Product switch rate guide

For existing The Mortgage Works customers switching products
Effective from 28.08.2026

The mortgage works

Contents

Buy to Let

2 Year Fixed

ERC: 2% until 31/10/2027*, then 1% until 31/10/2028*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
55%	3.49%	3% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B27757
55%	4.37%	£3995	MR6 currently 7.74% Variable	7.5% APRC	B27758
55%	4.67%	£1495	MR6 currently 7.74% Variable	7.4% APRC	B27759
55%	5.09%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27760
65%	3.49%	3% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B27761
65%	4.37%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27762
65%	4.67%	£1495	MR6 currently 7.74% Variable	7.4% APRC	B27763
65%	5.09%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27764
75%	3.69%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27746
75%	4.59%	£3995	MR7 currently 8.24% Variable	7.9% APRC	B27747
75%	4.74%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27748
75%	5.16%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27765
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	B27750
80%	5.94%	£0	MR8 currently 8.24% Variable	8.1% APRC	B27751
None	6.19%	£0	MR8 currently 8.24% Variable	8.1% APRC	B27752

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.
[1]Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £2,000,000

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

3 Year Fixed

ERC: 3% until 31/10/2027*, then 2% until 31/10/2028*, then 1% until 31/10/2029*,

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
65%	3.99%	3% of Loan Amount	MR6 currently 7.74% Variable	7.2% APRC	B30540
65%	4.74%	£1495	MR6 currently 7.74% Variable	7.2% APRC	B30541
65%	5.09%	£0	MR6 currently 7.74% Variable	7.2% APRC	B30542
75%	4.19%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	B30543
75%	4.79%	£1495	MR7 currently 8.24% Variable	7.7% APRC	B30546
75%	5.14%	£0	MR7 currently 8.24% Variable	7.6% APRC	B30545

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Buy to Let

5 Year Fixed

ERC: 5% until 31/10/2028*, then 4% until 31/10/2029*, then 3% until 31/10/2030*, then 1% until 31/10/2031*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
55%	4.32%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B95007
55%	4.67%	£3995	MR6 currently 7.74% Variable	6.7% APRC	B95008
55%	4.77%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B95009
55%	4.97%	£0	MR6 currently 7.74% Variable	6.8% APRC	B95010
65%	4.32%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B95011
65%	4.67%	£3995	MR6 currently 7.74% Variable	6.7% APRC	B95012
65%	4.77%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B95013
65%	4.97%	£0	MR6 currently 7.74% Variable	6.8% APRC	B95014
75%	4.44%	3% of Loan Amount	MR7 currently 8.24% Variable	7.0% APRC	B95026
75%	4.74%	£3995	MR7 currently 8.24% Variable	6.9% APRC	B95027
75%	4.84%	£1495	MR7 currently 8.24% Variable	7.2% APRC	B95028
75%	5.04%	£0	MR7 currently 8.24% Variable	7.1% APRC	B95029
80%	5.14%	2% of Loan Amount	MR8 currently 8.24% Variable	7.3% APRC	B95019
80%	5.64%	£0	MR8 currently 8.24% Variable	7.3% APRC	B95020
None	5.74%	£0	MR8 currently 8.24% Variable	7.4% APRC	B95021

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Buy to Let

2 Year Tracker | Benefit: [1]Switch to Fix

ERC: 0.75% until 31/10/2027, 0.5% until 31/10/2028

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
65%	4.19% (BBR 0.44% until 31/10/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B71196
65%	4.24% (BBR 0.49% until 31/10/2028)	£1495	MR6 currently 7.74% Variable	7.3% APRC	B71197
65%	4.74% (BBR 0.99% until 31/10/2028)	£0	MR6 currently 7.74% Variable	7.4% APRC	B71198
75%	4.29% (BBR 0.54% until 31/10/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.8% APRC	B71199
75%	4.34% (BBR 0.59% until 31/10/2028)	£1495	MR7 currently 8.24% Variable	7.8% APRC	B71200
75%	4.84% (BBR 1.09% until 31/10/2028)	£0	MR7 currently 8.24% Variable	7.8% APRC	B71201

