

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 (More than 10 mortgage 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

<b>Buy to Let</b> (0-10 properties at completion)	<u>3 to 16</u>
<b>Let to Buy</b> (0-10 properties at completion)	<u>17 to 20</u>
<b>Houses in Multiple Occupation</b> (0-10 properties at completion)	<u>21 to 22</u>
<b>Large Portfolio</b> (Over 10 properties at completion)	<u>23 to 33</u>
• <b>Buy to Let</b>	<u>23 to 29</u>
• <b>Let to Buy</b>	<u>30 to 31</u>
• <b>Houses in Multiple Occupation</b>	<u>32 to 33</u>
<b>Limited Company</b>	<u>34 to 40</u>
• <b>Buy to Let</b>	<u>34 to 38</u>
• <b>Houses in Multiple Occupation</b>	<u>39 to 40</u>
<b>Additional Information</b>	<u>41 to 42</u>

Benefit abbreviations	Additional information
<b>FV</b> – Free standard valuation	
<b>CB</b> – Cashback	**Cashback will be paid upon completion
<b>FL</b> – 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 (More than 10 mortgage 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

Purchase / Remortgage

Early Repayment Charge: 1% until 31/05/2026<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.49%	2% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	B01313

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.14%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26882
65%	3.89%	£3995	MR6 currently 8.49% Variable	8.1% APRC	B26883
65%	4.19%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26884
65%	4.49%	£0	MR6 currently 8.49% Variable	8.0% APRC	B26885
75%	3.29%	3% of Loan Amount	MR7 currently 8.99% Variable	8.5% APRC	B26886
75%	3.99%	£3995	MR7 currently 8.99% Variable	8.5% APRC	B26887
75%	4.34%	£1495	MR7 currently 8.99% Variable	8.4% APRC	B26888
75%	4.64%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26889

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 LetLet To BuyHouses in Multiple  
OccupationBuy to LetLet To BuyHouses in Multiple  
OccupationBuy to LetHouses in Multiple  
Occupation

# Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.84%	3% of Loan Amount	MR6 currently 8.49% Variable	7.1% APRC	B94112
55%	4.34%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94113
55%	4.49%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94114
65%	3.84%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B94115
65%	4.34%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94116
65%	4.49%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94117
75%	3.89%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B94118
75%	4.34%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94119
75%	4.54%	£0	MR7 currently 8.99% Variable	7.3% APRC	B94120

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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 fee<sup>3</sup>

Remortgage

Early Repayment Charge: 1% until 31/05/2026<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.89%	2% of Loan Amount	MR7 currently 8.99% Variable	9.0% APRC	B01314

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 fee<sup>3</sup>  
Remortgage

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.34%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26892
65%	3.99%	£3995	MR6 currently 8.49% Variable	8.0% APRC	B26893
65%	4.29%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26894
65%	4.74%	£0	MR6 currently 8.49% Variable	8.0% APRC	B26876
75%	3.59%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26895
75%	4.14%	£3995	MR7 currently 8.99% Variable	8.6% APRC	B26896
75%	4.49%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26877
75%	4.89%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26897

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 fee<sup>3</sup>  
Remortgage

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.89%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B94123
55%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94124
55%	4.59%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94125
65%	3.89%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B94126
65%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94127
65%	4.59%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94128
75%	3.94%	3% of Loan Amount	MR7 currently 8.99% Variable	7.4% APRC	B94129
75%	4.39%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94130
75%	4.64%	£0	MR7 currently 8.99% Variable	7.3% APRC	B94131

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 £400 cashback<sup>2</sup>  
Purchase / Remortgage

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.34%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26890
75%	4.49%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26891

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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

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

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94121
75%	4.44%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94122

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.34%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26898
65%	4.74%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26878
75%	3.59%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26899
75%	4.89%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26900

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.89%	3% of Loan Amount	MR6 currently 8.49% Variable	7.1% APRC	B94132
65%	4.59%	£0	MR6 currently 8.49% Variable	7.1% APRC	B94133
75%	3.94%	3% of Loan Amount	MR7 currently 8.99% Variable	7.4% APRC	B94134
75%	4.64%	£0	MR7 currently 8.99% Variable	7.4% APRC	B94135

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 | 80% LTV

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

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.39%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26901
80%	5.94%	£0	MR8 currently 8.99% Variable	8.7% APRC	B26902

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 | 80% LTV

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

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.99% Variable	7.7% APRC	B94136
80%	5.39%	£0	MR8 currently 8.99% Variable	7.7% APRC	B94137

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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	

## Green Buy to Let<sup>5</sup>

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	£0	MR7 currently 8.99% Variable	7.3% APRC	B94090

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 LetLet To BuyHouses in Multiple  
OccupationBuy to LetLet To BuyHouses in Multiple  
OccupationBuy to LetHouses in Multiple  
Occupation

## Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix<sup>4</sup>  
Purchase / Remortgage

Early Repayment Charge: 0.75% until 31/05/2026<sup>1</sup>, then 0.50% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09% (BBR +0.59% until 31/05/2027)	£1495	MR7 currently 8.99% Variable	8.6% APRC	B71103
75%	5.59% (BBR +1.09% until 31/05/2027)	£0	MR7 currently 8.99% Variable	8.7% APRC	B71104

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	

## Let to Buy

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

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.34%	£1495	MR6 currently 8.49% Variable	8.1% APRC	LB2A17
75%	4.49%	£1495	MR7 currently 8.99% Variable	8.5% APRC	LB2A18

