3.84%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B93679
65%	4.19%	£3995	MR6 currently 8.49% Variable	7.0% APRC	B93680
65%	4.29%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93681
65%	4.49%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93682
75%	3.84%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B93683
75%	4.24%	£3995	MR7 currently 8.99% Variable	7.3% APRC	B93684
75%	4.34%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B93685
75%	4.64%	£0	MR7 currently 8.99% Variable	7.4% APRC	B93686
80%	5.14%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B93570
80%	5.54%	£0	MR8 currently 8.99% Variable	7.8% APRC	B93571

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Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Buy to Let

## 2 Year Tracker | Benefits: Switch to Fix Purchase / Remortgage

Early Repayment Charge: 0.75% until 30/09/2025<sup>1</sup>, then 0.50% until 30/09/2026<sup>1</sup>

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
65%	5.69% (BBR +0.69% until 30/09/2026)	£1495	MR6 currently 8.49% Variable	8.4% APRC	B71013
65%	6.09% (BBR +1.09% until 30/09/2026)	£0	MR6 currently 8.49% Variable	8.4% APRC	B71014
75%	5.79% (BBR +0.79% until 30/09/2026)	£1495	MR7 currently 8.99% Variable	8.8% APRC	B71015
75%	6.19% (BBR +1.19% until 30/09/2026)	£0	MR7 currently 8.99% Variable	8.8% APRC	B71016

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Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Buy to Let

**1 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage**

Early Repayment Charge: 1.5% until 30/09/2025<sup>1</sup>

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%	4.59%	2% of Loan Amount	MR7 currently 8.99% Variable	9.1% APRC	B01304

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<sup>3</sup>Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Buy to Let

## 2 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup> Remortgage

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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
65%	3.84%	3% of Loan Amount	MR6 currently 8.49% Variable	8.2% APRC	B26455
65%	4.54%	£3995	MR6 currently 8.49% Variable	8.1% APRC	B26456
65%	4.79%	£1495	MR6 currently 8.49% Variable	8.1% APRC	B26457
65%	5.24%	£0	MR6 currently 8.49% Variable	8.2% APRC	B26458
75%	3.99%	3% of Loan Amount	MR7 currently 8.99% Variable	8.7% APRC	B26502
75%	4.74%	£3995	MR7 currently 8.99% Variable	8.7% APRC	B26460
75%	4.94%	£1495	MR7 currently 8.99% Variable	8.6% APRC	B26461
75%	5.34%	£0	MR7 currently 8.99% Variable	8.6% APRC	B26462

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Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
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# Buy to Let

## 5 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup> Remortgage

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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%	3.94%	3% of Loan Amount	MR6 currently 8.49% Variable	7.1% APRC	B93689
55%	4.29%	£3995	MR6 currently 8.49% Variable	7.1% APRC	B93690
55%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93691
55%	4.64%	£0	MR6 currently 8.49% Variable	7.1% APRC	B93692
65%	3.94%	3% of Loan Amount	MR6 currently 8.49% Variable	7.1% APRC	B93693
65%	4.29%	£3995	MR6 currently 8.49% Variable	7.1% APRC	B93694
65%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93695
65%	4.64%	£0	MR6 currently 8.49% Variable	7.1% APRC	B93696
75%	3.94%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B93697
75%	4.34%	£3995	MR7 currently 8.99% Variable	7.3% APRC	B93698
75%	4.39%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B93699
75%	4.74%	£0	MR7 currently 8.99% Variable	7.4% APRC	B93700

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Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Buy to Let

## 2 Year Tracker | Benefits: Free standard valuation and free standard legal fee<sup>3</sup> & Switch to Fix Remortgage

Early Repayment Charge: 0.75% until 30/09/2025<sup>1</sup>, then 0.50% until 30/09/2026<sup>1</sup>

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
65%	5.09% (BBR +0.09% until 30/09/2026)	3% of Loan Amount	MR6 currently 8.49% Variable	8.5% APRC	B71019
65%	5.89% (BBR +0.89% until 30/09/2026)	£1495	MR6 currently 8.49% Variable	8.4% APRC	B71020
65%	6.29% (BBR +1.29% until 30/09/2026)	£0	MR6 currently 8.49% Variable	8.4% APRC	B71021
75%	5.19% (BBR +0.19% until 30/09/2026)	3% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	B71022
75%	5.99% (BBR +0.99% until 30/09/2026)	£1495	MR7 currently 8.99% Variable	8.8% APRC	B71023
75%	6.39% (BBR +1.39% until 30/09/2026)	£0	MR7 currently 8.99% Variable	8.8% APRC	B71024

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<sup>3</sup>Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Buy to Let

## 2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup> Purchase / Remortgage

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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
65%	4.99%	£1495	MR6 currently 8.49% Variable	8.2% APRC	B26453
75%	5.14%	£1495	MR7 currently 8.99% Variable	8.7% APRC	B26454
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26399
80%	6.64%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26400

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<sup>2</sup>Cashback will be paid upon completion.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Buy to Let

## 5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup> Purchase / Remortgage

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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
65%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93687
75%	4.44%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B93688
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.9% APRC	B93574
80%	5.69%	£0	MR8 currently 8.99% Variable	7.8% APRC	B93575

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<sup>2</sup>Cashback will be paid upon completion.

