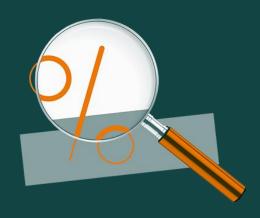
The mortgage works

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.

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Houses in Multiple

Occupation

Buy to Let

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>
Large Portfolio (Over 10 properties at completion)	<u>22</u> to <u>32</u>
Buy to Let	<u>22</u> to <u>28</u>
Let to Buy	<u>29</u> to <u>30</u>
Houses in Multiple Occupation	<u>31</u> to <u>32</u>
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</u> to <u>38</u>
Additional Information	<u>39</u> to <u>40</u>

Benefit abbreviations	Additional information
FV – Free standard valuation	
CB – Cashback	**Cashback will be paid upon completion
FL – Free standard legal fee	Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.

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

Portfolio Size (More than 10 mortgage properties)

Buy to Let 1 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 1% until 31/05/20261

Portfolio Size (0-10 properties)

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

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

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. 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

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Limited Company

Buy to Let

Houses in Multiple

Occupation

Houses in Multiple Occupation

Additional Information

Buy to Let 2 Year Fixed

Buy to Let

Purchase / Remortgage

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

Houses in Multiple

Occupation

Buy to Let

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.24%	3% of Loan Amount	MR6 currently 8.49% Variable	8.0% APRC	B26834
65%	4.09%	£3995	MR6 currently 8.49% Variable	8.1% APRC	B26835
65%	4.24%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26836
65%	4.59%	£0	MR6 currently 8.49% Variable	8.0% APRC	B26837
75%	3.39%	3% of Loan Amount	MR7 currently 8.99% Variable	8.5% APRC	B26838
75%	4.19%	£3995	MR7 currently 8.99% Variable	8.5% APRC	B26839
75%	4.39%	£1495	MR7 currently 8.99% Variable	8.4% APRC	B26840
75%	4.84%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26841
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	8.8% APRC	B26812
80%	6.29%	£0	MR8 currently 8.99% Variable	8.8% APRC	B26813

- 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.
- «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).

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.

Houses in Multiple Buy to Let Let To Buy

Occupation

Houses in Multiple Buy to Let Let To Buy

Occupation

Buy to Let

Occupation

Additional Information

Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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	B94060
55%	4.44%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94061
55%	4.59%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94062
65%	3.94%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B94063
65%	4.44%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94064
65%	4.59%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94065
75%	3.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B94066
75%	4.44%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94067
75%	4.64%	£0	MR7 currently 8.99% Variable	7.3% APRC	B94068
80%	5.14%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B94069
80%	5.54%	£0	MR8 currently 8.99% Variable	7.7% APRC	B94070

- 2Cashback will be paid upon completion.
- 3 Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.
- 4Switch to fix option allows an applicant to switch to an existing customer fixed rate, within the same product range at any time during the benefit period without incurring early repayment charges
- 5Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

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

Houses in Multiple

Occupation

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Limited Company

Buy to Let

Houses in Multiple

Occupation

Houses in Multiple Occupation

Additional Information

Buy to Let

Buy to Let

2 Year Tracker | Benefits: Switch to Fix4

Let To Buy

Purchase / Remortgage

Early Repayment Charge: 0.75% until 31/05/20261, then 0.50% until 31/05/20271

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 31/05/2027)	£1495	MR6 currently 8.49% Variable	8.2% APRC	B71085
65%	5.59% (BBR +1.09% until 31/05/2027)	£0	MR6 currently 8.49% Variable	8.2% APRC	B71086
75%	5.29% (BBR +0.79% until 31/05/2027)	£1495	MR7 currently 8.99% Variable	8.6% APRC	B71087
75%	5.69% (BBR +1.19% until 31/05/2027)	£0	MR7 currently 8.99% Variable	8.7% APRC	B71088

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.

[«]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 Houses in Multiple Houses in Multiple Buy to Let Let To Buy Buy to Let Let To Buy Buy to Let Occupation Occupation Occupation Buy to Let

Portfolio Size (More than 10 mortgage properties)

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

Early Repayment Charge: 1% until 31/05/20261

Portfolio Size (0-10 properties)

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

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

- 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.
- «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

Additional

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

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

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%	3.54%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26844
65%	4.19%	£3995	MR6 currently 8.49% Variable	8.0% APRC	B26845
65%	4.44%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26846
65%	4.84%	£0	MR6 currently 8.49% Variable	8.0% APRC	B26847
75%	3.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26848
75%	4.29%	£3995	MR7 currently 8.99% Variable	8.6% APRC	B26849
75%	4.54%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26850
75%	5.04%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26851

- 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.
- «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).

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.

