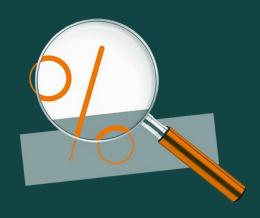
The mortgage works

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 (More than 10 mortgage properties)

Limited Company

Contents

Portfolio Size (0-10 properties)

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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.

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

Portfolio Size (More than 10 mortgage properties)

Buy to Let 1 Year Fixed

Purchase / Remortgage

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

Portfolio Size (0-10 properties)

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

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

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

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

²Cashback will be paid upon completion.

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

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

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple Occupation

Additional Information

Buy to Let

2 Year Fixed

Buy to Let

Purchase / Remortgage

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

Houses in Multiple

Occupation

Buy to Let

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.14%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26882
65%	3.89%	£3995	MR6 currently 8.49% Variable	8.1% APRC	B26883
65%	4.19%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26884
65%	4.49%	£0	MR6 currently 8.49% Variable	8.0% APRC	B26885
75%	3.29%	3% of Loan Amount	MR7 currently 8.99% Variable	8.5% APRC	B26886
75%	3.99%	£3995	MR7 currently 8.99% Variable	8.5% APRC	B26887
75%	4.34%	£1495	MR7 currently 8.99% Variable	8.4% APRC	B26888
75%	4.64%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26889

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

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

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

Buy to Let 5 Year Fixed

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.84%	3% of Loan Amount	MR6 currently 8.49% Variable	7.1% APRC	B94112
55%	4.34%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94113
55%	4.49%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94114
65%	3.84%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B94115
65%	4.34%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94116
65%	4.49%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94117
75%	3.89%	3% of Loan Amount	MR7 currently 8.99% Variable	7.3% APRC	B94118
75%	4.34%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94119
75%	4.54%	£0	MR7 currently 8.99% Variable	7.3% APRC	B94120

- 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.

Occupation Occupation Occupation Buy to Let

Let To Buy

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

Buy to Let

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

Houses in Multiple

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

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%	3.89%	2% of Loan Amount	MR7 currently 8.99% Variable	9.0% APRC	B01314

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

Additional

Information

Limited Company

Buy to Let

Houses in Multiple

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

²Cashback will be paid upon completion.

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

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

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

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.34%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26892
65%	3.99%	£3995	MR6 currently 8.49% Variable	8.0% APRC	B26893
65%	4.29%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26894
65%	4.74%	£0	MR6 currently 8.49% Variable	8.0% APRC	B26876
75%	3.59%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26895
75%	4.14%	£3995	MR7 currently 8.99% Variable	8.6% APRC	B26896
75%	4.49%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26877
75%	4.89%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26897

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

²Cashback will be paid upon completion.

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

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

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

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.89%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B94123
55%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94124
55%	4.59%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94125
65%	3.89%	3% of Loan Amount	MR6 currently 8.49% Variable	7.0% APRC	B94126
65%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94127
65%	4.59%	£0	MR6 currently 8.49% Variable	7.0% APRC	B94128
75%	3.94%	3% of Loan Amount	MR7 currently 8.99% Variable	7.4% APRC	B94129
75%	4.39%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94130
75%	4.64%	£0	MR7 currently 8.99% Variable	7.3% APRC	B94131

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

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

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

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.34%	£1495	MR6 currently 8.49% Variable	8.0% APRC	B26890
75%	4.49%	£1495	MR7 currently 8.99% Variable	8.5% APRC	B26891

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

₂Cashback will be paid upon completion.

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

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

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

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

Buy to Let

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

Portfolio Size (0-10 properties)

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	B94121
75%	4.44%	£1495	MR7 currently 8.99% Variable	7.3% APRC	B94122

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

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

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

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

Portfolio Size (More than 10 mortgage properties)

Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.34%	3% of Loan Amount	MR6 currently 8.49% Variable	8.1% APRC	B26898
65%	4.74%	£0	MR6 currently 8.49% Variable	8.1% APRC	B26878
75%	3.59%	3% of Loan Amount	MR7 currently 8.99% Variable	8.6% APRC	B26899
75%	4.89%	£0	MR7 currently 8.99% Variable	8.5% APRC	B26900

