

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
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	

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

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

## Buy to Let

1 Year Fixed

Purchase / Remortgage

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

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

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

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

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

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

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

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

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# Buy to Let

2 Year Fixed  
Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.39%	3% of Loan Amount	MR6 currently 8.49% Variable	8.0% APRC	B26804
65%	4.24%	£3995	MR6 currently 8.49% Variable	8.1% APRC	B26805
65%	4.49%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26806
65%	4.79%	£0	MR6 currently 8.49% Variable	8.0% APRC	B26807
75%	3.59%	3% of Loan Amount	MR7 currently 8.99% Variable	8.5% APRC	B26808
75%	4.39%	£3995	MR7 currently 8.99% Variable	8.6% APRC	B26809
75%	4.54%	£1495	MR7 currently 8.99% Variable	8.4% APRC	B26810
75%	5.09%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26811
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

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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

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.94%	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

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

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# Buy to Let

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

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

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

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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 fee<sup>3</sup>

Remortgage

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

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

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

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

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

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## Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.74%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26818
65%	4.34%	£3995	MR6 currently 8.49% Variable	8.0% APRC	B26819
65%	4.59%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26820
65%	5.14%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26821
75%	3.89%	3% of Loan Amount	MR7 currently 8.99% Variable	8.5% APRC	B26822
75%	4.49%	£3995	MR7 currently 8.99% Variable	8.5% APRC	B26823
75%	4.69%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26824
75%	5.34%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26825

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

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## Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.99%	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%	£0	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

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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 fee<sup>3</sup> & Switch to Fix<sup>4</sup>  
Remortgage

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

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

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## Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.64%	£1495	MR6 currently 8.49% Variable	8.1% APRC	B26814
75%	4.79%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26815
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

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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

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.49%	£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

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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 cashback<sup>2</sup> & Switch to Fix<sup>4</sup>  
Purchase / Remortgage

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

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

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## Buy to Let

2 Year Fixed | Benefits: Free standard valuation  
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.74%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26826
65%	5.14%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26827
75%	3.89%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26828
75%	5.34%	£0	MR7 currently 8.99% Variable	8.6% APRC	B26829
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

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## Buy to Let

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.99%	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

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

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

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

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

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

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

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

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

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

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

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

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

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

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

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

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

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



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## Buy to Let

Lifetime Variable  
Purchase / Remortgage

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

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

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

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

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

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

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

Portfolio Size (0-10 properties)		Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<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 cashback<sup>2</sup>  
Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.64%	£1495	MR6 currently 8.49% Variable	8.1% APRC	LB2A12
75%	4.79%	£1495	MR7 currently 8.99% Variable	8.5% APRC	LB2A13
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

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

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

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

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

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

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

## Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.49%	£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

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

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

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

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

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

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Occupation](#)

## Houses in Multiple Occupation

2 Year Fixed

Purchase /Remortgage / Further Advance

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

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

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

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

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

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

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

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

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

## Houses in Multiple Occupation

5 Year Fixed

Purchase /Remortgage / Further Advance

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

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

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

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

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

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

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

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

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

## Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.09%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	Q20775
75%	4.89%	£1495	MR7 currently 8.99% Variable	8.5% APRC	Q20776
75%	5.54%	£0	MR7 currently 8.99% Variable	8.6% APRC	Q20777

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

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

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

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

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

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

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

## Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage

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

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

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

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

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

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

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

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

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

## Large Porfolio: Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.14%	£1495	MR7 currently 8.99% Variable	8.7% APRC	Q20778

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

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

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

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

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

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



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

## Large Porfolio: Buy to Let

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

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

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

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

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

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

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

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

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

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

## Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation  
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.54%	£0	MR7 currently 8.99% Variable	8.6% APRC	Q20779

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

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

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

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

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

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

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

## Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

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

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

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

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

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

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

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

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

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

## Large Porfolio: Green Buy to Let<sup>5</sup>

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

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

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

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

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

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

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

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

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

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

## Large Portfolio: Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.44%	3% of Loan Amount	MR7 currently 8.99% Variable	8.7% APRC	LQ2066

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

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

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

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

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

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

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

## Large Portfolio: Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.29%	3% of Loan Amount	MR7 currently 8.99% Variable	7.5% APRC	LQ9058

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

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

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

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

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

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

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

## Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Purchase /Remortgage / Further Advance

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

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

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

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

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

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

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

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

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

## Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase /Remortgage / Further Advance

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

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

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

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

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

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

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



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

## Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.44%	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

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

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

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

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

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

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

## Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase /Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.44%	5% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90940
75%	4.99%	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

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

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

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

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

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

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

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

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

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

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

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

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

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

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

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

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

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

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

## Limited Company: Buy to Let

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

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

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

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

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

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

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

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

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

## Limited Company: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

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

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

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

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

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

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

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

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

## Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase /Remortgage / Further Advance

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

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

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

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

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

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

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

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

# Additional information

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

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

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

## Interest Cover Ratios (ICR) and Stress Rates

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

ICR				
Buy to Let and Let to Buy			HMO	Limited Company Buy to Let
Tax Rate of 20% or less	Tax Rate of 40% or more			
125%	160%		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

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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 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-Nov-25	31-May-26	31-May-27	31-May-28	31-May-29	31-May-30	31-May-31	31-May-32	31-May-33	31-May-34	31-May-35
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.**

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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](https://themortgageworks.co.uk/intermediaries)**

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

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