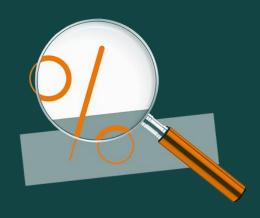
The mortgage works

Product guide

For intermediary use only.



These rates are for intermediary use only and do not include APRCs which customers need when selecting a mortgage product. This product guide should not be shared with customers.

Details of our APRCs can be found when applying for the product from your mortgage sourcing system.

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• Buy to Let (0-10 properties at completion)	<u>3</u> to <u>17</u>
• Let to Buy (0-10 properties at completion)	<u>18</u> to <u>19</u>
 Houses in Multiple Occupation (0-10 properties at completion) 	<u>20</u> to <u>21</u>

Let To Buy

Portfolio Size (Over 10 properties)

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information

22 to 32

22 to 28

29 to 30

31 to 32

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Let to Buy

Buy to Let

Houses in Multiple

Occupation

Large Portfolio (Over 10 properties at completion)

Houses in Multiple Occupation

Buy to Let

 Limited Company 		<u>33</u> to <u>38</u>
 Buy to Let 		<u>33</u> to <u>36</u>
 Houses in Multiple 	Occupation	<u>37 to 38</u>
 Additional Information 		<u>39</u> to <u>40</u>
Benefit abbreviations	Additional information	

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

Product Fee

2% of Loan Amount

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage 1 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Buy to Let 1 Year Fixed

Purchase / Remortgage

Maximum LTV

75%

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

Houses in Multiple

Occupation

Initial Rate

3.49%

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

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

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

Limited Company

The overall Cost for

Comparison

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B01309

Houses in Multiple

Occupation

Buy to Let Let To Buy **Occupation**

Portfolio Size (Over 10 properties)

Houses in Multiple

Buy to Let

Limited Company

Houses in Multiple

Occupation

Additional

Information

2 Year Fixed

Buy to Let

Purchase / Remortgage

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

Portfolio Size (0-10 properties)

Let To Buy

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.39%	3% of Loan Amount	MR6 currently 8.49% Variable	8.0% APRC	B26702
65%	4.24%	£3995	MR6 currently 8.49% Variable	8.1% APRC	B26696
65%	4.49%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26672
65%	4.79%	£0	MR6 currently 8.49% Variable	8.0% APRC	B26703
75%	3.59%	3% of Loan Amount	MR7 currently 8.99% Variable	8.5% APRC	B26644
75%	4.39%	£3995	MR7 currently 8.99% Variable	8.6% APRC	B26697
75%	4.54%	£1495	MR7 currently 8.99% Variable	8.4% APRC	B26674
75%	5.09%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26647
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	8.8% APRC	B26648
80%	6.29%	£0	MR8 currently 8.99% Variable	8.8% APRC	B26649

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

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²Cashback will be paid upon completion.

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

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

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

Buy to Let

5 Year Fixed Purchase / Remortgage

Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

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

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
55%	3.94%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B93939
55%	4.44%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93964
55%	4.59%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93907
65%	3.94%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B93941
65%	4.44%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93965
65%	4.59%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93910
75%	3.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B93943
75%	4.44%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B93966
75%	4.64%	£0	MR7 currently 8.99% Variable	7.3% APRC	B93880
80%	5.14%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B93881
80%	5.54%	£0	MR8 currently 8.99% Variable	7.7% APRC	B93882

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional 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.

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

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

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

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Buy to Let 2 Year Tracker | Benefits: Switch to Fix4

Buy to Let

Purchase / Remortgage

Portfolio Size (0-10 properties)

Let To Buy

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

Houses in Multiple

Occupation

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	5.44% (BBR +0.69% until 31/03/2027)	£1495	MR6 currently 8.49% Variable	8.3% APRC	B71049
65%	5.84% (BBR +1.09% until 31/03/2027)	£0	MR6 currently 8.49% Variable	8.3% APRC	B71050
75%	5.54% (BBR +0.79% until 31/03/2027)	£1495	MR7 currently 8.99% Variable	8.7% APRC	B71051
75%	5.94% (BBR +1.19% until 31/03/2027)	£0	MR7 currently 8.99% Variable	8.7% APRC	B71052

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

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

75% 3.89% 2% of Loan Amount MR7 currently 8.99% Variable 9.0% APRC B01310

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Buy to Let

Remortgage

Houses in Multiple

Occupation

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

Buy to Let

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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).

