

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>	

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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.

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Buy to Let

1 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 1% until 31/03/2026¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.49%	2% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	B01311

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.

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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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Buy to Let

2 Year Fixed
Purchase / Remortgage

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

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	8.0% APRC	B26740
65%	4.24%	£3995	MR6 currently 8.49% Variable	8.1% APRC	B26741
65%	4.49%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26742
65%	4.79%	£0	MR6 currently 8.49% Variable	8.0% APRC	B26743
75%	3.59%	3% of Loan Amount	MR7 currently 8.99% Variable	8.5% APRC	B26744
75%	4.39%	£3995	MR7 currently 8.99% Variable	8.6% APRC	B26745
75%	4.54%	£1495	MR7 currently 8.99% Variable	8.4% APRC	B26746
75%	5.09%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26747
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	8.8% APRC	B26748
80%	6.29%	£0	MR8 currently 8.99% Variable	8.8% APRC	B26749

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Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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
55%	3.94%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B93995
55%	4.44%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93996
55%	4.59%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93997
65%	3.94%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B93998
65%	4.44%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93999
65%	4.59%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94000
75%	3.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B94001
75%	4.44%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94002
75%	4.64%	£0	MR7 currently 8.99% Variable	7.3% APRC	B94003
80%	5.14%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B94004
80%	5.54%	£0	MR8 currently 8.99% Variable	7.7% APRC	B94005

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Buy to Let

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

Early Repayment Charge: 0.75% until 31/03/2026¹, then 0.50% until 31/03/2027¹

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%	5.19% (BBR +0.69% until 31/03/2027)	£1495	MR6 currently 8.49% Variable	8.3% APRC	B71067
65%	5.59% (BBR +1.09% until 31/03/2027)	£0	MR6 currently 8.49% Variable	8.3% APRC	B71068
75%	5.29% (BBR +0.79% until 31/03/2027)	£1495	MR7 currently 8.99% Variable	8.7% APRC	B71069
75%	5.69% (BBR +1.19% until 31/03/2027)	£0	MR7 currently 8.99% Variable	8.7% APRC	B71070

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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 fee³

Remortgage

Early Repayment Charge: 1% until 31/03/2026¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.89%	2% of Loan Amount	MR7 currently 8.99% Variable	9.0% APRC	B01312

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Buy to Let

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

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

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	B26754
65%	4.34%	£3995	MR6 currently 8.49% Variable	8.0% APRC	B26755
65%	4.59%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26756
65%	5.14%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26757
75%	3.89%	3% of Loan Amount	MR7 currently 8.99% Variable	8.5% APRC	B26758
75%	4.49%	£3995	MR7 currently 8.99% Variable	8.5% APRC	B26759
75%	4.69%	£1495	MR7 currently 8.99% Variable	8.4% APRC	B26760
75%	5.34%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26761

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Buy to Let

Let To Buy

Houses in Multiple Occupation

Buy to Let

Let To Buy

Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

Buy to Let

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

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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
55%	3.99%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B94010
55%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94011
55%	4.69%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94012
65%	3.99%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B94013
65%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94014
65%	4.69%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94015
75%	4.04%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B94016
75%	4.49%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94017
75%	4.74%	£0	MR7 currently 8.99% Variable	7.3% APRC	B94018

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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

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

Early Repayment Charge: 0.75% until 31/03/2026¹, then 0.50% until 31/03/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.59% (BBR +0.09% until 31/03/2027)	3% of Loan Amount	MR6 currently 8.49% Variable	8.4% APRC	B71073
65%	5.39% (BBR +0.89% until 31/03/2027)	£1495	MR6 currently 8.49% Variable	8.3% APRC	B71074
65%	5.79% (BBR +1.29% until 31/03/2027)	£0	MR6 currently 8.49% Variable	8.3% APRC	B71075
75%	4.69% (BBR +0.19% until 31/03/2027)	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	B71076
75%	5.49% (BBR +0.99% until 31/03/2027)	£1495	MR7 currently 8.99% Variable	8.7% APRC	B71077
75%	5.89% (BBR +1.39% until 31/03/2027)	£0	MR7 currently 8.99% Variable	8.7% APRC	B71078

