

The
mortgage
works

Product guide

For intermediary use only.



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)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Contents

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

Benefit abbreviations	Additional information
FV – Free standard valuation	
CB – Cashback	**Cashback will be paid upon completion
FL – Free standard legal fee	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)		Portfolio Size (Over 10 properties)			Limited Company		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% until 30/11/2025¹

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%	3.49%	2% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	B01307

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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](#)

Buy to Let

2 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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%	3.24%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26622
65%	3.74%	£3995	MR6 currently 8.49% Variable	8.1% APRC	B26623
65%	4.34%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26624
65%	4.74%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26625
75%	3.59%	3% of Loan Amount	MR7 currently 8.99% Variable	8.5% APRC	B26518
75%	4.14%	£3995	MR7 currently 8.99% Variable	8.6% APRC	B26626
75%	4.44%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26627
75%	5.09%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26521
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	8.8% APRC	B26522
80%	6.29%	£0	MR8 currently 8.99% Variable	8.8% APRC	B26523

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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](#)

Buy to Let

5 Year Fixed
Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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%	3.69%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B93829
55%	3.99%	£3995	MR6 currently 8.49% Variable	7.0% APRC	B93830
55%	4.14%	£1495	MR6 currently 8.49% Variable	6.9% APRC	B93831
55%	4.49%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93743
65%	3.69%	3% of Loan Amount	MR6 currently 8.49% Variable	6.9% APRC	B93832
65%	3.99%	£3995	MR6 currently 8.49% Variable	7.0% APRC	B93833
65%	4.14%	£1495	MR6 currently 8.49% Variable	6.9% APRC	B93834
65%	4.49%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93747
75%	3.74%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B93864
75%	4.04%	£3995	MR7 currently 8.99% Variable	7.2% APRC	B93865
75%	4.19%	£1495	MR7 currently 8.99% Variable	7.2% APRC	B93866
75%	4.64%	£0	MR7 currently 8.99% Variable	7.3% APRC	B93751
80%	5.14%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B93752
80%	5.54%	£0	MR8 currently 8.99% Variable	7.7% APRC	B93753

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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](#)

Buy to Let

2 Year Tracker | Benefits: Switch to Fix⁴
Purchase / Remortgage

Early Repayment Charge: 0.75% until 30/11/2025¹, then 0.50% until 30/11/2026¹

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 30/11/2026)	£1495	MR6 currently 8.49% Variable	8.3% APRC	B71031
65%	6.09% (BBR +1.09% until 30/11/2026)	£0	MR6 currently 8.49% Variable	8.4% APRC	B71032
75%	5.79% (BBR +0.79% until 30/11/2026)	£1495	MR7 currently 8.99% Variable	8.8% APRC	B71033
75%	6.19% (BBR +1.19% until 30/11/2026)	£0	MR7 currently 8.99% Variable	8.8% APRC	B71034

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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	

Buy to Let

1 Year Fixed | Benefits: Free standard valuation and free standard legal fee³
Remortgage

Early Repayment Charge: 1% until 30/11/2025¹

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%	3.89%	2% of Loan Amount	MR7 currently 8.99% Variable	9.0% APRC	B01308

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee³
Remortgage

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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%	3.59%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26630
65%	3.84%	£3995	MR6 currently 8.49% Variable	8.0% APRC	B26631
65%	4.39%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26632
65%	4.94%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26633
75%	3.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26634
75%	4.29%	£3995	MR7 currently 8.99% Variable	8.5% APRC	B26635
75%	4.59%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26636
75%	5.34%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26535

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

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

Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee³

Remortgage

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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%	3.74%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B93836
55%	4.04%	£3995	MR6 currently 8.49% Variable	6.9% APRC	B93837
55%	4.19%	£1495	MR6 currently 8.49% Variable	6.9% APRC	B93838
55%	4.64%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93761
65%	3.74%	3% of Loan Amount	MR6 currently 8.49% Variable	6.9% APRC	B93839
65%	4.04%	£3995	MR6 currently 8.49% Variable	7.0% APRC	B93840
65%	4.19%	£1495	MR6 currently 8.49% Variable	6.9% APRC	B93841
65%	4.64%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93765
75%	3.79%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B93868
75%	4.09%	£3995	MR7 currently 8.99% Variable	7.2% APRC	B93869
75%	4.19%	£1495	MR7 currently 8.99% Variable	7.2% APRC	B93870
75%	4.74%	£0	MR7 currently 8.99% Variable	7.3% APRC	B93769

