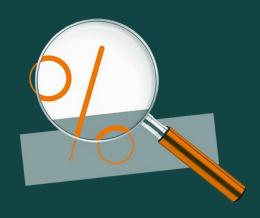
The mortgage works

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

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

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

Buy to Let

Buy to Let 1 Year Fixed

Purchase / Remortgage

Maximum LTV

75%

Early Repayment Charge: 1% until 31/01/20261

Houses in Multiple

Occupation

Initial Rate

3.49%

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).

Limited Company

The overall Cost for

Comparison

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Occupation Buy to Let

Houses in Multiple

Buy to Let Let To Buy **Occupation**

Portfolio Size (Over 10 properties)

Houses in Multiple

Buy to Let

Limited Company

Houses in Multiple

Occupation

Additional

Information

Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

2 Year Fixed Purchase / Remortgage

| 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% | 3.39% | 3% of Loan Amount | MR6 currently 8.49% Variable | 8.1% APRC | B26702 |
| 65% | 4.24% | £3995 | MR6 currently 8.49% Variable | 8.2% APRC | B26696 |
| 65% | 4.49% | £1495 | MR6 currently 8.49% Variable | 8.1% APRC | B26672 |
| 65% | 4.79% | £0 | MR6 currently 8.49% Variable | 8.1% APRC | B26703 |
| 75% | 3.59% | 3% of Loan Amount | MR7 currently 8.99% Variable | 8.5% APRC | B26644 |
| 75% | 4.39% | £3995 | MR7 currently 8.99% Variable | 8.6% APRC | B26697 |
| 75% | 4.54% | £1495 | MR7 currently 8.99% Variable | 8.5% APRC | B26674 |
| 75% | 5.09% | £0 | MR7 currently 8.99% Variable | 8.5% APRC | B26647 |
| 80% | 5.29% | 2% of Loan Amount | MR8 currently 8.99% Variable | 8.8% APRC | B26648 |
| 80% | 6.29% | £0 | MR8 currently 8.99% Variable | 8.8% APRC | B26649 |

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.

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).

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

3% of Loan Amount

£1495

£0

3% of Loan Amount

£1495

£0

3% of Loan Amount

£1495

£0

2% of Loan Amount

£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

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR8 currently 8.99% Variable

MR8 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Buy to Let 5 Year Fixed Purchase / Remortgage

55%

55%

55%

65%

65%

65%

75%

75%

75%

80%

80%

Houses in Multiple

Occupation

3.94%

4.44%

4.59%

3.94%

4.44%

4.59%

3 99%

4.44%

4.64%

5.14%

5.54%

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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

7.1% APRC

7.0% APRC

7.0% APRC

7.1% APRC

7.0% APRC

7.0% APRC

7.4% APRC

7.3% APRC

7.3% APRC

7.8% APRC

7.7% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B93939

B93964

B93907

B93941

B93965

B93910

B93943

B93966

B93880

B93881

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

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.

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

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.

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 Tracker | Benefits: Switch to Fix4

Buy to Let

Purchase / Remortgage

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 0.75% until 31/01/20261, then 0.50% until 31/01/20271

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 |
|-------------|-------------------------------------|-------------|---|---------------------------------|--------------|
| 65% | 5.44% (BBR +0.69% until 31/01/2027) | £1495 | MR6 currently 8.49% Variable | 8.3% APRC | B71049 |
| 65% | 5.84% (BBR +1.09% until 31/01/2027) | £0 | MR6 currently 8.49% Variable | 8.3% APRC | B71050 |
| 75% | 5.54% (BBR +0.79% until 31/01/2027) | £1495 | MR7 currently 8.99% Variable | 8.7% APRC | B71051 |
| 75% | 5.94% (BBR +1.19% until 31/01/2027) | £0 | MR7 currently 8.99% Variable | 8.7% APRC | B71052 |

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

, 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

Early Repayment Charge: 1% until 31/01/20261

Buy to Let

Buy to Let

Maximum LTV

75%

Remortgage

Houses in Multiple

Occupation

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

Initial Rate

3.89%

Buy to Let

Product Fee

2% of Loan Amount

₂Cashback will be paid upon completion.

