

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 (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>	<u>Houses in Multiple Occupation</u>	

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

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 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 31/03/2026¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.49%	2% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	B01309

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

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

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Buy to Let

2 Year Fixed

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.39%	3% of Loan Amount	MR6 currently 8.49% Variable	8.0% APRC	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

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Buy to Let

5 Year Fixed

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.94%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	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

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Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	5.44% (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

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

Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.89%	2% of Loan Amount	MR7 currently 8.99% Variable	9.0% APRC	B01310

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Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.74%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	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

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Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.99%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	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

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Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.84% (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

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Buy to Let

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

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

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

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Buy to Let

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

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B93967
75%	4.54%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B93968
80%	5.29%	2% of Loan Amount	MR8 currently 8.99% Variable	7.8% APRC	B93885
80%	5.69%	£0	MR8 currently 8.99% Variable	7.8% APRC	B93886

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

Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	5.64% (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

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.74%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	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

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

Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	£0	MR7 currently 8.99% Variable	7.3% APRC	B93902

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Portfolio Size (0-10 properties)

Portfolio Size (Over 10 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
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.99%	3% of Loan Amount	MR6 currently 8.49% Variable	7.1% APRC	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

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.

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

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

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

Portfolio Size (0-10 properties)

Portfolio Size (Over 10 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

Lifetime Variable

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	8.49%	£995	MR6 currently 8.49% Variable	9.1% APRC	B08247
75%	8.99%	£995	MR7 currently 8.99% Variable	9.6% APRC	B08248

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

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

Let to Buy

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

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

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

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²Cashback will be paid upon completion.

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

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

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

Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.49%	£1495	MR6 currently 8.49% Variable	7.0% APRC	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

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²Cashback will be paid upon completion.

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

Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
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	

Houses in Multiple Occupation

2 Year Fixed

Purchase /Remortgage / Further Advance

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

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

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²Cashback will be paid upon completion.

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

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

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

Houses in Multiple Occupation

5 Year Fixed

Purchase /Remortgage / Further Advance

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

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

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²Cashback will be paid upon completion.

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

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

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

Large Porfolio: Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.09%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	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

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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>	<u>Houses in Multiple Occupation</u>	

Large Porfolio: Buy to Let

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

Remortgage

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

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

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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>	<u>Houses in Multiple Occupation</u>	

Large Porfolio: Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.14%	£1495	MR7 currently 8.99% Variable	8.7% APRC	Q20745

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²Cashback will be paid upon completion.

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

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

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

Large Porfolio: Buy to Let

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

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	£1495	MR7 currently 8.99% Variable	7.4% APRC	Q90778

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²Cashback will be paid upon completion.

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

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.54%	£0	MR7 currently 8.99% Variable	8.6% APRC	Q20752

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²Cashback will be paid upon completion.

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

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

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

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.94%	£0	MR7 currently 8.99% Variable	7.5% APRC	Q90779

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

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

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

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

Large Portfolio: Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.44%	3% of Loan Amount	MR7 currently 8.99% Variable	8.7% APRC	LQ2064

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²Cashback will be paid upon completion.

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

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

Large Portfolio: Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.29%	3% of Loan Amount	MR7 currently 8.99% Variable	7.5% APRC	LQ9056

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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>	<u>Houses in Multiple Occupation</u>	

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Purchase /Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	TQ2170

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

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

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase /Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.29%	3% of Loan Amount	MR7 currently 8.99% Variable	8.0% APRC	TQ9181

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

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

Portfolio Size (0-10 properties)			Portfolio Size (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>	<u>Houses in Multiple Occupation</u>	

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.89%	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

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

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²Cashback will be paid upon completion.

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

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

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.59%	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

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

Limited Company: Buy to Let Green⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.49%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90886

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

Limited Company: Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.24% (BBR +0.49% until 31/03/2027)	3% of Loan Amount	MR7 currently 8.99% Variable	8.9% APRC	W70049

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²Cashback will be paid upon completion.

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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>	<u>Houses in Multiple Occupation</u>	

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Purchase /Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.74%	3% of Loan Amount	MR7 currently 8.99% Variable	8.8% APRC	WT2190

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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>	<u>Houses in Multiple Occupation</u>	

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase /Remortgage / Further Advance

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

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

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

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

Additional information

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

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

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

Interest Cover Ratios (ICR) and Stress Rates

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

ICR				
Buy to Let and Let to Buy		HMO	Limited Company Buy to Let	
Tax Rate of 20% or less	Tax Rate of 40% or more			
125%	160%	175%	125%	

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

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

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

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

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

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

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

Additional information continued...

Follow On Rates		
All products followed by The Mortgage Works Managed Rate for the remainder of the term as per the table below:		
Product LTV	Managed Rates	
55% LTV	8.49% (Issue 6)	
65% LTV		
70% LTV	8.99% (Issue 7)	
75% LTV		
80% LTV	8.99% (Issue 8)	
Maximum Loan per property**		
Product / Customer Type	LTV	Maximum Loan
Buy to let	50%	£1,500,000
	70%	£1,000,000
	75%	£750,000
	80%	£350,000
First Time Landlords	50%	£750,000
	70%	£500,000
	80%	£350,000
Let to Buy	70%	£500,000
	80%	£350,000
HMO	65%	£750,000
	75%	£500,000

ERC	30-Sep-25	31-Mar-26	31-Mar-27	31-Mar-28	31-Mar-29	31-Mar-30	31-Mar-31	31-Mar-32	31-Mar-33	31-Mar-34	31-Mar-35
Lifetime Variable	0.75%										
1 Year Fixed	1%	1%									
2 Year Tracker	0.75%	0.75%	0.50%								
2 Year Fixed	2%	2%	1%								
5 Year Fixed	5%	5%	5%	4%	3%	1%					

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

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

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

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

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Need support?

Use **Broker Chat** to talk to us about any pre-lending criteria enquiries.
Available:

Mondays 9.30am - 5pm

Tuesday – Friday: 9am – 5pm

For further copies of the product guide, lending criteria or application form, please see **themortgageworks.co.uk/intermediaries**

For a decision in principle and case updates call 0345 605 40 60 or email **dip@themortgageworks.co.uk**

These rates are for intermediary use only and do not include APRCs which customers need when selecting a mortgage product. This product guide should not be shared with customers. Details of our APRCs can be found when applying for the product from your mortgage sourcing system.