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)			Limited Company		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	

## Let to Buy

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

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	LB9345
75%	4.44%	£1495	MR7 currently 8.99% Variable	7.3% APRC	LB9346

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)			Limited Company		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

## Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation  
Remortgage

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.39%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	LB2A19

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)			Limited Company		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

## Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation  
Remortgage

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.99% Variable	7.7% APRC	LB9347

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	T20422
75%	5.84%	£1495	MR7 currently 8.99% Variable	8.8% APRC	T20423
75%	6.74%	£0	MR7 currently 8.99% Variable	8.9% APRC	T20424

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.29%	3% of Loan Amount	MR7 currently 8.99% Variable	8.0% APRC	T90554
75%	5.59%	£1495	MR7 currently 8.99% Variable	7.8% APRC	T90555
75%	5.74%	£0	MR7 currently 8.99% Variable	7.8% APRC	T90556

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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 fee<sup>3</sup>  
Remortgage

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.94%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	Q20780
75%	4.74%	£1495	MR7 currently 8.99% Variable	8.5% APRC	Q20781
75%	5.24%	£0	MR7 currently 8.99% Variable	8.5% APRC	Q20782

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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 and free standard legal fee<sup>3</sup>  
Remortgage

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.24%	3% of Loan Amount	MR7 currently 8.99% Variable	7.4% APRC	Q90802
75%	4.69%	£1495	MR7 currently 8.99% Variable	7.4% APRC	Q90803
75%	4.94%	£0	MR7 currently 8.99% Variable	7.4% APRC	Q90804

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)			Limited Company		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

## Large Porfolio: Buy to Let

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

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	£1495	MR7 currently 8.99% Variable	8.6% APRC	Q20783

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)			Limited Company		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

## Large Porfolio: Buy to Let

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

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	£1495	MR7 currently 8.99% Variable	7.4% APRC	Q90805

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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  
Further Advance

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.24%	£0	MR7 currently 8.99% Variable	8.6% APRC	Q20784

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)			Limited Company		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

## Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.94%	£0	MR7 currently 8.99% Variable	7.5% APRC	Q90806

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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 Let<sup>5</sup>

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.59%	£0	MR7 currently 8.99% Variable	7.4% APRC	Q90807

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)			Limited Company		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

## Large Portfolio: Let to Buy

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

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	£1495	MR7 currently 8.99% Variable	8.6% APRC	LQ2067

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)			Limited Company		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

## Large Portfolio: Let to Buy

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

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	£1495	MR7 currently 8.99% Variable	7.4% APRC	LQ9059

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	TQ2183

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.29%	3% of Loan Amount	MR7 currently 8.99% Variable	8.0% APRC	TQ9192

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.24%	3% of Loan Amount	MR7 currently 8.99% Variable	8.7% APRC	W20775
75%	5.19%	£3995	MR7 currently 8.99% Variable	8.6% APRC	W20764
75%	5.54%	£1495	MR7 currently 8.99% Variable	8.7% APRC	W20765
75%	5.79%	£0	MR7 currently 8.99% Variable	8.7% APRC	W20776
80%	6.24%	2% of Loan Amount	MR8 currently 8.99% Variable	9.0% APRC	W20767

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)			Limited Company		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

## Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.44%	5% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90940
75%	4.94%	3% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90960
75%	5.19%	£3995	MR7 currently 8.99% Variable	7.7% APRC	W90961
75%	5.34%	£1495	MR7 currently 8.99% Variable	7.7% APRC	W90962
75%	5.59%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90963
80%	5.74%	2% of Loan Amount	MR8 currently 8.99% Variable	8.1% APRC	W90964
80%	6.34%	£0	MR8 currently 8.99% Variable	8.1% APRC	W90965

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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

5 Year Fixed | Benefits: Free standard valuation and £750 cashback<sup>2</sup>  
Remortgage

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90966
75%	5.29%	£3995	MR7 currently 8.99% Variable	7.9% APRC	W90967
75%	5.44%	£1495	MR7 currently 8.99% Variable	7.8% APRC	W90968
75%	5.69%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90969

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)			Limited Company		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

## Limited Company: Buy to Let Green<sup>5</sup>

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 5% until 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.49%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90947

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage properties)</u>			<b>Limited Company</b>		<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>	<b>Buy to Let</b>	<u>Houses in Multiple Occupation</u>	

## Limited Company: Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix<sup>4</sup>  
Purchase / Remortgage / Further Advance

Early Repayment Charge: 0.75% until 31/05/2026<sup>1</sup>, then 0.50% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99% (BBR +0.49% until 31/05/2027)	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	W70053

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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 31/05/2026<sup>1</sup>, then 1% until 31/05/2027<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	WT2201

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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 31/05/2027<sup>1</sup>, then 4% until 31/05/2028<sup>1</sup>, then 3% until 31/05/2029<sup>1</sup>, then 1% until 31/05/2030<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.29%	3% of Loan Amount	MR7 currently 8.99% Variable	8.0% APRC	WT9214

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

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

<sup>4</sup>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

<sup>5</sup>Only 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 (More than 10 mortgage 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%
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](http://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 (More than 10 mortgage 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		
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	30-Nov-25	31-May-26	31-May-27	31-May-28	31-May-29	31-May-30	31-May-31	31-May-32	31-May-33	31-May-34	31-May-35
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](https://themortgageworks.co.uk/intermediaries)**

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