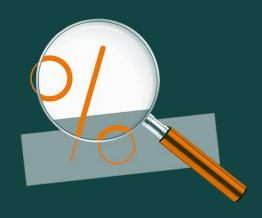
The mortgage works

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.

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• Buy to Let (0-10 properties at completion)	<u>3</u> to <u>17</u>
• Let to Buy (0-10 properties at completion)	<u>18</u> to <u>19</u>
 Houses in Multiple Occupation (0-10 properties at completion) 	<u>20</u> to <u>21</u>

Let To Buy

Portfolio Size (Over 10 properties)

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information

22 to 32

22 to 28

29 to 30

31 to 32

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Let to Buy

Buy to Let

Houses in Multiple

Occupation

Large Portfolio (Over 10 properties at completion)

Houses in Multiple Occupation

Buy to Let

 Limited Company 		<u>33</u> to <u>38</u>
 Buy to Let 		<u>33</u> to <u>36</u>
 Houses in Multiple 	Occupation	<u>37 to 38</u>
 Additional Information 		<u>39</u> to <u>40</u>
Benefit abbreviations	Additional information	

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.

Product Fee

2% of Loan Amount

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

1 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 (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Buy to Let 1 Year Fixed Purchase / Remortgage

Maximum LTV

75%

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

Houses in Multiple

Occupation

Initial Rate

3.49%

3 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.

4 Switch 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).

Product Guide - 03/10/2024 | The Mortgage Works | 3

Limited Company

The overall Cost for

Comparison

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Occupation **Occupation** Buy to Let

Buy to Let

Houses in Multiple

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

Buy to Let

2 Year Fixed Purchase / Remortgage

Portfolio Size (0-10 properties)

Let To Buy

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

¹ 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.

²Cashback will be paid upon completion.

³ 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.

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 5 Year Fixed

Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

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

Houses in Multiple

Occupation

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information

¹ 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.

²Cashback will be paid upon completion.

³ 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.

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).

65% 5.69% (BBR +0.69% until 30/11/2026) £1495 MR6 currently 8.49% Variable 8.3% APRC 65% 6.09% (BBR +1.09% until 30/11/2026) £0 MR6 currently 8.49% Variable 8.4% APRC

Product Fee

£1495

£0

Buy to Let

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

1 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 (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

2 Year Tracker | Benefits: Switch to Fix4

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

Buy to Let

Buy to Let

Purchase / Remortgage

Maximum LTV

75%

75%

Houses in Multiple

Occupation

Initial Rate

5.79% (BBR +0.79% until 30/11/2026)

6.19% (BBR +1.19% until 30/11/2026)

3 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.

4 Switch 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).

Product code

B71031

B71032

B71033

B71034

Additional

Information

Limited Company

The overall Cost for

Comparison

8.8% APRC

8.8% APRC

Buy to Let

Houses in Multiple

Occupation

Maximum LTV Initial Rate Product Fee Followed by TMW Managed Rate for the remainder of the mortgage term, currently: Comparison Product code

75% 3.89% 2% of Loan Amount MR7 currently 8.99% Variable 9.0% APRC B01308

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Remortgage

Buy to Let

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

Houses in Multiple

Occupation

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

Buy to Let

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).

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

, 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. ₂Cashback will be paid upon completion.

³ 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.

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

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

Houses in Multiple

Occupation

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

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Buy to Let

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

¹ 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.

²Cashback will be paid upon completion.

³ 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.

⁴ Switch 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).

Houses in Multiple Buy to Let Let To Buy Occupation

Portfolio Size (Over 10 properties)

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple

Occupation

Additional

Information

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

Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

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

- 1 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.
- 2Cashback will be paid upon completion.
- 3 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.
- 4 Switch 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).

Product Fee

3% of Loan Amount

£1495

£0

3% of Loan Amount

£1495

£0

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.

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.49% Variable

MR6 currently 8.49% Variable

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

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

Buy to Let

Remortgage

Buy to Let

Maximum LTV

65%

65%

65%

75%

75%

75%

Houses in Multiple

Occupation

Initial Rate

5.09% (BBR +0.09% until 30/11/2026)

5.89% (BBR +0.89% until 30/11/2026)

6.29% (BBR +1.29% until 30/11/2026)

5.19% (BBR +0.19% until 30/11/2026)

5.99% (BBR +0.99% until 30/11/2026)

6.39% (BBR +1.39% until 30/11/2026)

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

3 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.

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).

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Limited Company

The overall Cost for

Comparison

8.4% APRC

8.4% APRC

8.4% APRC

8.9% APRC

8.8% APRC

8.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B71037

B71038

B71039

B71040

B71041

Product Fee

£1495

£1495

2% of Loan Amount

£0

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.

