Product switch rate guide

For existing The Mortgage Works customers switching products
Effective from 06/11/2025

The mortgage works

Contents

Buy to Let

2 Year Fixed

ERC: 2% until 31/12/2026*, then 1% until 31/12/2027*

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%	2.89%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27173
55%	3.59%	£3995	MR6 currently 7.99% Variable	7.6% APRC	B27200
55%	3.89%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27201
55%	4.39%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27202
65%	2.89%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27177
65%	3.64%	£3995	MR6 currently 7.99% Variable	7.6% APRC	B27203
65%	3.89%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27214
65%	4.39%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27205
75%	3.04%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	B27206
75%	3.74%	£3995	MR7 currently 8.49% Variable	8.0% APRC	B27207
75%	4.09%	£1495	MR7 currently 8.49% Variable	8.0% APRC	B27208
75%	4.59%	£0	MR7 currently 8.49% Variable	7.9% APRC	B27184
80%	4.44%	2% of Loan Amount	MR8 currently 8.49% Variable	8.2% APRC	B27209
80%	5.49%	£0	MR8 currently 8.49% Variable	8.2% APRC	B27210
None	5.79%	£0	MR8 currently 8.49% Variable	8.3% APRC	B27211

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 31/12/2026*, then 2% until 31/12/2027*, then 1% until 31/12/2028*,

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%	3.19%	3% of Loan Amount	MR6 currently 7.99% Variable	7.2% APRC	B30470
65%	3.89%	£1495	MR6 currently 7.99% Variable	7.1% APRC	B30471
65%	4.39%	£0	MR6 currently 7.99% Variable	7.2% APRC	B30472
75%	3.39%	3% of Loan Amount	MR7 currently 8.49% Variable	7.6% APRC	B30473
75%	4.14%	£1495	MR7 currently 8.49% Variable	7.6% APRC	B30474
75%	4.57%	£0	MR7 currently 8.49% Variable	7.6% APRC	B30475

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Buy to Let

5 Year Fixed

ERC: 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*

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%	3.64%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94414
55%	3.89%	£3995	MR6 currently 7.99% Variable	6.6% APRC	B94415
55%	4.04%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94416
55%	4.24%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94417
65%	3.64%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94418
65%	3.89%	£3995	MR6 currently 7.99% Variable	6.6% APRC	B94419
65%	4.04%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94420
65%	4.24%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94421
75%	3.76%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94422
75%	3.99%	£3995	MR7 currently 8.49% Variable	7.0% APRC	B94423
75%	4.19%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94424
75%	4.44%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94425
80%	4.99%	2% of Loan Amount	MR8 currently 8.49% Variable	7.4% APRC	B94384
80%	5.29%	£0	MR8 currently 8.49% Variable	7.3% APRC	B94385
None	5.49%	£0	MR8 currently 8.49% Variable	7.4% APRC	B94386

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Buy to Let

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

ERC: 0.75% until 31/12/2026, 0.5% until 31/12/2027

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%	4.49% (BBR 0.49% until 31/12/2027)	£1495	MR6 currently 7.99% Variable	7.7% APRC	B71141
65%	4.99% (BBR 0.99% until 31/12/2027)	£0	MR6 currently 7.99% Variable	7.6% APRC	B71137
75%	4.59% (BBR 0.59% until 31/12/2027)	£1495	MR7 currently 8.49% Variable	8.1% APRC	B71142
75%	5.09% (BBR 1.09% until 31/12/2027)	£0	MR7 currently 8.49% Variable	8.1% APRC	B71140

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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.

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%	7.99%	£0	MR6 currently 7.99% Variable	8.4% APRC	B08253

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Houses of Multiple Occupation

2 Year Fixed

ERC: 2% until 31/12/2026*, then 1% until 31/12/2027*

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%	4.14%	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	T20468
75%	5.09%	£1495	MR7 currently 8.49% Variable	8.2% APRC	T20469
75%	6.09%	£0	MR7 currently 8.49% Variable	8.3% APRC	T20470
None	6.49%	£0	MR8 currently 8.49% Variable	8.4% APRC	T20471

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Houses of Multiple Occupation