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.

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

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

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

Buy to Let

Buy to Let

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

Houses in Multiple

Occupation

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

Portfolio Size (0-10 properties)

Let To Buy

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.74%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26705
65%	4.34%	£3995	MR6 currently 8.49% Variable	8.0% APRC	B26698
65%	4.59%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26706
65%	5.14%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26707
75%	3.89%	3% of Loan Amount	MR7 currently 8.99% Variable	8.5% APRC	B26679
75%	4.49%	£3995	MR7 currently 8.99% Variable	8.5% APRC	B26680
75%	4.69%	£1495	MR7 currently 8.99% Variable	8.4% APRC	B26708
75%	5.34%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26661

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Buy to Let Let To Buy Buy to Let Let To Buy Buy to Let Occupation Occupation

Portfolio Size (Over 10 properties)

Houses in Multiple

Limited Company

Occupation

Houses in Multiple

Additional

Information

Buy to Let

Portfolio Size (0-10 properties)

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

Houses in Multiple

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.99%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B93947
55%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93969
55%	4.69%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93917
65%	3.99%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B93949
65%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93970
65%	4.69%	£0	MR6 currently 8.49% Variable	7.0% APRC	B93920
75%	4.04%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B93951
75%	4.49%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B93971
75%	4.74%	£0	MR7 currently 8.99% Variable	7.3% APRC	B93895

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

Buy to Let

Houses in Multiple

Occupation

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.

2Cashback will be paid upon completion.

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

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

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

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

Buy to Let

Buy to Let

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

Houses in Multiple

Occupation

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

Portfolio Size (0-10 properties)

Let To Buy

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.84% (BBR +0.09% until 31/03/2027)	3% of Loan Amount	MR6 currently 8.49% Variable	8.4% APRC	B71055
65%	5.64% (BBR +0.89% until 31/03/2027)	£1495	MR6 currently 8.49% Variable	8.3% APRC	B71056
65%	6.04% (BBR +1.29% until 31/03/2027)	£0	MR6 currently 8.49% Variable	8.3% APRC	B71057
75%	4.94% (BBR +0.19% until 31/03/2027)	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	B71058
75%	5.74% (BBR +0.99% until 31/03/2027)	£1495	MR7 currently 8.99% Variable	8.7% APRC	B71059
75%	6.14% (BBR +1.39% until 31/03/2027)	£0	MR7 currently 8.99% Variable	8.7% APRC	B71060

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

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

₂Cashback will be paid upon completion.

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

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).

Buy to Let

Buy to Let

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

Houses in Multiple

Occupation

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

Portfolio Size (0-10 properties)

Let To Buy

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.64%	£1495	MR6 currently 8.49% Variable	8.1% APRC	B26704
75%	4.79%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26651
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26652
80%	6.64%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26653

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Product Fee

£1495

£1495

2% of Loan Amount

£0

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

MR8 currently 8.99% Variable

MR8 currently 8.99% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Buy to Let

Purchase / Remortgage

Maximum LTV

65%

75%

80%

80%

Houses in Multiple

Occupation

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

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

Initial Rate

4.49%

4.54%

5.29%

5.69%

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

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

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

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Limited Company

The overall Cost for

Comparison

7.0% APRC

7.3% APRC

7.8% APRC

7.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B93967

B93968

B93885

B93886

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.

2Cashback will be paid upon completion.