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

MR8 currently 8.99% Variable

MR8 currently 8.99% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

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

Buy to Let

Buy to Let

Purchase / Remortgage

Maximum LTV

65%

75%

80%

80%

Houses in Multiple

Occupation

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

Initial Rate

4.59%

4.79%

5.64%

6.64%

3 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.

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).

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

Followed by TMW Managed Rate for the remainder of the mortgage term, currently: MR6 currently 8.49% Variable MR7 currently 8.99% Variable 8.6% APRC B26628 B26629

8.9% APRC

8.9% APRC

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

B26526

Product Fee

£1495

£1495

2% of Loan Amount

£0

Limited Company

The overall Cost for

Comparison

6.9% APRC

7.2% APRC

7.8% APRC

7.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B93835

B93867

B93756

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.

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR8 currently 8.99% Variable

MR8 currently 8.99% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Buy to Let

Purchase / Remortgage

Maximum LTV

65%

75%

80%

80%

Houses in Multiple

Occupation

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

Initial Rate

4 19%

4.24%

5.29%

5.69%

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

3 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.

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).

Product Fee

£1495

£1495

Limited Company

The overall Cost for

Comparison

8.4% APRC

8.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B71035

B71036

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.

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

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

Buy to Let

Buy to Let

Purchase / Remortgage

Maximum LTV

65%

75%

Houses in Multiple

Occupation

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

Initial Rate

5.89% (BBR +0.89% until 30/11/2026)

5.99% (BBR +0.99% until 30/11/2026)

3 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.

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).

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

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Product Fee

3% of Loan Amount

£0

3% of Loan Amount

£0

2% of Loan Amount

£0

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.49% Variable

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR8 currently 8.99% Variable

MR8 currently 8.99% Variable

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.

Portfolio Size (0-10 properties)

Let To Buy

2 Year Fixed | Benefits: Free standard valuation

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

Buy to Let

Buy to Let

Maximum LTV

65%

65%

75%

75%

80%

80%

Further Advance

Houses in Multiple

Occupation

Initial Rate

3.59%

4.94%

3.74%

5.34%

5.64%

6.64%

3 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.

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).

Limited Company

The overall Cost for

Comparison

8.2% APRC

8.1% APRC

8.6% APRC

8.6% APRC

8.9% APRC

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B26637

B26638

B26639

B26539

B26540

3 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.

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

Product Fee

£0

Portfolio Size (Over 10 properties)

Let To Buy

1 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.

4 Switch 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

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

5 Year Fixed | Benefits: Free standard valuation

Green Buy to Let⁵

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

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

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

This isn't available if the whole loan is being repaid or security released.

2Cashback will be paid upon completion.

Initial Rate

4.39%

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Limited Company

The overall Cost for

Comparison

7.3% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Product Fee

3% of Loan Amount

£0

3% of Loan Amount

£0

2% of Loan Amount

£0

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.

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.49% Variable

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR8 currently 8.99% Variable

MR8 currently 8.99% Variable

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Buy to Let

Maximum LTV

65%

65%

75%

75%

80%

80%

Further Advance

Houses in Multiple

Occupation

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

Initial Rate

3.74%

4.64%

3.79%

4.74%

5.29%

5.69%

3 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.

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).

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Limited Company

The overall Cost for

Comparison

7.0% APRC

7.0% APRC

7.3% APRC

7.4% APRC

7.8% APRC

7.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B93842

B93771

B93871

B93773

B93774

Product Fee

£995

£995

1 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 (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

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

Buy to Let

Buy to Let Lifetime Variable Purchase / Remortgage

Maximum LTV

65%

75%

Houses in Multiple

Occupation

Initial Rate

8.49%

8.99%

3 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.

4 Switch 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).

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

Limited Company

The overall Cost for

Comparison

9.1% APRC

9.6% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B08245

Product Fee

£1495

£1495

2% of Loan Amount

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.

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR8 currently 8.99% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

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

Buy to Let

Remortgage

Let to Buy

Maximum LTV

65%

75%

80%

Houses in Multiple

Occupation

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

Initial Rate

4.59%

4.79%

5.64%

3 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.

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).

ne purposes).

Limited Company

The overall Cost for

Comparison

8.1% APRC

8.6% APRC

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LB2A03

LB2A04

LB2A02

Product Fee

£1495

£1495

2% of Loan Amount

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.

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR8 currently 8.99% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Remortgage

Let to Buy

Maximum LTV

65%

75%

80%

Houses in Multiple

Occupation

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

Initial Rate

4 19%

4.24%

5.29%

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

3 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.