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

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

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

Buy to Let To Buy

| Let To Buy | Houses in Multiple Occupation | Buy to Let | Let To Buy | Houses in Multiple Occupation | Buy to Let | Buy to Let | Houses in Multiple Occupation | Information | Houses in Multiple Occupation | Houses in Multiple Occupat

Portfolio Size (More than 10 mortgage properties)

Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.89%	3% of Loan Amount	MR6 currently 8.49% Variable	7.1% APRC	B94132
65%	4.59%	£0	MR6 currently 8.49% Variable	7.1% APRC	B94133
75%	3.94%	3% of Loan Amount	MR7 currently 8.99% Variable	7.4% APRC	B94134
75%	4.64%	£0	MR7 currently 8.99% Variable	7.4% APRC	B94135

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

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

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

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

Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.39%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	B26901
80%	5.94%	£0	MR8 currently 8.99% Variable	8.7% APRC	B26902

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

²Cashback will be paid upon completion.

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

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

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

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

Occupation

Buy to Let | 80% LTV 5 Year Fixed | Benefits: Free standard valuation Purchase / Remortgage / Further Advance

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

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
80%	4.99%	2% of Loan Amount	MR8 currently 8.99% Variable	7.7% APRC	B94136
80%	5.39%	£0	MR8 currently 8.99% Variable	7.7% APRC	B94137

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).

Additional

Information

Buy to 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 | Occu

Portfolio Size (More than 10 mortgage properties)

Green Buy to Let⁵
5 Year Fixed | Benefits: Free standard valuation

Further Advance

Portfolio Size (0-10 properties)

ruither Advant

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

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

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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).

Limited Company

Additional

Information

		 		<u> </u>			<u> </u>	Additional
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	Information

Portfolio Size (More than 10 mortgage properties)

Buy to Let

Buy

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

Purchase / Remortgage

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

Portfolio Size (0-10 properties)

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09% (BBR +0.59% until 31/05/2027)	£1495	MR7 currently 8.99% Variable	8.6% APRC	B71103
75%	5.59% (BBR +1.09% until 31/05/2027)	£0	MR7 currently 8.99% Variable	8.7% APRC	B71104

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.

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).

Product Fee

£1495

£1495

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

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Let to Buy

Maximum LTV

65%

75%

Remortgage

Houses in Multiple

Occupation

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

Initial Rate

4.34%

4.49%

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

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

 MR6 currently 8.49% Variable
 8.1% APRC
 LB2A17

 MR7 currently 8.99% Variable
 8.5% APRC
 LB2A18

The overall Cost for

Comparison

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

Portfolio Size (More than 10 mortgage properties)

Let to Buy

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

Portfolio Size (0-10 properties)

Remortgag

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.39%	£1495	MR6 currently 8.49% Variable	7.0% APRC	LB9345
75%	4.44%	£1495	MR7 currently 8.99% Variable	7.3% APRC	LB9346

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).

Let to Buy | 80% LTV

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

2 Year Fixed | Benefits: Free standard valuation

Remortgage

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Houses in Multiple

Occupation

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.39%	2% of Loan Amount	MR8 currently 8.99% Variable	8.9% APRC	LB2A19

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.

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).

80% 4.99% 2% of Loan Amount MR8 currently 8.99% Variable 7.7% APRC

Product Fee

Buy to Let

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

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Let to Buy | 80% LTV
5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Remortgage

Maximum LTV

Houses in Multiple

Occupation

Initial Rate

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

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

Limited Company

The overall Cost for

Comparison

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LB9347

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple
Occupation

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

Limited Company

Information

Additional

Houses in Multiple Occupation ² Year Fixed

2 Teal Tike

Buy to Let

Purchase / Remortgage / Further Advance

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

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

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

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple Occupation Portfolio Size (More than 10 mortgage properties)

Buy to Let

Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

Limited Company

Additional Information

Houses in Multiple Occupation

5 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

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

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

Let To Buy

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

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

Maximum LTV Initial Rate Product Fee remainder of the mortgage term, currently: Comparison

75% 3.94% 3% of Loan Amount MR7 currently 8.99% Variable 8.6% APRC

75% 4.74% £1495 MR7 currently 8.99% Variable 8.5% APRC

Buy to Let

Remortgage

Large Porfolio: Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Houses in Multiple