5 Year Fixed

ERC: 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*

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%	4.74%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	T90598
75%	5.19%	£1495	MR7 currently 8.49% Variable	7.4% APRC	T90599
75%	5.54%	£0	MR7 currently 8.49% Variable	7.5% APRC	T90600
None	5.94%	£0	MR8 currently 8.49% Variable	7.6% APRC	T90595

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Large Porfolio: Buy to Let

2 Year Fixed

ERC: 2% until 31/12/2026*, then 1% until 31/12/2027*

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%	3.44%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	Q20833
75%	4.44%	£1495	MR7 currently 8.49% Variable	8.0% APRC	Q20834
75%	4.94%	£0	MR7 currently 8.49% Variable	8.1% APRC	Q20844
80%	4.99%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	Q20836
80%	5.99%	£0	MR8 currently 8.49% Variable	8.3% APRC	Q20837
None	5.99%	£0	MR8 currently 8.49% Variable	8.3% APRC	Q20838

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Large Porfolio: Buy to Let

5 Year Fixed

ERC: 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*

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 8.49% Variable	7.0% APRC	Q90868
75%	4.34%	£1495	MR7 currently 8.49% Variable	7.0% APRC	Q90869
75%	4.84%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90861
80%	4.99%	2% of Loan Amount	MR8 currently 8.49% Variable	7.4% APRC	Q90862
80%	5.39%	£0	MR8 currently 8.49% Variable	7.4% APRC	Q90863
None	5.49%	£0	MR8 currently 8.49% Variable	7.4% APRC	Q90864

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Large Portfolio: Houses of Multiple Occupation

2 Year Fixed

ERC: 2% until 31/12/2026*, then 1% until 31/12/2027*

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%	4.19%	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	TQ2216
75%	5.24%	£1495	MR7 currently 8.49% Variable	8.2% APRC	TQ2217
75%	6.09%	£0	MR7 currently 8.49% Variable	8.3% APRC	TQ2218
None	6.49%	£0	MR8 currently 8.49% Variable	8.4% APRC	TQ2219

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Large Portfolio: Houses of Multiple Occupation

5 Year Fixed

ERC: 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*

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%	4.74%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	TQ9225
75%	5.19%	£1495	MR7 currently 8.49% Variable	7.4% APRC	TQ9226
75%	5.54%	£0	MR7 currently 8.49% Variable	7.5% APRC	TQ9227
None	5.94%	£0	MR8 currently 8.49% Variable	7.6% APRC	TQ9223

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Limited Company: Buy to Let

2 Year Fixed

ERC: 2% until 31/12/2026*, then 1% until 31/12/2027*

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%	3.94%	3% of Loan Amount	MR7 currently 8.49% Variable	8.1% APRC	W20853
75%	4.64%	£3995	MR7 currently 8.49% Variable	8.3% APRC	W20860
75%	5.04%	£1495	MR7 currently 8.49% Variable	8.1% APRC	W20855
75%	5.54%	£0	MR7 currently 8.49% Variable	8.2% APRC	W20856
80%	5.29%	2% of Loan Amount	MR8 currently 8.49% Variable	8.4% APRC	W20861
80%	6.14%	£0	MR8 currently 8.49% Variable	8.3% APRC	W20858
None	6.49%	£0	MR8 currently 8.49% Variable	8.4% APRC	W20859

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Limited Company: Buy to Let

5 Year Fixed

ERC: 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*

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%	3.99%	5% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91130
70%	4.44%	3% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91131
70%	4.74%	£3995	MR7 currently 8.49% Variable	7.3% APRC	W91132
70%	4.84%	£1495	MR7 currently 8.49% Variable	7.2% APRC	W91133
70%	5.09%	£0	MR7 currently 8.49% Variable	7.2% APRC	W91122
75%	4.44%	3% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91134
75%	4.74%	£3995	MR7 currently 8.49% Variable	7.3% APRC	W91135
75%	4.84%	£1495	MR7 currently 8.49% Variable	7.2% APRC	W91136
75%	5.09%	£0	MR7 currently 8.49% Variable	7.2% APRC	W91126
80%	5.44%	2% of Loan Amount	MR8 currently 8.49% Variable	7.6% APRC	W91127
80%	5.84%	£0	MR8 currently 8.49% Variable	7.6% APRC	W91128
None	5.94%	£0	MR8 currently 8.49% Variable	7.6% APRC	W91129