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

4Switch to fix option allows an applicant to switch to an existing customer fixed rate, within the same product range at any time during the benefit period without incurring early repayment charges

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

Limited Company

The overall Cost for

Comparison

9.0% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

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

Buy to Let

Limited Company

Houses in Multiple

Occupation

Additional

Information

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

Buy to Let

Remortgage Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

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% | 3.74% | 3% of Loan Amount | MR6 currently 8.49% Variable | 8.1% APRC | B26705 |
| 65% | 4.34% | £3995 | MR6 currently 8.49% Variable | 8.0% APRC | B26698 |
| 65% | 4.59% | £1495 | MR6 currently 8.49% Variable | 8.0% APRC | B26706 |
| 65% | 5.14% | £0 | MR6 currently 8.49% Variable | 8.1% APRC | B26707 |
| 75% | 3.89% | 3% of Loan Amount | MR7 currently 8.99% Variable | 8.6% APRC | B26679 |
| 75% | 4.49% | £3995 | MR7 currently 8.99% Variable | 8.6% APRC | B26680 |
| 75% | 4.69% | £1495 | MR7 currently 8.99% Variable | 8.5% APRC | B26708 |
| 75% | 5.34% | 03 | MR7 currently 8.99% Variable | 8.5% APRC | B26661 |

Portfolio Size (Over 10 properties)

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).

Maximum LTV Initial Rate Product Fee remainder of the mortgage term, currently: Comparison 55% 3.99% 3% of Loan Amount MR6 currently 8.49% Variable 7.1% APRC

Buv to Let

65% 3.99% MR6 currently 8.49% Variable 3% of Loan Amount 65% 4.49% £1495 MR6 currently 8.49% Variable 65%

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

Houses in Multiple

Occupation

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

4.49%

4.69%

4.69% 4.04%

4.49%

4 74%

£0

£1495

£0

3% of Loan Amount

£1495 £O

Portfolio Size (Over 10 properties)

Let To Buy

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable MR7 currently 8.99% Variable

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

MR6 currently 8.49% Variable

MR6 currently 8.49% Variable

Buy to Let

Occupation

Houses in Multiple

Limited Company

The overall Cost for

7.0% APRC

7.1% APRC

7.1% APRC

7.0% APRC

7.1% APRC

7.4% APRC

7.3% APRC

7.3% APRC

Product code

B93947

B93969

B93917

B93949

B93970

B93920

B93951

B93971

B93895

Additional

Information

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.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Buy to Let

55%

55%

75%

75%

75%

Remortgage

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).

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Buy to Let 2 Year Tracker | Ben

Buy to Let

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

Houses in Multiple

Occupation

Early Repayment Charge: 0.75% until 31/01/20261, then 0.50% until 31/01/20271

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% | 4.84% (BBR +0.09% until 31/01/2027) | 3% of Loan Amount | MR6 currently 8.49% Variable | 8.4% APRC | B71055 |
| 65% | 5.64% (BBR +0.89% until 31/01/2027) | £1495 | MR6 currently 8.49% Variable | 8.3% APRC | B71056 |
| 65% | 6.04% (BBR +1.29% until 31/01/2027) | £0 | MR6 currently 8.49% Variable | 8.3% APRC | B71057 |
| 75% | 4.94% (BBR +0.19% until 31/01/2027) | 3% of Loan Amount | MR7 currently 8.99% Variable | 8.8% APRC | B71058 |
| 75% | 5.74% (BBR +0.99% until 31/01/2027) | £1495 | MR7 currently 8.99% Variable | 8.8% APRC | B71059 |
| 75% | 6.14% (BBR +1.39% until 31/01/2027) | £0 | MR7 currently 8.99% Variable | 8.8% APRC | B71060 |

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.

a 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

2% of Loan Amount

£0

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

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

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

Initial Rate

4.64%

4.79%

5.64%

6.64%

Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

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

8.1% APRC

8.5% APRC

8.9% APRC

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B26704

B26651

B26652

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

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 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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

Initial Rate

4.49%

4.54%

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).

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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Limited Company

The overall Cost for

Comparison

7.0% APRC

7.3% APRC

7.8% APRC

7.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B93967

B93968

B93885

Product Fee

£1495

£1495

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

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

Early Repayment Charge: 0.75% until 31/01/20261, then 0.50% until 31/01/20271

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

5.64% (BBR +0.89% until 31/01/2027)

5.74% (BBR +0.99% until 31/01/2027)

- 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

8.3% APRC

8.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B71053

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.

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

Buy to Let

2Cashback will be paid upon completion.

Buy to Let

Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

Houses in Multiple

Occupation

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% | 3.74% | 3% of Loan Amount | MR6 currently 8.49% Variable | 8.2% APRC | B26709 |
| 65% | 5.14% | £0 | MR6 currently 8.49% Variable | 8.1% APRC | B26710 |
| 75% | 3.89% | 3% of Loan Amount | MR7 currently 8.99% Variable | 8.6% APRC | B26684 |
| 75% | 5.34% | £0 | MR7 currently 8.99% Variable | 8.6% APRC | B26665 |
| 80% | 5.64% | 2% of Loan Amount | MR8 currently 8.99% Variable | 8.9% APRC | B26666 |
| 80% | 6.64% | £0 | MR8 currently 8.99% Variable | 8.9% APRC | B26667 |

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.

£0

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).