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

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

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

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

Buy to Let 2 Year Tracker | Ben

Buy to Let

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

Houses in Multiple

Occupation

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

Portfolio Size (0-10 properties)

Let To Buy

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	5.64% (BBR +0.89% until 31/03/2027)	£1495	MR6 currently 8.49% Variable	8.3% APRC	B71053
75%	5.74% (BBR +0.99% until 31/03/2027)	£1495	MR7 currently 8.99% Variable	8.7% APRC	B71054

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Buy to Let

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

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple

Occupation

Buy to Let

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.74%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26709
65%	5.14%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26710
75%	3.89%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26684
75%	5.34%	£0	MR7 currently 8.99% Variable	8.6% APRC	B26665
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26666
80%	6.64%	£0	MR8 currently 8.99% Variable	8.9% APRC	B26667

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

5 Year Fixed | Benefits: Free standard valuation Further Advance Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹

Portfolio Size (0-10 properties)

Let To Buy

Green Buy to Let⁵

Buy to Let

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%	4.39%	£0	MR7 currently 8.99% Variable	7.3% APRC	B93902

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

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

²Cashback will be paid upon completion.

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).

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

5 Year Fixed | Benefits: Free standard valuation Further Advance

Buy to Let

Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

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

Houses in Multiple

Occupation

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.99%	3% of Loan Amount	MR6 currently 8.49% Variable	7.1% APRC	B93953
65%	4.69%	£0	MR6 currently 8.49% Variable	7.1% APRC	B93972
75%	4.04%	3% of Loan Amount	MR7 currently 8.99% Variable	7.4% APRC	B93954
75%	4.74%	£0	MR7 currently 8.99% Variable	7.4% APRC	B93899
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B93900
80%	5.69%	£0	MR8 currently 8.99% Variable	7.8% APRC	B93901

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

²Cashback will be paid upon completion.

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

Product Fee

£995

£995

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.49% Variable

MR7 currently 8.99% Variable

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Early Repayment Charge: 0.75% until 30/09/20251

Buy to Let

Buy to Let Lifetime Variable Purchase / Remortgage

Maximum LTV

65%

75%

Houses in Multiple

Occupation

Initial Rate

8.49%

8.99%

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

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

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

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

Limited Company

The overall Cost for

Comparison

9.1% APRC

9.6% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B08247

B08248

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).

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

Let to Buy

Buy to Let

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

Houses in Multiple

Occupation

Portfolio Size (0-10 properties)

Let To Buy

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.64%	£1495	MR6 currently 8.49% Variable	8.1% APRC	LB2A08
75%	4.79%	£1495	MR7 currently 8.99% Variable	8.5% APRC	LB2A06
80%	5.64%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	LB2A07

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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.

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

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).

Let to Buy

Buy to Let

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

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple

Occupation

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	LB9337
75%	4.54%	£1495	MR7 currently 8.99% Variable	7.3% APRC	LB9338
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	LB9332

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

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

²Cashback will be paid upon completion.

^{*}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 2 Year Fixed

Buy to Let

Houses in Multiple

Occupation

Buy to Let

Purchase /Remortgage / Further Advance

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

Portfolio Size (0-10 properties)

Let To Buy

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	T20407
75%	5.84%	£1495	MR7 currently 8.99% Variable	8.8% APRC	T20408
75%	6.74%	£0	MR7 currently 8.99% Variable	8.9% APRC	T20409

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

²Cashback will be paid upon completion.

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

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

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

Houses in Multiple Occupation 5 Year Fixed Purchase /Remortgage / Further Advance

Buy to Let

Houses in Multiple

Occupation

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Maximum LTV Initial Rate Product Fee

Early Repayment Charge: 5% until 31/03/2027¹, then 4% until 31/03/2028¹, then 3% until 31/03/2029¹, then 1% until 31/03/2030¹ Followed by TMW Managed Rate for the The overall Cost for Product code remainder of the mortgage term, currently: Comparison 75% 5.29% 3% of Loan Amount MR7 currently 8.99% Variable 8.0% APRC T90539 75% 5.59% £1495 MR7 currently 8.99% Variable 7.8% APRC T90540 75% 5.74% £0 MR7 currently 8.99% Variable 7.9% APRC T90541

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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).

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).

Additional

Information

Limited Company

Buy to Let

Houses in Multiple

Occupation

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

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Houses in Multiple

Occupation

2Cashback will be paid upon completion.