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Buy to Let

Lifetime Variable

ERC: None

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
65%	7.74%	£0	MR6 currently 7.74% Variable	8.1% APRC	B08253

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Houses of Multiple Occupation

2 Year Fixed

ERC: 2% until 31/10/2027*, then 1% until 31/10/2028*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	T20527
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	T20528
75%	6.29%	£0	MR7 currently 8.24% Variable	8.2% APRC	T20529
None	6.49%	£0	MR8 currently 8.24% Variable	8.2% APRC	T20530

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Houses of Multiple Occupation

5 Year Fixed

ERC: 5% until 31/10/2028*, then 4% until 31/10/2029*, then 3% until 31/10/2030*, then 1% until 31/10/2031*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	T90649
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.3% APRC	T90650
75%	5.94%	£0	MR7 currently 8.24% Variable	7.5% APRC	T90651
None	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	T90652

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Large Porfolio: Buy to Let

2 Year Fixed

ERC: 2% until 31/10/2027*, then 1% until 31/10/2028*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
75%	3.89%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	Q20967
75%	4.94%	£1495	MR7 currently 8.24% Variable	7.9% APRC	Q20968
75%	5.36%	£0	MR7 currently 8.24% Variable	7.9% APRC	Q20973
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	Q20970
80%	5.94%	£0	MR8 currently 8.24% Variable	8.1% APRC	Q20971
None	6.19%	£0	MR8 currently 8.24% Variable	8.1% APRC	Q20972

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Large Porfolio: Buy to Let

5 Year Fixed

ERC: 5% until 31/10/2028*, then 4% until 31/10/2029*, then 3% until 31/10/2030*, then 1% until 31/10/2031*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
75%	4.64%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	Q91014
75%	5.04%	£1495	MR7 currently 8.24% Variable	7.1% APRC	Q91015
75%	5.24%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q91016
80%	5.14%	2% of Loan Amount	MR8 currently 8.24% Variable	7.3% APRC	Q91011
80%	5.64%	£0	MR8 currently 8.24% Variable	7.3% APRC	Q91012
None	5.74%	£0	MR8 currently 8.24% Variable	7.4% APRC	Q91013

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Large Portfolio: Houses of Multiple Occupation

2 Year Fixed

ERC: 2% until 31/10/2027*, then 1% until 31/10/2028*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	TQ2259
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	TQ2260
75%	6.29%	£0	MR7 currently 8.24% Variable	8.2% APRC	TQ2261
None	6.49%	£0	MR8 currently 8.24% Variable	8.2% APRC	TQ2262

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Large Portfolio: Houses of Multiple Occupation

5 Year Fixed

ERC: 5% until 31/10/2028*, then 4% until 31/10/2029*, then 3% until 31/10/2030*, then 1% until 31/10/2031*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	TQ9262
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.4% APRC	TQ9263
75%	5.94%	£0	MR7 currently 8.24% Variable	7.5% APRC	TQ9264
None	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	TQ9265

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Limited Company: Buy to Let

2 Year Fixed

ERC: 2% until 31/10/2027*, then 1% until 31/10/2028*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	W21001
75%	5.14%	£3995	MR7 currently 8.24% Variable	8.0% APRC	W21002
75%	5.44%	£1495	MR7 currently 8.24% Variable	8.0% APRC	W21003
75%	5.89%	£0	MR7 currently 8.24% Variable	8.1% APRC	W21004
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	W21005
80%	6.29%	£0	MR8 currently 8.24% Variable	8.2% APRC	W21006
None	6.49%	£0	MR8 currently 8.24% Variable	8.2% APRC	W21007