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

Remortgage

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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	B94075
55%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94076
55%	4.69%	03	MR6 currently 8.49% Variable	7.0% APRC	B94077
65%	3.99%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B94078
65%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94079
65%	4.69%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94080
75%	4.04%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B94081
75%	4.49%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94082
75%	4.74%	£0	MR7 currently 8.99% Variable	7.3% APRC	B94083

- 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.
- «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).

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.

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

Early Repayment Charge: 0.75% until 31/05/20261, then 0.50% until 31/05/20271

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 31/05/2027)	3% of Loan Amount	MR6 currently 8.49% Variable	8.3% APRC	B71091
65%	5.39% (BBR +0.89% until 31/05/2027)	£1495	MR6 currently 8.49% Variable	8.2% APRC	B71092
65%	5.79% (BBR +1.29% until 31/05/2027)	£0	MR6 currently 8.49% Variable	8.2% APRC	B71093
75%	4.69% (BBR +0.19% until 31/05/2027)	3% of Loan Amount	MR7 currently 8.99% Variable	8.7% APRC	B71094
75%	5.49% (BBR +0.99% until 31/05/2027)	£1495	MR7 currently 8.99% Variable	8.7% APRC	B71095
75%	5.89% (BBR +1.39% until 31/05/2027)	£0	MR7 currently 8.99% Variable	8.7% APRC	B71096

- 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).

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 (0-10 properties) Additional Houses in Multiple Information Houses in Multiple Houses in Multiple Buy to Let Let To Buy Buy to Let Let To Buy Buy to Let Occupation Occupation Occupation

Portfolio Size (More than 10 mortgage properties)

Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

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%	4.44%	£1495	MR6 currently 8.49% Variable	8.1% APRC	B26842
75%	4.59%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26843
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26816
80%	6.64%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26817

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

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

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) Additional Houses in Multiple Information Houses in Multiple Houses in Multiple Buy to Let Let To Buy Buy to Let Let To Buy Buy to Let Occupation Occupation Occupation

Portfolio Size (More than 10 mortgage properties)

Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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	B94071
75%	4.54%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94072
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B94073
80%	5.69%	£0	MR8 currently 8.99% Variable	7.8% APRC	B94074

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

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

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.

				•				Additional
to Let	<u>Let To Buy</u>	Houses in Multiple	Buy to Let	<u>Let To Buy</u>	Houses in Multiple	Buy to Let	Houses in Multiple	Information

Portfolio Size (More than 10 mortgage properties)

Buy to Let

Buy

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

Purchase / Remortgage

Early Repayment Charge: 0.75% until 31/05/20261, then 0.50% until 31/05/20271

Portfolio Size (0-10 properties)

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 31/05/2027)	£1495	MR6 currently 8.49% Variable	8.2% APRC	B71089
75%	5.49% (BBR +0.99% until 31/05/2027)	£1495	MR7 currently 8.99% Variable	8.7% APRC	B71090

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

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

₂Cashback will be paid upon completion.

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

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

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

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

Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

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%	3.54%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26852
65%	4.84%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26853
75%	3.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26854
75%	5.04%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26855
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26830
80%	6.64%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26831

- 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).

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

Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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	B94084
65%	4.69%	£0	MR6 currently 8.49% Variable	7.1% APRC	B94085
75%	4.04%	3% of Loan Amount	MR7 currently 8.99% Variable	7.4% APRC	B94086
75%	4.74%	£0	MR7 currently 8.99% Variable	7.4% APRC	B94087
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.9% APRC	B94088
80%	5.69%	£0	MR8 currently 8.99% Variable	7.8% APRC	B94089

- 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).

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 (0-10 properties)

Portfolio Size (More than 10 mortgage properties)

Limited Company

Limited Company

Buy to Let

To Buy

Doccupation

Buy to Let

Occupation

Doccupation

Doccupation

Portfolio Size (More than 10 mortgage properties)

Limited Company

Limited Company

Buy to Let

Occupation

Occupation

Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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	B94090

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

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

₂Cashback will be paid upon completion.

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

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

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

Additional

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

Portfolio Size (More than 10 mortgage properties)

Buy to Let Lifetime Variable

Purchase / Remortgage

Early Repayment Charge: 0.75% until 30/11/2025

Portfolio Size (0-10 properties)

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	B08251
75%	8.99%	£995	MR7 currently 8.99% Variable	9.6% APRC	B08252

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

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

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.

Buy to Let To Buy

| Document | D

Portfolio Size (Over 10 properties)

Houses in Multiple

Let to Buy

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

Houses in Multiple

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

Portfolio Size (0-10 properties)

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%	4.44%	£1495	MR6 currently 8.49% Variable	8.0% APRC	LB2A15
75%	4.59%	£1495	MR7 currently 8.99% Variable	8.5% APRC	LB2A16
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	LB2A14

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

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

Houses in Multiple

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.