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.09%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	Q20749
75%	4.89%	£1495	MR7 currently 8.99% Variable	8.5% APRC	Q20750
75%	5.54%	£0	MR7 currently 8.99% Variable	8.6% APRC	Q20751

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

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 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).

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

Portfolio Size (0-10 properties)

Let To Buy

Remortgage

Houses in Multiple

Occupation

Buy to Let

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.24%	3% of Loan Amount	MR7 currently 8.99% Variable	7.4% APRC	Q90775
75%	4.69%	£1495	MR7 currently 8.99% Variable	7.4% APRC	Q90776
75%	4.94%	£0	MR7 currently 8.99% Variable	7.4% APRC	Q90777

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

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

2Cashback will be paid upon completion.

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

Buy to Let

Purchase / Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

Initial Rate

5 14%

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

Buy to Let

Product Fee

£1495

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

D 1 10

Limited Company

The overall Cost for

Comparison

8.7% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

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

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

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

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

2Cashback will be paid upon completion.

Buy to Let

Purchase / Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

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

Initial Rate

4 69%

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

Buy to Let

Product Fee

£1495

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Limited Company

The overall Cost for

Comparison

7.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

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

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

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

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

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

2Cashback will be paid upon completion.

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

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

5.54%

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

Buy to Let

Product Fee

£0

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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

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

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

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

Product Fee

£0

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

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

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

2Cashback will be paid upon completion.

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4.94%

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

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

Buy to Let

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Limited Company

The overall Cost for

Comparison

7.5% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

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).

5 Year Fixed | Benefits: Free standard valuation Further Advance

Large Porfolio: Green Buy to Let⁵

Houses in Multiple

Occupation

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.59%	£0	MR7 currently 8.99% Variable	7.4% APRC	Q90780

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage 1 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

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

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Portfolio: Let to Buy

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

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

2Cashback will be paid upon completion.

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

Initial Rate

4 44%

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

Buy to Let

Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

Buy to Let

Product Fee

3% of Loan Amount

Limited Company

The overall Cost for

Comparison

8.7% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LQ2064

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

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

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Portfolio: Let to Buy

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

Initial Rate

4 29%

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

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

2Cashback will be paid upon completion.

Buy to Let

Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

Buy to Let

Product Fee

3% of Loan Amount

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Limited Company

The overall Cost for

Comparison

7.5% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LQ9056

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

Information

2 Year Fixed Purchase /Remortgage / Further Advance

Buy to Let

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

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple

Occupation

Large Portfolio: 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
75%	4.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	TQ2170

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

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

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).

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

Product Fee

3% of Loan Amount

Buy to Let

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Purchase /Remortgage / Further Advance

Buy to Let

5 Year Fixed

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

5.29%

Large Portfolio: Houses in Multiple Occupation

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

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

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

2Cashback will be paid upon completion.

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Limited Company

The overall Cost for

Comparison

8.0% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

TQ9181

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

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

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

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

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 2 Year Fixed | Benefits: Free standard valuation

Houses in Multiple

Occupation

Purchase /Remortgage / Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

2Cashback will be paid upon completion.

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.89%	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	W20720
75%	5.39%	£3995	MR7 currently 8.99% Variable	8.7% APRC	W20721
75%	5.99%	£1495	MR7 currently 8.99% Variable	8.8% APRC	W20722
75%	6.49%	£0	MR7 currently 8.99% Variable	8.8% APRC	W20716
80%	6.49%	2% of Loan Amount	MR8 currently 8.99% Variable	9.1% APRC	W20717

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

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 characteristics.