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# Buy to Let

## 2 Year Tracker | Benefits: Free standard valuation and £400 cashback<sup>2</sup> & Switch to Fix Purchase / Remortgage

Early Repayment Charge: 0.75% until 30/09/2025<sup>1</sup>, then 0.50% until 30/09/2026<sup>1</sup>

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
65%	5.89% (BBR +0.89% until 30/09/2026)	£1495	MR6 currently 8.49% Variable	8.4% APRC	B71017
75%	5.99% (BBR +0.99% until 30/09/2026)	£1495	MR7 currently 8.99% Variable	8.8% APRC	B71018

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<sup>2</sup>Cashback will be paid upon completion.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
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# Buy to Let

## 2 Year Fixed | Benefits: Free standard valuation Further Advance

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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
65%	3.84%	3% of Loan Amount	MR6 currently 8.49% Variable	8.2% APRC	B26463
65%	5.24%	£0	MR6 currently 8.49% Variable	8.2% APRC	B26464
75%	3.99%	3% of Loan Amount	MR7 currently 8.99% Variable	8.7% APRC	B26503
75%	5.34%	£0	MR7 currently 8.99% Variable	8.6% APRC	B26466
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26413
80%	6.64%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26414

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Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
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# Buy to Let

## 5 Year Fixed | Benefits: Free standard valuation Further Advance

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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
65%	3.94%	3% of Loan Amount	MR6 currently 8.49% Variable	7.1% APRC	B93701
65%	4.64%	£0	MR6 currently 8.49% Variable	7.1% APRC	B93702
75%	3.94%	3% of Loan Amount	MR7 currently 8.99% Variable	7.4% APRC	B93703
75%	4.74%	£0	MR7 currently 8.99% Variable	7.4% APRC	B93704
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.9% APRC	B93592
80%	5.69%	£0	MR8 currently 8.99% Variable	7.9% APRC	B93593

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# Green Buy to Let<sup>3</sup>

## 5 Year Fixed | Benefits: Free standard valuation Further Advance

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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%	4.39%	£0	MR7 currently 8.99% Variable	7.3% APRC	B93705

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<sup>3</sup>Only available where 100% of the Further Advance is to be used to make green improvements to the security (see the Lending Criteria and acceptable green purposes).



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# Buy to Let

**Lifetime Variable | Benefits: None**  
**Purchase / Remortgage**

Early Repayment Charge: 0.75% until 31/03/2024<sup>1</sup>

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
65%	8.49%	£995	MR6 currently 8.49% Variable	9.1% APRC	B08243
75%	8.99%	£995	MR7 currently 8.99% Variable	9.6% APRC	B08244

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# Let to Buy

## 2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup> Remortgage

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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
65%	4.99%	£1495	MR6 currently 8.49% Variable	8.2% APRC	LB2903
75%	5.14%	£1495	MR7 currently 8.99% Variable	8.6% APRC	LB2904
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	LB2902

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Let to Buy

## 5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup> Remortgage

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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
65%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	LB9319
75%	4.44%	£1495	MR7 currently 8.99% Variable	7.3% APRC	LB9320
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.9% APRC	LB9316

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

Portfolio Size (0-10 properties at completion)			Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Houses in Multiple Occupation

**2 Year Fixed | Benefits: None**  
**Purchase / Remortgage / Further Advance**

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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%	4.94%	3% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	T20386
75%	6.14%	£1495	MR7 currently 8.99% Variable	8.9% APRC	T20387
75%	6.79%	£0	MR7 currently 8.99% Variable	9.0% APRC	T20381

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)			Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Houses in Multiple Occupation

**5 Year Fixed | Benefits: None**

**Purchase / Remortgage / Further Advance**

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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	7.9% APRC	T90514
75%	5.29%	£1495	MR7 currently 8.99% Variable	7.7% APRC	T90515
75%	5.34%	£0	MR7 currently 8.99% Variable	7.7% APRC	T90516