Buy to Let To Buy

| Houses in Multiple | Occupation | Buy to Let | Let To Buy | Houses in Multiple | Occupation | Buy to Let | Let To Buy | Houses in Multiple | Occupation | Additional | Information | Informatio

Portfolio Size (More than 10 mortgage properties)

Let to Buy

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

Portfolio Size (0-10 properties)

Remortgage

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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	LB9342
75%	4.54%	£1495	MR7 currently 8.99% Variable	7.3% APRC	LB9343
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	LB9344

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

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

²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple
Occupation

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

Buy to Let

Let To Buy
Occupation

Buy to Let

Houses in Multiple Occupation

Limited Company

Information

Additional

Houses in Multiple Occupation ² Year Fixed

2 Teal Tixe

Buy to Let

Purchase /Remortgage / Further Advance

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

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	T20422
75%	5.84%	£1495	MR7 currently 8.99% Variable	8.8% APRC	T20423
75%	6.74%	£0	MR7 currently 8.99% Variable	8.9% APRC	T20424

- 1You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.
- ₂Cashback will be paid upon completion.
- 3 Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.
- 4Switch to fix option allows an applicant to switch to an existing customer fixed rate, within the same product range at any time during the benefit period without incurring early repayment charges
- 5Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple

Occupation

Buy to Let To Buy

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation Information

Additional

Houses in Multiple Occupation

5 Year Fixed

Buy to Let

Purchase /Remortgage / Further Advance

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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	T90554
75%	5.59%	£1495	MR7 currently 8.99% Variable	7.8% APRC	T90555
75%	5.74%	£0	MR7 currently 8.99% Variable	7.8% APRC	T90556

Portfolio Size (More than 10 mortgage properties)

- 1You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.
- ₂Cashback will be paid upon completion.
- 3 Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.
- 4Switch to fix option allows an applicant to switch to an existing customer fixed rate, within the same product range at any time during the benefit period without incurring early repayment charges
- 5Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Product Fee

3% of Loan Amount

£1495

£0

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

1You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

Buy to Let

Remortgage

Maximum LTV

75%

75%

75%

Houses in Multiple

Occupation

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

Initial Rate

3.94%

4.74%

5.24%

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

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

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

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Limited Company

The overall Cost for

Comparison

8.6% APRC

8.5% APRC

8.5% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q20780

Q20781

Followed by TMW Managed Rate for the The overall Cost for Maximum LTV Initial Rate Product Fee remainder of the mortgage term, currently: Comparison 75% 4.24% 3% of Loan Amount MR7 currently 8.99% Variable 7.4% APRC

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

Houses in Multiple

Occupation

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

75% 4.69% £1495 75% 4.94% £0

Portfolio Size (0-10 properties)

Large Porfolio: Buy to Let

Let To Buy

Buy to Let

Remortgage

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).

Limited Company

7.4% APRC

7.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90802

Q90803

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

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

Buy to Let

Product Fee

£1495

Portfolio Size (More than 10 mortgage properties)

Let To Buy

1 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.

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

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

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 31/05/20261, then 1% until 31/05/20271

Buy to Let

Purchase / Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

Initial Rate

4.99%

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

8.6% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

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Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage

Buy to Let

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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%	4.69%	£1495	MR7 currently 8.99% Variable	7.4% APRC	Q90805

Portfolio Size (More than 10 mortgage 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.

[«]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

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

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.

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

2 Year Fixed | Benefits: Free standard valuation Further Advance

Large Porfolio: Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Houses in Multiple

Occupation

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

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

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

Portfolio Size (More than 10 mortgage 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

Product Fee

£0

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 (More than 10 mortgage 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

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

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4.94%

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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

7.5% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Product Fee

£0

Limited Company

The overall Cost for

Comparison

7.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90807

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.

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

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 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

Large Porfolio: Green Buy to Let⁵

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.

«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

«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.

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).

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

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

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

2Cashback will be paid upon completion.

Large Portfolio: Let to Buy

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

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%	4.44%	3% of Loan Amount	MR7 currently 8.99% Variable	8.7% APRC	LQ2066

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

Buy to Let

Product Fee

3% of Loan Amount

Portfolio Size (More than 10 mortgage properties)

Let To Buy

1 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.

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

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

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 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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

7.5% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LQ9058

Product Fee

3% of Loan Amount

Limited Company

The overall Cost for

Comparison

8.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

TQ2183

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.

1 fou can make tump 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 (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Purchase /Remortgage / Further Advance

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

Buy to Let

2 Year Fixed

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4.74%

Large Portfolio: Houses in Multiple Occupation

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).