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 5 Year Fixed | Benefits: Free standard valuation

Purchase /Remortgage / Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

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
70%	4.59%	5% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90870
75%	4.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90871
75%	5.34%	£3995	MR7 currently 8.99% Variable	7.7% APRC	W90872
75%	5.59%	£1495	MR7 currently 8.99% Variable	7.8% APRC	W90873
75%	5.89%	£0	MR7 currently 8.99% Variable	7.9% APRC	W90887
80%	5.99%	2% of Loan Amount	MR8 currently 8.99% Variable	8.2% APRC	W90875
80%	6.49%	£0	MR8 currently 8.99% Variable	8.2% APRC	W90876

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information

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

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

Product Fee

£0

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

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

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

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

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

Limited Company: Buy to Let Green⁵

Initial Rate

5.49%

Buy to Let

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

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

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

Limited Company

The overall Cost for

Comparison

7.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W90886

Product Fee

3% of Loan Amount

Portfolio Size (Over 10 properties)

Let To Buy

Buv to Let

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

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

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Limited Company: Buy to Let

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

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

Initial Rate

5.24% (BBR +0.49% until 31/03/2027)

Let To Buy

Purchase /Remortgage / Further Advance

Buy to Let

Maximum LTV

75%

Houses in Multiple

Occupation

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

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

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

Limited Company

The overall Cost for

Comparison

8.9% APRC

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W70049

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

Product Fee

3% of Loan Amount

Buy to Let

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

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

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

Portfolio Size (0-10 properties)

Let To Buy

Purchase /Remortgage / Further Advance

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

Buy to Let

2 Year Fixed

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4 74%

Limited Company: Houses in Multiple Occupation

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

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

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

Limited Company

The overall Cost for

Comparison

8.8% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

WT2190

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.

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

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: Houses in Multiple Occupation 5 Year Fixed

Buy to Let

Buy to Let

Purchase /Remortgage / Further Advance

Portfolio Size (0-10 properties)

Let To Buy

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

Houses in Multiple

Occupation

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.29%	3% of Loan Amount	MR7 currently 8.99% Variable	8.0% APRC	WT9203

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage 1 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information Portfolio Size (Over 10 properties)

Let To Buy

Buv to Let

Houses in Multiple

Limited Company

Buy to Let

Houses in Multiple

Additional

Information

Houses in Multiple

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

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

Interest Cover Ratios (ICR) and Stress Rates

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

ICR							
Buy to Let and Let to Buy				НМО	Lir	Limited Company	
Tax Rate of 20% or less		Tax Rate of 40% or more			Buy to Let		
125%		160%		175%	125%		
	Tracker & Variable		Fixed for 1 or 2 Years				
Application Type			Purchase, Remortgage	Like for Like Remortgage (ex	cluding	Fixed for 5 or 10 years	
			(With Capital raising)	Let To Buy)	,		
Stress rate	Higher of +2.0% or 5.50%			Higher of pay rate or 4.50%			

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

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

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

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

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Maximum Loan per property** Product / Customer Type LTV Maximum Loan 2 Year Tracker 0.75% 0.75% 0.50% 50% £1,500,000 70% £1.000.000 Buy to let 75% £750,000 2 Year Fixed 2% 2% 1% 80% £350,000 50% £750,000 First Time Landlords 70% £500.000 80% £350.000 4% 1% 5 Year Fixed 5% 5% 5% 3% 70% £500.000 Let to Buy 80% £350.000 65% £750,000 HMO 75% £500,000

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

Portfolio Size (Over 10 properties)

Let To Buy

FRC.

Lifetime Variable

1 Year Fixed

Buv to Let

Houses in Multiple

Occupation

31-Mar-26

1%

30-Sep-25

0.75%

1%

Limited Company

31-Mar-30

Buy to Let

31-Mar-29

31-Mar-28

31-Mar-27

Houses in Multiple

Occupation

31-Mar-32

31-Mar-31

31-Mar-33

31-Mar-34

31-Mar-35

Additional Information

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

Portfolio Size (0-10 properties)

Let To Buy

Product LTV

55% LTV

65% LTV 70% LTV

75% LTV 80% LTV

potential borrowers.

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

Buv to Let

Houses in Multiple

Occupation

Follow On Rates

All products followed by The Mortgage

Works Managed Rate for the remainder of the term as per the table below:

Additional information continued...

Managed Rates

8.49% (Issue 6)

8.99% (Issue 7)

8.99% (Issue 8)

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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.