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Large Porfolio: Buy to Let

**2 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage**

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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%	3.99%	3% of Loan Amount	MR7 currently 8.99% Variable	8.7% APRC	Q20707
75%	4.94%	£1495	MR7 currently 8.99% Variable	8.6% APRC	Q20697
75%	5.34%	£0	MR7 currently 8.99% Variable	8.6% APRC	Q20698

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

<sup>3</sup>Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Large Porfolio: Buy to Let

**5 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage**

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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%	3.94%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	Q90717
75%	4.39%	£1495	MR7 currently 8.99% Variable	7.3% APRC	Q90718
75%	4.74%	£0	MR7 currently 8.99% Variable	7.4% APRC	Q90719

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

<sup>3</sup>Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

## Large Porfolio: Buy to Let

**2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
Purchase / Remortgage**

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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%	5.24%	£1495	MR7 currently 8.99% Variable	8.8% APRC	Q20686

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.



Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Large Porfolio: Buy to Let

**5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>**  
**Purchase / Remortgage**

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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%	4.59%	£1495	MR7 currently 8.99% Variable	7.4% APRC	Q90720

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Large Porfolio: Buy to Let

**2 Year Fixed | Benefits: Free standard valuation  
Further Advance**

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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%	5.34%	£0	MR7 currently 8.99% Variable	8.6% APRC	Q20708

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Large Porfolio: Buy to Let

**5 Year Fixed | Benefits: Free standard valuation  
Further Advance**

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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%	4.74%	£0	MR7 currently 8.99% Variable	7.4% APRC	Q90721

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Large Porfolio: Green Buy to Let<sup>3</sup>

**5 Year Fixed | Benefits: Free standard valuation  
Further Advance**

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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%	4.39%	£0	MR7 currently 8.99% Variable	7.3% APRC	Q90722

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

<sup>3</sup>Only available where 100% of the Further Advance is to be used to make green improvements to the security (see the Lending Criteria and acceptable green purposes).

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

## Large Portfolio: Let to Buy

**2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
Remortgage**

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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%	4.44%	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	LQ2060

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

Portfolio Size (0-10 properties at completion)			Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

## Large Portfolio: Let to Buy

**5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
Remortgage**

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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%	4.29%	3% of Loan Amount	MR7 currently 8.99% Variable	7.5% APRC	LQ9052

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Large Portfolio: Houses in Multiple Occupation

**2 Year Fixed | Benefits: None**  
**Purchase / Remortgage / Further Advance**

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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%	4.94%	3% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	TQ2154

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation

# Large Portfolio: Houses in Multiple Occupation

**5 Year Fixed | Benefits: None**  
**Purchase / Remortgage / Further Advance**

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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	7.9% APRC	TQ9162

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.



Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Limited Company: Buy to Let

**2 Year Fixed | Benefits: Free standard valuation  
Purchase / Remortgage / Further Advance**

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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%	4.84%	3% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	W20685
75%	5.39%	£3995	MR7 currently 8.99% Variable	8.8% APRC	W20686
75%	5.99%	£1495	MR7 currently 8.99% Variable	8.9% APRC	W20687
75%	6.49%	£0	MR7 currently 8.99% Variable	8.9% APRC	W20676
80%	6.49%	2% of Loan Amount	MR8 currently 8.99% Variable	9.1% APRC	W20672

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)			Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

## Limited Company: Buy to Let

### 5 Year Fixed | Benefits: Free standard valuation Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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
70%	4.59%	5% of Loan Amount	MR7 currently 8.99% Variable	7.9% APRC	W90826
75%	4.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90827
75%	5.34%	£3995	MR7 currently 8.99% Variable	7.8% APRC	W90828
75%	5.59%	£1495	MR7 currently 8.99% Variable	7.8% APRC	W90829
75%	5.74%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90830
80%	5.99%	2% of Loan Amount	MR8 currently 8.99% Variable	8.2% APRC	W90796
80%	6.49%	£0	MR8 currently 8.99% Variable	8.2% APRC	W90797

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation

# Limited Company: Buy to Let

**2 Year Tracker | Benefits: Free standard valuation & Switch to Fix Purchase / Remortgage / Further Advance**

Early Repayment Charge: 0.75% until 30/09/2025<sup>1</sup>, then 0.50% until 30/09/2026<sup>1</sup>

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%	5.49% (BBR +0.49% until 30/09/2026)	3% of Loan Amount	MR7 currently 8.99% Variable	9.0% APRC	W70045

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Limited Company: Buy to Let Green<sup>3</sup>

## 5 Year Fixed | Benefits: Free standard valuation Further Advance

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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%	5.49%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90799

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

<sup>3</sup>Only available where 100% of the Further Advance is to be used to make green improvements to the security (see the Lending Criteria and acceptable green purposes).