5 Year Fixed | Benefits: Free standard valuation Further Advance

75%

Green Buy to Let⁵

Buy to Let

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

Portfolio Size (0-10 properties)

Let To Buy

| | | | Followed by TMW Managed Rate for the |
|-------------|--------------|-------------|---|
| Maximum LTV | Initial Rate | Product Fee | Tollowed by Tivivi Managed Rate for the |

Houses in Multiple

Occupation

4.39%

Houses in Multiple

Occupation

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (Over 10 properties)

Let To Buy

Buy to Let

Limited Company

Houses in Multiple

Occupation

Additional

Information

The overall Cost for Product code Comparison 7.3% APRC B93902

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.

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.

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 | Benef

5 Year Fixed | Benefits: Free standard valuation Further Advance

Portfolio Size (0-10 properties)

Let To Buy

T dittioi /tavai

Buy to Let

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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 |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 65% | 3.99% | 3% of Loan Amount | MR6 currently 8.49% Variable | 7.1% APRC | B93953 |
| 65% | 4.69% | £0 | MR6 currently 8.49% Variable | 7.1% APRC | B93972 |
| 75% | 4.04% | 3% of Loan Amount | MR7 currently 8.99% Variable | 7.4% APRC | B93954 |
| 75% | 4.74% | £0 | MR7 currently 8.99% Variable | 7.4% APRC | B93899 |
| 80% | 5.29% | 2% of Loan Amount | MR8 currently 8.99% Variable | 7.9% APRC | B93900 |
| 80% | 5.69% | £0 | MR8 currently 8.99% Variable | 7.8% APRC | B93901 |

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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 31/07/20251

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

B08247

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

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:

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR8 currently 8.99% Variable

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

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Let to Buy

Maximum LTV

65%

75%

80%

Remortgage

Houses in Multiple

Occupation

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

Initial Rate

4.64%

4.79%

5.64%

Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

₂Cashback will be paid upon completion.
₃Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.

4Switch to fix option allows an applicant to switch to an existing customer fixed rate, within the same product range at any time during the benefit period without incurring early repayment charges

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

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Limited Company

The overall Cost for

Comparison

8.1% APRC

8.5% APRC

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LB2A08

LB2A06

LB2A07

Product Fee

£1495

£1495

2% of Loan Amount

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

Houses in Multiple

Occupation

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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

Initial Rate

4.49%

4.54%

5.29%

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

Buy to Let

Let to Buy

Maximum LTV

65%

75%

80%

Remortgage

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

7.0% APRC

7.3% APRC

7.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LB9337

LB9338

LB9332

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 31/01/20261, then 1% until 31/01/20271

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% | 4.74% | 3% of Loan Amount | MR7 currently 8.99% Variable | 8.9% APRC | T20407 |
| 75% | 5.84% | £1495 | MR7 currently 8.99% Variable | 8.8% APRC | T20408 |
| 75% | 6.74% | £0 | MR7 currently 8.99% Variable | 9.0% APRC | T20409 |

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 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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% | 5.29% | 3% of Loan Amount | MR7 currently 8.99% Variable | 8.0% APRC | T90539 |
| 75% | 5.59% | £1495 | MR7 currently 8.99% Variable | 7.8% APRC | T90540 |
| 75% | 5.74% | £0 | MR7 currently 8.99% Variable | 7.9% APRC | T90541 |

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.

a 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).

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).

Large Porfolio: Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

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% | 4.09% | 3% of Loan Amount | MR7 currently 8.99% Variable | 8.6% APRC | Q20749 |
| 75% | 4.89% | £1495 | MR7 currently 8.99% Variable | 8.5% APRC | Q20750 |
| 75% | 5.54% | £0 | MR7 currently 8.99% Variable | 8.6% APRC | Q20751 |

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

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).

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

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

Portfolio Size (0-10 properties)

Let To Buy

Remortgage

Houses in Multiple

Occupation

Buy to Let

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

| 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 | 7.5% APRC | Q90775 |
| 75% | 4.69% | £1495 | MR7 currently 8.99% Variable | 7.4% APRC | Q90776 |
| 75% | 4.94% | £0 | MR7 currently 8.99% Variable | 7.5% APRC | Q90777 |

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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.

Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

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

Limited Company

The overall Cost for

Comparison

8.7% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

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).

Product Fee

£1495

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 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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

Initial Rate

4 69%

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

Buy to Let

Limited Company

The overall Cost for

Comparison

7.5% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

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
2 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.

Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

5.54%

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

£0

Limited Company

The overall Cost for

Comparison

8.6% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

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).

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

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

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

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

Buy to Let

Limited Company

The overall Cost for

Comparison

7.5% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

£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 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.

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.

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

Initial Rate

4 59%

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

Large Porfolio: Green Buy to Let⁵

₂Cashback will be paid upon completion.
₃Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.

«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

7.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

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

Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

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

2Cashback will be paid upon completion.