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Buy to Let

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

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

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%	4.64%	£1495	MR6 currently 8.49% Variable	8.1% APRC	B26750
75%	4.79%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26751
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26752
80%	6.64%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26753

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Buy to Let

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

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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
65%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94006
75%	4.54%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94007
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B94008
80%	5.69%	£0	MR8 currently 8.99% Variable	7.8% APRC	B94009

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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

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

Early Repayment Charge: 0.75% until 31/03/2026¹, then 0.50% until 31/03/2027¹

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%	5.39% (BBR +0.89% until 31/03/2027)	£1495	MR6 currently 8.49% Variable	8.3% APRC	B71071
75%	5.49% (BBR +0.99% until 31/03/2027)	£1495	MR7 currently 8.99% Variable	8.7% APRC	B71072

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

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	B26762
65%	5.14%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26763
75%	3.89%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26764
75%	5.34%	£0	MR7 currently 8.99% Variable	8.6% APRC	B26765
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26766
80%	6.64%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26767

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

Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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%	4.39%	£0	MR7 currently 8.99% Variable	7.3% APRC	B94025

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Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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
65%	3.99%	3% of Loan Amount	MR6 currently 8.49% Variable	7.1% APRC	B94019
65%	4.69%	£0	MR6 currently 8.49% Variable	7.1% APRC	B94020
75%	4.04%	3% of Loan Amount	MR7 currently 8.99% Variable	7.4% APRC	B94021
75%	4.74%	£0	MR7 currently 8.99% Variable	7.4% APRC	B94022
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B94023
80%	5.69%	£0	MR8 currently 8.99% Variable	7.8% APRC	B94024

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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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Buy to Let

Lifetime Variable
Purchase / RemortgageEarly Repayment Charge: 0.75% until 30/09/2025¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	8.49%	£995	MR6 currently 8.49% Variable	9.1% APRC	B08249
75%	8.99%	£995	MR7 currently 8.99% Variable	9.6% APRC	B08250

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.

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

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

Let to Buy

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

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

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%	4.64%	£1495	MR6 currently 8.49% Variable	8.1% APRC	LB2A09
75%	4.79%	£1495	MR7 currently 8.99% Variable	8.5% APRC	LB2A10
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	LB2A11

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)		Portfolio Size (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>	

Let to Buy

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

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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
65%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	LB9339
75%	4.54%	£1495	MR7 currently 8.99% Variable	7.3% APRC	LB9340
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	LB9341

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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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Houses in Multiple Occupation

2 Year Fixed

Purchase /Remortgage / Further Advance

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

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	T20414
75%	5.84%	£1495	MR7 currently 8.99% Variable	8.8% APRC	T20415
75%	6.74%	£0	MR7 currently 8.99% Variable	8.9% APRC	T20416

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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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Houses in Multiple Occupation

5 Year Fixed

Purchase /Remortgage / Further Advance

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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%	5.29%	3% of Loan Amount	MR7 currently 8.99% Variable	8.0% APRC	T90547
75%	5.59%	£1495	MR7 currently 8.99% Variable	7.8% APRC	T90548
75%	5.74%	£0	MR7 currently 8.99% Variable	7.9% APRC	T90549

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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 fee³
Remortgage

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

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	Q20762
75%	4.89%	£1495	MR7 currently 8.99% Variable	8.5% APRC	Q20763
75%	5.54%	£0	MR7 currently 8.99% Variable	8.6% APRC	Q20764

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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	

Large Porfolio: Buy to Let

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

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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	7.4% APRC	Q90790
75%	4.69%	£1495	MR7 currently 8.99% Variable	7.4% APRC	Q90791
75%	4.94%	£0	MR7 currently 8.99% Variable	7.4% APRC	Q90792

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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	

Large Porfolio: Buy to Let

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

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.14%	£1495	MR7 currently 8.99% Variable	8.7% APRC	Q20765

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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	

Large Porfolio: Buy to Let

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

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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%	4.69%	£1495	MR7 currently 8.99% Variable	7.4% APRC	Q90793

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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	

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

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%	5.54%	£0	MR7 currently 8.99% Variable	8.6% APRC	Q20766

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²Cashback will be paid upon completion.