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation

# Limited Company: Houses in Multiple Occupation

**2 Year Fixed | Benefits: None**  
**Purchase / Remortgage / Further Advance**

Early Repayment Charge: 2.5% until 30/09/2025<sup>1</sup>, then 1.5% until 30/09/2026<sup>1</sup>

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%	4.94%	3% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	WT2174

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation

# Limited Company: Houses in Multiple Occupation

**5 Year Fixed | Benefits: None**  
**Purchase / Remortgage / Further Advance**

Early Repayment Charge: 5% until 30/09/2026<sup>1</sup>, then 4% until 30/09/2027<sup>1</sup>, then 3% until 30/09/2028<sup>1</sup>, then 2% until 30/09/2029<sup>1</sup>

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%	5.49%	3% of Loan Amount	MR7 currently 8.99% Variable	8.1% APRC	WT9188

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage

<sup>1</sup>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.

Portfolio Size (0-10 properties at completion)		Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	

# Additional information

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

Your client 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.

Switch to Fix option allows a customer to switch to an existing customer fixed rate, within the same product range, at any time during the benefit period without incurring early repayment charges.

## Interest Cover Ratios (ICR) and Stress Rates

To reflect the different taxable income levels of landlords, we apply the following Interest Cover Ratios (ICR) and Stress Rates:

ICR				
Buy to Let and Let to Buy		HMO	Limited Company Buy to Let	
Tax Rate of 20% or less	Tax Rate of 40% or more		175%	125%
125%	160%			
Application Type	Tracker & Variable	Fixed for 1 or 2 Years		Fixed for 5 or 10 years
		Purchase, Remortgage (With Capital raising)	Like for Like Remortgage (excluding Let To Buy)	
Stress rate	Higher of +2.0% or 5.50%	Higher of pay rate or 4.50%		

When calculating the maximum borrowing, this will include any product fees you want to add to the loan. If the product fee is being added to the loan, this can exceed the maximum LTV. But it can't exceed the maximum loan amount.

For further advances individual loan elements will be stressed separately in line with the above. However, the stress rate applied to existing lending will also be set to a minimum of the stress rate applicable to the new borrowing. Please download our [further advance calculator](#) for support calculating potential further borrowing.

For portfolio landlord applications, an aggregate rental calculation applies (please refer to the lending criteria section of the TMW website for details)

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

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Portfolio Size (0-10 properties at completion)			Portfolio Size (Over 10 properties at completion)			Limited Company (Single properties only)			Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation		

## Additional information continued...

Follow On Rates			ERC until											
All products followed by The Mortgage Works Managed Rate for the remainder of the term as per the table below:			31-Mar-25	30-Sept-25	30-Sept-26	30-Sept-27	30-Sept-28	30-Sept-29	30-Sept-30	30-Sept-31	30-Sept-32	30-Sept-33	30-Sept-34	
Product LTV	Managed Rates		Lifetime Variable	0.75%										
55% LTV	8.49% (Issue 6)													
65% LTV														
70% LTV	8.99% (Issue 7)													
75% LTV														
80% LTV	8.99% (Issue 8)		1 Year Fixed	1.50%	1.50%									
Product / Customer Type	LTV	Maximum Loan	2 Year Tracker	0.75%	0.75%	0.50%								
Buy to let	50%	£1,500,000												
	70%	£1,000,000												
	75%	£750,000												
	80%	£350,000												
First Time Landlords	50%	£750,000	2 Year Fixed	2.5%	2.5%	1.5%								
	70%	£500,000												
	80%	£350,000												
Let to Buy	70%	£500,000	5 Year Fixed	5%	5%	5%	4%	3%	2%					
	80%	£350,000												
HMO	65%	£750,000	10 Year Fixed	7%	7%	7%	7%	7%	6%	5%	4%	3.50%	2.50%	1.50%
	75%	£500,000												

\*\* Maximum loan on Green Further Advance products is £15,000

**Visit [themortgageworks.co.uk](https://www.themortgageworks.co.uk) to submit your applications via TMW Online. Applications are required.**

Standard terms and conditions available on request. All information correct at time of going to press. No responsibility can be taken for information held within any mortgage sourcing system. The Company reserves the right to withdraw any of the products in this brochure at any time, or to change or vary the actual rate quoted. BBR refers to the Bank of England Base Rate.

The Mortgage Works reserves the right to change BBR tracked products within 60 days of a Bank of England rate change. This communication is for use by and restricted to professional intermediaries. Under no circumstances should the communication be given, copied or distributed to actual or potential borrowers.

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