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).

Limited Company

The overall Cost for

Comparison

6.9% APRC

7.2% APRC

7.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LB9328

LB9329

LB9325

Houses in Multiple Occupation 2 Year Fixed

Buy to Let

Houses in Multiple

Occupation

Buy to Let

Purchase /Remortgage / Further Advance

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

Portfolio Size (0-10 properties)

Let To Buy

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

¹ 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.

²Cashback will be paid upon completion.

³ 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.

⁴ Switch 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).

Houses in Multiple Occupation
5 Year Fixed
Purchase /Remortgage / Further Advance

Buy to Let

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

Houses in Multiple

Occupation

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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.

³ 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.

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).

3 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.

4 Switch 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).

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

Large Porfolio: Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Houses in Multiple

Occupation

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

This isn't available if the whole loan is being repaid or security released.

2Cashback will be paid upon completion.

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

1 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.

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

purposes).

Additional

Information

Limited Company

Buy to Let

Houses in Multiple

Occupation

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

Large Porfolio: Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Houses in Multiple

Occupation

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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.

³ 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.

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).

1 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.

4 Switch 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

3 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.

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 (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

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

This isn't available if the whole loan is being repaid or security released.

2Cashback will be paid upon completion.

Buy to Let

Purchase / Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

Initial Rate

5 14%

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

Buy to Let

Product Fee

£1495

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Limited Company

The overall Cost for

Comparison

8.6% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q20714

1 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.

4 Switch 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

3 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.

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 (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

This isn't available if the whole loan is being repaid or security released.

2Cashback will be paid upon completion.

Buy to Let

Purchase / Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

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

Initial Rate

4 49%

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

Buy to Let

Product Fee

£1495

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Limited Company

The overall Cost for

Comparison

7.3% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90732

Followed by TMW Managed Rate for the The overall Cost for Maximum LTV Initial Rate Product Fee Product code remainder of the mortgage term, currently: Comparison 75% 5.34% £0 MR7 currently 8.99% Variable 8.6% APRC Q20715

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let 2 Year Fixed | Benefits: Free standard valuation

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

Buy to Let

Further Advance

Houses in Multiple

Occupation

Buy to Let

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).

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

¹ 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. 2Cashback will be paid upon completion.

³ 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.

⁴ Switch 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

1 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.

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let 5 Year Fixed | Benefits: Free standard valuation

This isn't available if the whole loan is being repaid or security released.

2Cashback will be paid upon completion.

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

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

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

Initial Rate

4.74%

Buy to Let

Product Fee

£0

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).

4 Switch 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

3 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.

Limited Company

The overall Cost for

Comparison

7.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90733

3 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.

Product Fee

£0

Buy to Let

Portfolio Size (Over 10 properties)

Let To Buy

1 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.

4 Switch 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

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

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

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

This isn't available if the whole loan is being repaid or security released.

2Cashback will be paid upon completion.

Initial Rate

4.39%

Large Porfolio: Green Buy to Let⁵

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).

Limited Company

The overall Cost for

Comparison

7.3% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90734

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

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.

Portfolio Size (0-10 properties)

Let To Buy

Large Portfolio: Let to Buy

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

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

Initial Rate

4 44%

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

Buy to Let

Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

Buy to Let

Product Fee

3% of Loan Amount

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).

Limited Company

The overall Cost for

Comparison

8.7% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LQ2061

1 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.

4 Switch 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

3 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.

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 (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Portfolio: Let to Buy

This isn't available if the whole loan is being repaid or security released.

2Cashback will be paid upon completion.

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

Buy to Let

Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

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

Initial Rate

4 29%

Buy to Let

Product Fee

3% of Loan Amount

Limited Company

The overall Cost for

Comparison

7.5% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LQ9053

1 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.

4 Switch 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

3 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.

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 (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Purchase /Remortgage / Further Advance

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

This isn't available if the whole loan is being repaid or security released.

2Cashback will be paid upon completion.

Buy to Let

2 Year Fixed

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4 94%

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

Large Portfolio: Houses in Multiple Occupation

Buy to Let

Product Fee

3% of Loan Amount

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Limited Company

The overall Cost for

Comparison

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

TQ2157

3 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.

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).

1 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.

4 Switch 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

Product Fee

3% of Loan Amount

Buy to Let

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Purchase /Remortgage / Further Advance

Buy to Let

5 Year Fixed

Maximum LTV

75%

Houses in Multiple

Occupation

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

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

This isn't available if the whole loan is being repaid or security released.

2Cashback will be paid upon completion.