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Limited Company: Buy to Let

5 Year Fixed

ERC: 5% until 31/10/2028*, then 4% until 31/10/2029*, then 3% until 31/10/2030*, then 1% until 31/10/2031*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
70%	4.49%	5% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91437
70%	5.03%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91461
70%	5.34%	£3995	MR7 currently 8.24% Variable	7.3% APRC	W91439
70%	5.47%	£1495	MR7 currently 8.24% Variable	7.3% APRC	W91440
70%	5.64%	£0	MR7 currently 8.24% Variable	7.3% APRC	W91441
75%	5.03%	3% of Loan Amount	MR7 currently 8.24% Variable	7.1% APRC	W91462
75%	5.34%	£3995	MR7 currently 8.24% Variable	7.3% APRC	W91443
75%	5.47%	£1495	MR7 currently 8.24% Variable	7.3% APRC	W91444
75%	5.64%	£0	MR7 currently 8.24% Variable	7.3% APRC	W91445
80%	5.74%	2% of Loan Amount	MR8 currently 8.24% Variable	7.6% APRC	W91446
80%	6.19%	£0	MR8 currently 8.24% Variable	7.6% APRC	W91447
None	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	W91448

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Limited Company: Buy to Let

2 Year Tracker | Benefit: [1]Switch to Fix

ERC: 0.75% until 31/10/2027, 0.5% until 31/10/2028

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
75%	3.99% (BBR 0.24% until 31/10/2028)	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W70078

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Limited Company: Houses of Multiple Occupation

2 Year Fixed

ERC: 2% until 31/10/2027*, then 1% until 31/10/2028*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	WT2300
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	WT2301
75%	6.29%	£0	MR7 currently 8.24% Variable	8.2% APRC	WT2302
None	6.49%	£0	MR8 currently 8.24% Variable	8.2% APRC	WT2303

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Limited Company: Houses of Multiple Occupation

5 Year Fixed

ERC: 5% until 31/10/2028*, then 4% until 31/10/2029*, then 3% until 31/10/2030*, then 1% until 31/10/2031*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	WT9304
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.4% APRC	WT9305
75%	5.94%	£0	MR7 currently 8.24% Variable	7.5% APRC	WT9306
None	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	WT9307

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Prime Residential

2 Year Fixed

ERC: 2% until 31/10/2027*, then 1% until 31/10/2028*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
60%	4.87%	£0	MR5 currently 6.49% Variable	6.4% APRC	A20668
75%	4.93%	£0	MR5 currently 6.49% Variable	6.4% APRC	A20669
90%	5.23%	£0	MR5 currently 6.49% Variable	6.5% APRC	A20670
None	5.60%	£0	MR5 currently 6.49% Variable	6.5% APRC	A20671

Available to Customers whose product code begins with letters: A. Please Contact us on 03456 06 40 60 if you need further information

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Prime Residential

5 Year Fixed

ERC: 5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
60%	4.78%	£0	MR5 currently 6.49% Variable	5.9% APRC	A99365
75%	4.88%	£0	MR5 currently 6.49% Variable	6.0% APRC	A99366
90%	5.13%	£0	MR5 currently 6.49% Variable	6.1% APRC	A99367
None	5.40%	£0	MR5 currently 6.49% Variable	6.2% APRC	A99368

Available to Customers whose product code begins with letters: A. Please Contact us on 03456 06 40 60 if you need further information

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Prime Residential

2 Year Tracker | Benefit: [1]Switch to Fix

ERC: None

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
60%	4.64% (BBR 0.89% until 31/10/2028)	£0	MR5 currently 6.49% Variable	6.3% APRC	A07466
75%	4.64% (BBR 0.89% until 31/10/2028)	£0	MR5 currently 6.49% Variable	6.3% APRC	A07467
90%	4.82% (BBR 1.07% until 31/10/2028)	£0	MR5 currently 6.49% Variable	6.4% APRC	A07468
None	4.95% (BBR 1.20% until 31/10/2028)	£0	MR5 currently 6.49% Variable	6.4% APRC	A07469

Available to Customers whose product code begins with letters: A. Please Contact us on 03456 06 40 60 if you need further information

Rates are only secured once a full application and any applicable fee(s) have been received. Mortgages are secured on your property.
[1]Switch to Fix is available for Buy to Let Tracker products, which allows a customer to switch to an existing customer fixed rate, within the same product range, at any time without incurring early repayment charge. Maximum loan amount (unless otherwise stated) is £1,000,000

You can make lump sum or regular overpayments of up to 20% 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.