Occupation

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

75%	4.74%	£1495	MR7 currently 8.99% Variable	8.5% APRC	Q20781
75%	5.24%	£0	MR7 currently 8.99% Variable	8.5% APRC	Q20782

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

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

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

Limited Company

The overall Cost for

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q20780

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

Product Fee

3% of Loan Amount

£1495

£0

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

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

MR7 currently 8.99% Variable

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)

Large Porfolio: Buy to Let

Let To Buy

Buy to Let

Remortgage

Maximum LTV

75%

75%

75%

Houses in Multiple

Occupation

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

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

Initial Rate

4.24%

4.69%

4.94%

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

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

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

Limited Company

The overall Cost for

Comparison

7.4% APRC

7.4% APRC

7.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90802

Q90803

Q90804

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Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage

Houses in Multiple

Occupation

Buy to Let

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	£1495	MR7 currently 8.99% Variable	8.6% APRC	Q20783

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

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

²Cashback will be paid upon completion.

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

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

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.

Buy to Let

Product Fee

£1495

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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

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

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.99% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

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

2Cashback will be paid upon completion.

Buy to Let

Purchase / Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

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

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

7.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90805

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

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

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

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 Further Advance

Large Porfolio: Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Houses in Multiple

Occupation

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

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

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

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.

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

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

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

Further Advance

Portfolio Size (0-10 properties)

Let To Buy

T ditiloi /tavai

Buy to Let

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

Houses in Multiple

Occupation

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Large Porfolio: Green Buy to Let⁵ 5 Year Fixed | Benefits: Free standard valuation

Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Houses in Multiple

Occupation

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

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

2Cashback will be paid upon completion.

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

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

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Houses in Multiple

Occupation

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	£1495	MR7 currently 8.99% Variable	8.6% APRC	LQ2067

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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.

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

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Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Portfolio Size (0-10 properties)

Let To Buy

Remortgage

Buy to Let

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

Houses in Multiple

Occupation

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	£1495	MR7 currently 8.99% Variable	7.4% APRC	LQ9059

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

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

2Cashback will be paid upon completion.

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

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

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

remainder of the mortgage term, currently: Comparison
75% 4.74% 3% of Loan Amount MR7 currently 8.99% Variable 8.8% APRC

Product Fee

Buy to Let

Houses in Multiple

Occupation

Initial Rate

Large Portfolio: 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.

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage / Further Advance

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

Buy to Let

2 Year Fixed

Maximum LTV

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

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

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

Limited Company

The overall Cost for

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

TQ2183

Occupation Occupation

Buy to Let

Buy to Let

Occupation

Houses in Multiple

Limited Company

Additional

Information

Large Portfolio: Houses in Multiple Occupation 5 Year Fixed

Houses in Multiple

Buy to Let

Purchase / Remortgage / Further Advance

Portfolio Size (0-10 properties)

Let To Buy

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

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

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

Portfolio Size (More than 10 mortgage properties)

Limited Company: Buy to Let 2 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.24%	3% of Loan Amount	MR7 currently 8.99% Variable	8.7% APRC	W20775
75%	5.19%	£3995	MR7 currently 8.99% Variable	8.6% APRC	W20764
75%	5.54%	£1495	MR7 currently 8.99% Variable	8.7% APRC	W20765
75%	5.79%	£0	MR7 currently 8.99% Variable	8.7% APRC	W20776
80%	6.24%	2% of Loan Amount	MR8 currently 8.99% Variable	9.0% APRC	W20767

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

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

Limited Company

Additional

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

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

Portfolio Size (More than 10 mortgage properties)

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.44%	5% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90940
75%	4.94%	3% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90960
75%	5.19%	£3995	MR7 currently 8.99% Variable	7.7% APRC	W90961
75%	5.34%	£1495	MR7 currently 8.99% Variable	7.7% APRC	W90962
75%	5.59%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90963
80%	5.74%	2% of Loan Amount	MR8 currently 8.99% Variable	8.1% APRC	W90964
80%	6.34%	£0	MR8 currently 8.99% Variable	8.1% APRC	W90965