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

Limited Company

The overall Cost for

Comparison

8.7% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LQ2064

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

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

Initial Rate

4 29%

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.

Buy to Let

Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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

LQ9056

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 31/01/20261, then 1% until 31/01/20271

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

4.74%

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

TQ2170

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

Initial Rate

5.29%

Large Portfolio: Houses in Multiple Occupation

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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.

Limited Company

The overall Cost for

Comparison

8.0% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

TQ9181

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 2 Year Fixed | Benefits: Free standard valuation

Houses in Multiple

Occupation

Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

Portfolio Size (0-10 properties)

Let To Buy

Purchase /Remortgage / Further Advance

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% | 4.89% | 3% of Loan Amount | MR7 currently 8.99% Variable | 8.8% APRC | W20720 |
| 75% | 5.39% | £3995 | MR7 currently 8.99% Variable | 8.7% APRC | W20721 |
| 75% | 5.99% | £1495 | MR7 currently 8.99% Variable | 8.8% APRC | W20722 |
| 75% | 6.49% | £0 | MR7 currently 8.99% Variable | 8.8% APRC | W20716 |
| 80% | 6.49% | 2% of Loan Amount | MR8 currently 8.99% Variable | 9.1% APRC | W20717 |

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.

Product Fee

5% of Loan Amount

3% of Loan Amount

£3995

£1495

£0

2% of Loan Amount

£0

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

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

Purchase /Remortgage / Further Advance

Limited Company: Buy to Let

Buy to Let

Maximum LTV

70%

75%

75%

75%

75%

80%

80%

Houses in Multiple

Occupation

Initial Rate

4.59%

4.99%

5.34%

5.59%

5.89%

5.99%

6.49%

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

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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).

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

Limited Company

The overall Cost for

Comparison

7.8% APRC

7.8% APRC

7.7% APRC

7.8% APRC

7.9% APRC

8.2% APRC

8.2% APRC

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W90870

W90871

W90872

W90873

W90887

W90875

W90876

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

£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 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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

W90886

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

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)

Limited Company: Buy to Let

Early Repayment Charge: 0.75% until 31/01/20261, then 0.50% until 31/01/20271

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

Initial Rate

5.24% (BBR +0.49% until 31/01/2027)

Let To Buy

Purchase /Remortgage / Further Advance

Buy to Let

Maximum LTV

75%

Houses in Multiple

Occupation

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

cOnly 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

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W70049

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.

3% of Loan Amount

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

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

Portfolio Size (0-10 properties)

Let To Buy

Purchase /Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/20261, then 1% until 31/01/20271

Buy to Let

2 Year Fixed

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4 74%

Limited Company: Houses in Multiple Occupation

Buy to Let

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).

Limited Company

The overall Cost for

Comparison

8.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

WT2190

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.

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.

Additional Information

Limited Company

Buy to Let

Houses in Multiple

Occupation

Limited Company: Houses in Multiple Occupation 5 Year Fixed

Purchase /Remortgage / Further Advance

Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

Early Repayment Charge: 5% until 31/01/2027¹, then 4% until 31/01/2028¹, then 3% until 31/01/2029¹, then 1% until 31/01/2030¹

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% | 5.29% | 3% of Loan Amount | MR7 currently 8.99% Variable | 8.0% APRC | WT9203 |

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.

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

Portfolio Size (Over 10 properties)

Let To Buy

Buv to Let

Houses in Multiple

Limited Company

Buy to Let

Houses in Multiple

Additional

Information

Houses in Multiple

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

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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 | | | ЦМО | Lir | Limited Company | |
| Tax Rate of 20% or less | | Ta | x Rate of 40% or more | HMO | Buy to Let | |
| 125% 160% | | 175% | 125% | | | |
| | | Fixed fo | | or 1 or 2 Years | | |
| Application Type | Tracker & Variable | | Purchase, Remortgage | ike for Like Remortgage (excluding | | Fixed for 5 or 10 years |
| | | | (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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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% 70% £500.000 Let to Buy 80% £350.000 65% £750,000 HMO 75% £500,000

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

Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.

Portfolio Size (Over 10 properties)

Let To Buy

FRC.

Lifetime Variable

1 Year Fixed

0.75%

1%

1%

Buv to Let

Houses in Multiple

Occupation

Limited Company

Buy to Let

31-Jan-29

31-Jan-28

31-Jan-27

Houses in Multiple

Occupation

31-Jan-32

Additional Information

31-Jan-34

40

Portfolio Size (0-10 properties)

Let To Buy

Product LTV

55% LTV

65% LTV 70% LTV

75% LTV 80% LTV

potential borrowers.

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

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:

Additional information continued...

Managed Rates

8.49% (Issue 6)

8.99% (Issue 7)

8.99% (Issue 8)

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

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

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 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.