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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](#)

Buy to Let

2 Year Tracker | Benefits: Free standard valuation and free standard legal fee³ & Switch to Fix⁴
Remortgage

Early Repayment Charge: 0.75% until 30/11/2025¹, then 0.50% until 30/11/2026¹

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 30/11/2026)	3% of Loan Amount	MR6 currently 8.49% Variable	8.4% APRC	B71037
65%	5.89% (BBR +0.89% until 30/11/2026)	£1495	MR6 currently 8.49% Variable	8.4% APRC	B71038
65%	6.29% (BBR +1.29% until 30/11/2026)	£0	MR6 currently 8.49% Variable	8.4% APRC	B71039
75%	5.19% (BBR +0.19% until 30/11/2026)	3% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	B71040
75%	5.99% (BBR +0.99% until 30/11/2026)	£1495	MR7 currently 8.99% Variable	8.8% APRC	B71041
75%	6.39% (BBR +1.39% until 30/11/2026)	£0	MR7 currently 8.99% Variable	8.8% APRC	B71042

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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](#)

Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
Purchase / Remortgage

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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%	4.59%	£1495	MR6 currently 8.49% Variable	8.1% APRC	B26628
75%	4.79%	£1495	MR7 currently 8.99% Variable	8.6% APRC	B26629
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26526
80%	6.64%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26527

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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](#)

Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £400 cashback²

Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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%	4.19%	£1495	MR6 currently 8.49% Variable	6.9% APRC	B93835
75%	4.24%	£1495	MR7 currently 8.99% Variable	7.2% APRC	B93867
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B93756
80%	5.69%	£0	MR8 currently 8.99% Variable	7.8% APRC	B93757

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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](#)

Buy to Let

2 Year Tracker | Benefits: Free standard valuation and £400 cashback² & Switch to Fix⁴
Purchase / Remortgage

Early Repayment Charge: 0.75% until 30/11/2025¹, then 0.50% until 30/11/2026¹

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 30/11/2026)	£1495	MR6 currently 8.49% Variable	8.4% APRC	B71035
75%	5.99% (BBR +0.99% until 30/11/2026)	£1495	MR7 currently 8.99% Variable	8.8% APRC	B71036

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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](#)

Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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%	3.59%	3% of Loan Amount	MR6 currently 8.49% Variable	8.2% APRC	B26637
65%	4.94%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26638
75%	3.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26639
75%	5.34%	£0	MR7 currently 8.99% Variable	8.6% APRC	B26539
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26540
80%	6.64%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26541

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)		Portfolio Size (Over 10 properties)			Limited Company		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	

Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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	B93776

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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](#)

Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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%	3.74%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B93842
65%	4.64%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93771
75%	3.79%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B93871
75%	4.74%	£0	MR7 currently 8.99% Variable	7.4% APRC	B93773
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B93774
80%	5.69%	£0	MR8 currently 8.99% Variable	7.8% APRC	B93775

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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](#)

Buy to Let

Lifetime Variable

Purchase / Remortgage

Early Repayment Charge: 0.75% until 31/03/2024¹

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	B08245
75%	8.99%	£995	MR7 currently 8.99% Variable	9.6% APRC	B08246

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)		Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	

Let to Buy

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
Remortgage

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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%	4.59%	£1495	MR6 currently 8.49% Variable	8.1% APRC	LB2A03
75%	4.79%	£1495	MR7 currently 8.99% Variable	8.6% APRC	LB2A04
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	LB2A02

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)		Portfolio Size (Over 10 properties)			Limited Company		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 cashback²
Remortgage

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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%	4.19%	£1495	MR6 currently 8.49% Variable	6.9% APRC	LB9328
75%	4.24%	£1495	MR7 currently 8.99% Variable	7.2% APRC	LB9329
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	LB9325

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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

Purchase /Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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	8.8% APRC	T20390
75%	6.14%	£1495	MR7 currently 8.99% Variable	8.9% APRC	T20391
75%	6.79%	£0	MR7 currently 8.99% Variable	9.0% APRC	T20392

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

[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

Purchase /Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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	7.8% APRC	T90523
75%	5.29%	£1495	MR7 currently 8.99% Variable	7.7% APRC	T90524
75%	5.34%	£0	MR7 currently 8.99% Variable	7.6% APRC	T90525

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee³
Remortgage

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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	8.6% APRC	Q20711
75%	4.84%	£1495	MR7 currently 8.99% Variable	8.5% APRC	Q20712
75%	5.34%	£0	MR7 currently 8.99% Variable	8.5% APRC	Q20713