Large Portfolio: Houses in Multiple Occupation
5 Year Fixed
Purchase /Remortgage / Further Advance
Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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	TQ9192

Portfolio Size (More than 10 mortgage 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.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Houses in Multiple

Occupation

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

Buy to Let

Houses in Multiple

Occupation

Additional

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

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Purchase /Remortgage / Further Advance

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

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	W20763
75%	5.19%	£3995	MR7 currently 8.99% Variable	8.6% APRC	W20764
75%	5.54%	£1495	MR7 currently 8.99% Variable	8.7% APRC	W20765
75%	5.99%	£0	MR7 currently 8.99% Variable	8.7% APRC	W20766
80%	6.24%	2% of Loan Amount	MR8 currently 8.99% Variable	9.0% APRC	W20767

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

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.

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

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

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

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase /Remortgage / Further Advance

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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	W90940
75%	4.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90941
75%	5.34%	£3995	MR7 currently 8.99% Variable	7.7% APRC	W90942
75%	5.59%	£1495	MR7 currently 8.99% Variable	7.8% APRC	W90943
75%	5.69%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90944
80%	5.89%	2% of Loan Amount	MR8 currently 8.99% Variable	8.1% APRC	W90945
80%	6.39%	£0	MR8 currently 8.99% Variable	8.1% APRC	W90946

- 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.
- «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).

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.

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

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

Buy to Let

Product Fee

£0

Portfolio Size (More than 10 mortgage properties)

Let To Buy

1 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.

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

Houses in Multiple

Occupation

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

Limited Company: Buy to Let Green⁵

Initial Rate

5 49%

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.

Followed by TMW Managed Rate for the The overall Cost for Comparison

7.8% APRC

Buy to Let

Limited Company

Houses in Multiple

Occupation

Additional Information

Product code

W90947

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Occupation Occupation Occupation Limited Company: Buy to Let

Let To Buy

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

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

Houses in Multiple

Purchase /Remortgage / Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 0.75% until 31/05/20261, then 0.50% until 31/05/20271

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 31/05/2027)	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	W70053

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

Limited Company

Buy to Let

Houses in Multiple

Additional Information

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

₂Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)

Let To Buy

Houses

Houses in Multiple
Occupation

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation Information

Additional

Limited Company: Houses in Multiple Occupation 2 Year Fixed

Durchass /D

Buy to Let

Purchase /Remortgage / Further Advance

Early Repayment Charge: 2% until 31/05/20261, then 1% until 31/05/20271

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	WT2201

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

₂Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties) Let To Buy

Houses in Multiple Occupation

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation

Additional Information

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Buy to Let

Purchase /Remortgage / Further Advance

Early Repayment Charge: 5% until 31/05/2027¹, then 4% until 31/05/2028¹, then 3% until 31/05/2029¹, then 1% until 31/05/2030¹

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	WT9214

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).

	ICR			
Buy to Let and Let to Buy		НМО	Limited Company	
Tax Rate of 20% or less	Tax Rate of 40% or more	ПМО	Buy to Let	
125%	160%	175%	125%	
	Fixed fo	or 1 or 2 Years		
			Fixed for F or 10	

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

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

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

Purchase, Remortgage

(With Capital raising)

Higher of +2.0% or 5.50%

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loan, this can exceed the maximum LTV. But it can't exceed the maximum loan amount.

To reflect the different taxable income levels of landlords, we apply the following Interest Cover Ratios (ICR) and Stress Rates:

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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

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

Houses in Multiple

Occupation

Like for Like Remortgage (excluding

Let To Buy)

Higher of pay rate or 4.50%

Limited Company

Buy to Let

Houses in Multiple

Occupation

years

Additional Information

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

released.

Application Type

Stress rate

details)

Houses in Multiple

Occupation

Rates are only secured once a full application and any applicable fee(s) have been received.

Additional information

benefit period without incurring early repayment charges. **Interest Cover Ratios (ICR) and Stress Rates**

support calculating potential further borrowing.

Tracker & Variable

Buy to Let

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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

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Portfolio Size (More than 10 mortgage properties)

Let To Buy

FRC.

Lifetime Variable

1 Year Fixed

Houses in Multiple

Occupation

31-May-26

1%

31-May-27

30-Nov-25

0.75%

1%

Limited Company

31-May-30

Buy to Let

31-May-29

31-May-28

Houses in Multiple

Occupation

31-May-32

31-May-33

31-May-34

31-May-35

40

Additional Information

Portfolio Size (0-10 properties)

Let To Buy

Product LTV

55% LTV

65% LTV 70% LTV

75% LTV 80% LTV

potential borrowers.

Buy 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:

75%

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

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

Additional information continued...

Managed Rates

8.49% (Issue 6)

8.99% (Issue 7)

8.99% (Issue 8)

£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.

Buy to Let

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.