Legacy Residential

2 Year Fixed

ERC: 2% until 31/10/2027*, then 1% until 31/10/2028*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
60%	4.87%	£0	MR2 currently 6.49% Variable	6.4% APRC	J02840
75%	4.93%	£0	MR2 currently 6.49% Variable	6.4% APRC	J02841
90%	5.23%	£0	MR2 currently 6.49% Variable	6.5% APRC	J02842
None	5.60%	£0	MR2 currently 6.49% Variable	6.5% APRC	J02843

Available to Customers whose product code begins with letters: FS, P, PC, E, F, G, H, L, M, N, NP, S, SC, SE SH, SL, SM, SN or SP. Please Contact us on 03456 06 40 60 if you need further information

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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.

Legacy Residential

5 Year Fixed

ERC: 5% until 31/10/2027*, then 4% until 31/10/2028*, then 3% until 31/10/2029*, then 2% until 31/10/2030*, then 1% until 31/10/2031*

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
60%	4.78%	£0	MR2 currently 6.49% Variable	5.9% APRC	J19804
75%	4.88%	£0	MR2 currently 6.49% Variable	6.0% APRC	J19805
90%	5.13%	£0	MR2 currently 6.49% Variable	6.1% APRC	J19806
None	5.40%	£0	MR2 currently 6.49% Variable	6.2% APRC	J19807

Available to Customers whose product code begins with letters: FS, P, PC, E, F, G, H, L, M, N, NP, S, SC, SE SH, SL, SM, SN or SP. Please Contact us on 03456 06 40 60 if you need further information

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

Legacy Residential

2 Year Tracker | Benefit: [1]Switch to Fix

ERC: None

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
60%	4.64% (BBR 0.89% until 31/10/2028)	£0	MR2 currently 6.49% Variable	6.3% APRC	J07191
75%	4.64% (BBR 0.89% until 31/10/2028)	£0	MR2 currently 6.49% Variable	6.3% APRC	J07192
90%	4.82% (BBR 1.07% until 31/10/2028)	£0	MR2 currently 6.49% Variable	6.4% APRC	J07193
None	4.95% (BBR 1.20% until 31/10/2028)	£0	MR2 currently 6.49% Variable	6.4% APRC	J07194

Available to Customers whose product code begins with letters: FS, P, PC, E, F, G, H, L, M, N, NP, S, SC, SE SH, SL, SM, SN or SP. Please Contact us on 03456 06 40 60 if you need further information

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

Legacy Residential

Lifetime Variable

ERC: None

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	Total Cost for Comparison	Product code
None	6.49%	£0	MR2 currently 6.49% Variable	6.7% APRC	J08015

Available to Customers whose product code begins with letters: FS, P, PC, E, F, G, H, L, M, N, NP, S, SC, SE SH, SL, SM, SN or SP. Please Contact us on 03456 06 40 60 if you need further information

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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

Buy to let, Legacy Residential & Residential
• If a mortgage product with TMW is either approaching maturity, has matured or has a Switch to Fix facility, it may be possible to switch to another mortgage product, subject to eligibility criteria. • Eligibility for this range of products is subject to no current mortgage arrears. Customers subject to a Bankruptcy Order or Individual Voluntary Arrangement (IVA) are not eligible to complete a product switch until their bankruptcy or IVA is discharged and the trustee has confirmed they no longer hold an interest in the mortgage. • Product switches are subject to an automated valuation. This will be used to determine the current loan to value for the purposes of product selection. Results are based on the valuation of other properties in the same area and of a similar description and size. • Please note, if switching Legacy Residential products, we will offer a product on the same basis as the original application.

Need support?

Please don’t hesitate to contact our dedicated expert team.

Phone: 0345 605 40 60

Monday to Friday, 8am to 6pm

Saturday, 9am to 2pm

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