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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 Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee³
Remortgage

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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%	3.89%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	Q90729
75%	4.34%	£1495	MR7 currently 8.99% Variable	7.2% APRC	Q90730
75%	4.74%	£0	MR7 currently 8.99% Variable	7.3% APRC	Q90731

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
Purchase / Remortgage

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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%	5.14%	£1495	MR7 currently 8.99% Variable	8.6% APRC	Q20714

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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 Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £400 cashback²
Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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%	4.49%	£1495	MR7 currently 8.99% Variable	7.3% APRC	Q90732

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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 Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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	Q20715

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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	Q90733

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Large Porfolio: Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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	Q90734

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
Remortgage

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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	8.7% APRC	LQ2061

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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 cashback²
Remortgage

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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	LQ9053

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Purchase /Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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	TQ2157

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase /Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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	7.8% APRC	TQ9169

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

<u>Portfolio Size (0-10 properties)</u>			<u>Portfolio Size (Over 10 properties)</u>			Limited Company		<u>Additional Information</u>
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Limited Company: Buy to Let

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

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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	8.8% APRC	W20694
75%	5.29%	£3995	MR7 currently 8.99% Variable	8.8% APRC	W20695
75%	5.89%	£1495	MR7 currently 8.99% Variable	8.8% APRC	W20696
75%	6.49%	£0	MR7 currently 8.99% Variable	8.8% APRC	W20697
80%	6.49%	2% of Loan Amount	MR8 currently 8.99% Variable	9.1% APRC	W20698

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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	7.8% APRC	W90838
75%	4.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90839
75%	5.34%	£3995	MR7 currently 8.99% Variable	7.7% APRC	W90840
75%	5.59%	£1495	MR7 currently 8.99% Variable	7.8% APRC	W90841
75%	5.74%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90842
80%	5.99%	2% of Loan Amount	MR8 currently 8.99% Variable	8.2% APRC	W90843
80%	6.49%	£0	MR8 currently 8.99% Variable	8.2% APRC	W90844

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Limited Company: Buy to Let Green⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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	W90845

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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 Fix⁴
Purchase /Remortgage / Further Advance

Early Repayment Charge: 0.75% until 30/11/2025¹, then 0.50% until 30/11/2026¹

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 30/11/2026)	3% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	W70047

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Purchase /Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2025¹, then 1% until 30/11/2026¹

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	8.8% APRC	WT2177

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase /Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2026¹, then 4% until 30/11/2027¹, then 3% until 30/11/2028¹, then 1% until 30/11/2029¹

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	WT9191

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

¹You 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.

²Cashback will be paid upon completion.

³Exclusions/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.

⁴Switch to fix option allows an applicant 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

⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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

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			
125%	160%	175%	125%	

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

The Mortgage Works (UK) plc. 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 FCA. You can confirm our registration on the FCA's website fca.org.uk. Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		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		
All products followed by The Mortgage Works Managed Rate for the remainder of the term as per the table below:		
Product LTV	Managed Rates	
55% LTV	8.49% (Issue 6)	
65% LTV		
70% LTV	8.99% (Issue 7)	
75% LTV		
80% LTV	8.99% (Issue 8)	
Maximum Loan per property**		
Product / Customer Type	LTV	Maximum Loan
Buy to let	50%	£1,500,000
	70%	£1,000,000
	75%	£750,000
	80%	£350,000
First Time Landlords	50%	£750,000
	70%	£500,000
	80%	£350,000
Let to Buy	70%	£500,000
	80%	£350,000
HMO	65%	£750,000
	75%	£500,000

ERC until	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
Lifetime Variable	0.75%										
1 Year Fixed	1%	1%									
2 Year Tracker	0.75%	0.75%	0.50%								
2 Year Fixed	2%	2%	1%								
5 Year Fixed	5%	5%	5%	4%	3%	1%					

** 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.

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

The Mortgage Works (UK) plc. 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 FCA. You can confirm our registration on the FCA's website [fca.org.uk](https://www.fca.org.uk). Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.



Need support?

Use **Broker Chat** to talk to us about any pre-lending criteria enquiries.
Available:

Mondays 9.30am - 5pm

Tuesday – Friday: 9am – 5pm

For further copies of the product guide, lending criteria or application form, please see
themortgageworks.co.uk/intermediaries

For a decision in principle and case updates call 0345 605 40 60 or email **dip@themortgageworks.co.uk**

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.