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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	

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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%	4.94%	£0	MR7 currently 8.99% Variable	7.5% APRC	Q90794

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²Cashback will be paid upon completion.

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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 Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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%	4.59%	£0	MR7 currently 8.99% Variable	7.4% APRC	Q90795

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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	

Large Portfolio: Let to Buy

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

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.44%	3% of Loan Amount	MR7 currently 8.99% Variable	8.7% APRC	LQ2065

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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	

Large Portfolio: Let to Buy

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

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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%	4.29%	3% of Loan Amount	MR7 currently 8.99% Variable	7.5% APRC	LQ9057

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²Cashback will be paid upon completion.

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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 31/03/2026¹, then 1% until 31/03/2027¹

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	TQ2175

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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%	5.29%	3% of Loan Amount	MR7 currently 8.99% Variable	8.0% APRC	TQ9187

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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 31/03/2026¹, then 1% until 31/03/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.44%	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	W20753
75%	5.19%	£3995	MR7 currently 8.99% Variable	8.7% APRC	W20754
75%	5.54%	£1495	MR7 currently 8.99% Variable	8.7% APRC	W20755
75%	5.99%	£0	MR7 currently 8.99% Variable	8.8% APRC	W20756
80%	6.24%	2% of Loan Amount	MR8 currently 8.99% Variable	9.1% APRC	W20757

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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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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	

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase /Remortgage / Further Advance

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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
70%	4.44%	5% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90927
75%	4.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90903
75%	5.34%	£3995	MR7 currently 8.99% Variable	7.7% APRC	W90904
75%	5.59%	£1495	MR7 currently 8.99% Variable	7.8% APRC	W90905
75%	5.69%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90928
80%	5.89%	2% of Loan Amount	MR8 currently 8.99% Variable	8.2% APRC	W90929
80%	6.39%	£0	MR8 currently 8.99% Variable	8.2% APRC	W90930

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.

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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	

Limited Company: Buy to Let Green⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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%	5.49%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90909

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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	

Limited Company: Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix⁴
Purchase / Remortgage / Further Advance

Early Repayment Charge: 0.75% until 31/03/2026¹, then 0.50% until 31/03/2027¹

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 31/03/2027)	3% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	W70051

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

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

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/03/2026¹, then 1% until 31/03/2027¹

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	WT2195

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

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase /Remortgage / Further Advance

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

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%	5.29%	3% of Loan Amount	MR7 currently 8.99% Variable	8.0% APRC	WT9209

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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%	175%	125%	

Application Type	Tracker & Variable	Fixed for 1 or 2 Years		Fixed for 5 or 10 years
		Purchase, Remortgage (With Capital raising)	Like for Like Remortgage (excluding Let To Buy)	
Stress rate	Higher of +2.0% or 5.50%	Higher of pay rate or 4.50%		

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

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

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

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

The Mortgage Works (UK) plc. is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. Most buy to let mortgages are not regulated by the FCA. You can confirm our registration on the FCA's website fca.org.uk. Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.

Portfolio Size (0-10 properties)			Portfolio Size (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	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-Sep-25	31-Mar-26	31-Mar-27	31-Mar-28	31-Mar-29	31-Mar-30	31-Mar-31	31-Mar-32	31-Mar-33	31-Mar-34	31-Mar-35
Lifetime Variable	0.75%										
1 Year Fixed	1%	1%									
2 Year Tracker	0.75%	0.75%	0.50%								
2 Year Fixed	2%	2%	1%								
5 Year Fixed	5%	5%	5%	4%	3%	1%					

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

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

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

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

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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.