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

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

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

Buy to Let To Buy

| Houses in Multiple Occupation | Buy to Let | Let To Buy | Houses in Multiple Occupation | Buy to Let | Let To Buy | Houses in Multiple Occupation | Information | I

Portfolio Size (More than 10 mortgage properties)

Limited Company: Buy to Let 5 Year Fixed | Benefits: Free standard valuation and £750 cashback²

Portfolio Size (0-10 properties)

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	3% of Loan Amount	MR7 currently 8.99% Variable	7.8% APRC	W90966
75%	5.29%	£3995	MR7 currently 8.99% Variable	7.9% APRC	W90967
75%	5.44%	£1495	MR7 currently 8.99% Variable	7.8% APRC	W90968
75%	5.69%	£0	MR7 currently 8.99% Variable	7.8% APRC	W90969

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

Limited Company

Additional

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

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).

remainder of the mortgage term, currently: Comparison 75% 5 49% £0 MR7 currently 8.99% Variable 7.8% APRC

Product Fee

Buy to Let

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 (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

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

Houses in Multiple

Occupation

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

Limited Company: Buy to Let Green⁵

Initial Rate

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

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W90947

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

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

Limited Company: Buy to Let 2 Year Tracker | Benefits: Free standard valuation & Switch to Fix4

Portfolio Size (0-10 properties)

Houses in Multiple

Purchase / Remortgage / Further Advance

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

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

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

Limited Company

Houses in Multiple

Additional Information

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

₂Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)

Let To Buy

Houses

Houses in Multiple Occupation

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation Information

Additional

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

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

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

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

₂Cashback will be paid upon completion.

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

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

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

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

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation

Information

Additional

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Portfolio Size (0-10 properties)

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

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

Portfolio Size (More than 10 mortgage properties)

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).

		, , , ,	5	,	
		ICR			
	Buy to Let and	Let to Buy	НМО	Limited Company	
Tax Rate of 20% or less		Tax Rate of 40% or more	ПМО	Buy to Let	
125%)	160%	175%	125%	
		Fixed for	or 1 or 2 Years		
Annication Tons	Tue show 0 Marie	-L. Durchasa Domortango		Fixed for 5 or 10	

When calculating the maximum borrowing, this will include any product fees you want to add to the loan. If the product fee is being added to the

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

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

Purchase, Remortgage

(With Capital raising)

Higher of +2.0% or 5.50%

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

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

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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

Switch to Fix option allows a customer to switch to an existing customer fixed rate, within the same product range, at any time during the

Houses in Multiple

Occupation

Like for Like Remortgage (excluding

Let To Buy)

Higher of pay rate or 4.50%

Limited Company

Buy to Let

Houses in Multiple

Occupation

years

Additional Information

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

released.

Application Type

Stress rate

details)

Houses in Multiple

Occupation

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

Additional information

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

support calculating potential further borrowing.

Tracker & Variable

Buy to Let

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.

75% LTV 80% LTV 8.99% (Issue 8) 2 Year Tracker 0.75% 0.75% 0.50% Maximum Loan per property** Product / Customer Type LTV Maximum Loan 2 Year Fixed 2% 2% 1% 50% £1,500,000 70% £1.000.000 Buy to let 75% £750,000 5 Year Fixed 5% 5% 5% 4% 3% 1% 80% £350,000 50% £750,000 First Time Landlords 70% £500,000

Portfolio Size (More than 10 mortgage properties)

Let To Buy

FRC.

1 Year Fixed

Houses in Multiple

Occupation

31-May-26

1%

31-May-27

30-Nov-25

1%

Limited Company

31-May-30

Buy to Let

31-May-29

31-May-28

Houses in Multiple

Occupation

31-May-32

31-May-33

31-May-34

31-May-35

Additional Information

Portfolio Size (0-10 properties)

Let To Buy

Product LTV

55% LTV

65% LTV 70% LTV

Let to Buy

HMO

Buy to Let

Houses in Multiple

Occupation

Follow On Rates

All products followed by The Mortgage

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

80%

70%

80%

65%

75%

Additional information continued...

Managed Rates

8.49% (Issue 6)

8.99% (Issue 7)

£350.000

£500.000

£350.000

£750,000

£500,000

Buy to Let

Visit 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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Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.

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

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.