Initial Rate

4.99%

Large Portfolio: Houses in Multiple Occupation

Limited Company

The overall Cost for

Comparison

7.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

TQ9169

Information Houses in Multiple Occupation

Additional

Limited Company

Buy to Let

Limited Company: Buy to Let

Houses in Multiple

Occupation

2 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Let To Buy

Purchase /Remortgage / Further Advance

Buy to Let

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

¹ 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.

²Cashback will be paid upon completion.

³ 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.

⁴ Switch 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

4 Switch 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).

Limited Company: Buy to Let 5 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Houses in Multiple

Occupation

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

3 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.

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information

¹ 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. 2Cashback will be paid upon completion.

Product Fee

£0

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

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

1 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)

Let To Buy

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

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

Limited Company: Buy to Let Green⁵

Initial Rate

5.49%

Buy to Let

2Cashback will be paid upon completion.

4 Switch 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).

3 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.

Limited Company

The overall Cost for

Comparison

7.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W90845

Product Fee

3% of Loan Amount

Portfolio Size (Over 10 properties)

Let To Buy

Buv to Let

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

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

Portfolio Size (0-10 properties)

Limited Company: Buy to Let

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

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix4

Initial Rate

5.49% (BBR +0.49% until 30/11/2026)

Let To Buy

Purchase /Remortgage / Further Advance

Buy to Let

Maximum LTV

75%

Houses in Multiple

Occupation

Limited Company

The overall Cost for

Comparison

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W70047

¹ 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.

²Cashback will be paid upon completion.

³ 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.

⁴ Switch 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).

Product Fee

3% of Loan Amount

Buy to Let

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

This isn't available if the whole loan is being repaid or security released.

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

2Cashback will be paid upon completion. 3 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.

1 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.

Portfolio Size (0-10 properties)

Let To Buy

Purchase /Remortgage / Further Advance

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

Buy to Let

2 Year Fixed

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4 94%

Limited Company: Houses in Multiple Occupation

4 Switch 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).

Limited Company

The overall Cost for

Comparison

8.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

WT2177

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Limited Company: Houses in Multiple Occupation 5 Year Fixed

Buy to Let

Purchase /Remortgage / Further Advance

Portfolio Size (0-10 properties)

Let To Buy

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

Houses in Multiple

Occupation

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

¹ 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.

²Cashback will be paid upon completion.

³ 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.

⁴ Switch 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 (Over 10 properties)

Limited Company

Additional

Portfolio Size (0-10 properties)

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			НМО	Limited Company		
Tax Rate of 20% or less		Ta	x Rate of 40% or more	ПМО	Buy to Let	
125%		160%	175%	125%		
	Tracker & Variable		Fixed 1	r 1 or 2 Years		Fixed for 5 or 10 years
Application Type			Purchase, Remortgage	Like for Like Remortgage (excluding		
			(With Capital raising)	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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75% LTV 80% LTV 8.99% (Issue 8) 1 Year Fixed 1% 1% Maximum Loan per property** Product / Customer Type LTV Maximum Loan 2 Year Tracker 0.75% 0.75% 0.50% 50% £1,500,000 70% £1.000.000 Buy to let 75% £750,000 2 Year Fixed 2% 2% 1% 80% £350,000 50% £750,000 First Time Landlords 70% £500.000 80% £350.000 4% 1% 5 Year Fixed 5% 5% 5% 3%

Portfolio Size (Over 10 properties)

Let To Buy

FRC until

Lifetime Variable

Buv to Let

Houses in Multiple

Occupation

30-Sept-25

31-Mar-25

0.75%

30-Sept-26

30-Sept-27

Limited Company

Buy to Let

30-Sept-28

30-Sept-29

Houses in Multiple

Occupation

30-Sept-32

30-Sept-33

30-Sept-34

Additional

Information

£500.000

£350.000

£750,000

£500,000

Visit themortgageworks.co.uk to submit your applications via TMW Online. Applications are required.

Portfolio Size (0-10 properties)

Let To Buy

Product LTV

55% LTV

65% LTV 70% LTV

Let to Buy

HMO

potential borrowers.

Buv to Let

Houses in Multiple

Occupation

Follow On Rates

All products followed by The Mortgage

Works Managed Rate for the remainder of the term as per the table below:

70%

80%

65%

75%

change or vary the actual rate quoted. BBR refers to the Bank of England Base Rate.

** Maximum loan on Green Further Advance products is £15.000

Additional information continued...

Managed Rates

8.49% (Issue 6)

8.99% (Issue 7)

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The mortgage works

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 desirion in principle and case undates call 0345 605 40 60 or omail **dip@themortgageworks**

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.