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Limited Company: Buy to Let

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

ERC: 0.75% until 31/12/2026, 0.5% until 31/12/2027

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%	4.34% (BBR 0.34% until 31/12/2027)	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	W70067

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Limited Company: Houses of Multiple Occupation

2 Year Fixed

ERC: 2% until 31/12/2026*, then 1% until 31/12/2027*

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%	4.24%	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	WT2241
75%	5.29%	£1495	MR7 currently 8.49% Variable	8.2% APRC	WT2242
75%	6.29%	£0	MR7 currently 8.49% Variable	8.4% APRC	WT2243
None	6.49%	£0	MR8 currently 8.49% Variable	8.4% APRC	WT2244

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Limited Company: Houses of Multiple Occupation

5 Year Fixed

ERC: 5% until 31/12/2027*, then 4% until 31/12/2028*, then 3% until 31/12/2029*, then 1% until 31/12/2030*

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%	4.74%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	WT9252
75%	5.19%	£1495	MR7 currently 8.49% Variable	7.4% APRC	WT9253
75%	5.54%	£0	MR7 currently 8.49% Variable	7.5% APRC	WT9254
None	5.94%	£0	MR8 currently 8.49% Variable	7.7% APRC	WT9249

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Prime Residential

2 Year Fixed

ERC: 2% until 31/12/2026*, then 1% until 31/12/2027*

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%	4.15%	£0	MR5 currently 6.74% Variable	6.4% APRC	A20559
75%	4.27%	£0	MR5 currently 6.74% Variable	6.5% APRC	A20571
90%	4.79%	£0	MR5 currently 6.74% Variable	6.6% APRC	A20572
None	5.34%	£0	MR5 currently 6.74% Variable	6.7% APRC	A20562

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 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*

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%	4.09%	£0	MR5 currently 6.74% Variable	5.8% APRC	A99258
75%	4.11%	£0	MR5 currently 6.74% Variable	5.8% APRC	A99270
90%	4.47%	£0	MR5 currently 6.74% Variable	6.0% APRC	A99271
None	5.14%	£0	MR5 currently 6.74% Variable	6.2% APRC	A99261

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%	4.89% (BBR 0.89% until 31/12/2027)	£0	MR5 currently 6.74% Variable	6.6% APRC	A07398
75%	4.89% (BBR 0.89% until 31/12/2027)	£0	MR5 currently 6.74% Variable	6.6% APRC	A07399
90%	5.07% (BBR 1.07% until 31/12/2027)	£0	MR5 currently 6.74% Variable	6.6% APRC	A07400
None	5.20% (BBR 1.20% until 31/12/2027)	£0	MR5 currently 6.74% Variable	6.7% APRC	A07401

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 31/12/2026*, then 1% until 31/12/2027*

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%	4.15%	£0	MR2 currently 6.74% Variable	6.4% APRC	J02733
75%	4.27%	£0	MR2 currently 6.74% Variable	6.5% APRC	J02745
90%	4.79%	£0	MR2 currently 6.74% Variable	6.6% APRC	J02746
None	5.34%	£0	MR2 currently 6.74% Variable	6.7% APRC	J02736

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 31/12/2026*, then 4% until 31/12/2027*, then 3% until 31/12/2028*, then 2% until 31/12/2029*, then 1% until 31/12/2030*

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%	4.09%	£0	MR2 currently 6.74% Variable	5.8% APRC	J19700
75%	4.11%	£0	MR2 currently 6.74% Variable	5.8% APRC	J19712
90%	4.47%	£0	MR2 currently 6.74% Variable	6.0% APRC	J19713
None	5.14%	£0	MR2 currently 6.74% Variable	6.2% APRC	J19703

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

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%	4.89% (BBR 0.89% until 31/12/2027)	£0	MR2 currently 6.74% Variable	6.6% APRC	J07123
75%	4.89% (BBR 0.89% until 31/12/2027)	£0	MR2 currently 6.74% Variable	6.6% APRC	J07124
90%	5.07% (BBR 1.07% until 31/12/2027)	£0	MR2 currently 6.74% Variable	6.6% APRC	J07125
None	5.20% (BBR 1.20% until 31/12/2027)	£0	MR2 currently 6.74% Variable	6.7% APRC	J07126

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

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	6.74%	£0	MR2 currently 6.74% Variable	7.0% 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

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.

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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