Product switch rate guide

For existing The Mortgage Works customers switching products
Effective from 31/07/2026

The mortgage works

Contents

Buy to Let

2 Year Fixed

ERC: 2% until 31/08/2027*, then 1% until 31/08/2028*

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	7.5% APRC	B27709
55%	4.34%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27710
55%	4.64%	£1495	MR6 currently 7.74% Variable	7.4% APRC	B27711
55%	5.09%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27712
65%	3.49%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27713
65%	4.34%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27714
65%	4.64%	£1495	MR6 currently 7.74% Variable	7.4% APRC	B27715
65%	5.09%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27716
75%	3.64%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27690
75%	4.54%	£3995	MR7 currently 8.24% Variable	7.9% APRC	B27717
75%	4.69%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27692
75%	5.14%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27693
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	B27602
80%	5.94%	£0	MR8 currently 8.24% Variable	8.1% APRC	B27603
None	6.19%	£0	MR8 currently 8.24% Variable	8.1% APRC	B27604

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 31/08/2027*, then 2% until 31/08/2028*, then 1% until 31/08/2029*,

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	B30535
65%	4.64%	£1495	MR6 currently 7.74% Variable	7.2% APRC	B30536
65%	4.99%	£0	MR6 currently 7.74% Variable	7.2% APRC	B30537
75%	4.14%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	B30538
75%	4.79%	£1495	MR7 currently 8.24% Variable	7.5% APRC	B30539
75%	5.09%	£0	MR7 currently 8.24% Variable	7.6% APRC	B30533

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

5 Year Fixed

ERC: 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*

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%	4.29%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94971
55%	4.59%	£3995	MR6 currently 7.74% Variable	6.7% APRC	B94972
55%	4.69%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94973
55%	4.89%	£0	MR6 currently 7.74% Variable	6.7% APRC	B94974
65%	4.29%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94975
65%	4.59%	£3995	MR6 currently 7.74% Variable	6.7% APRC	B94976
65%	4.69%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94977
65%	4.89%	£0	MR6 currently 7.74% Variable	6.7% APRC	B94978
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	7.1% APRC	B94979
75%	4.74%	£3995	MR7 currently 8.24% Variable	7.0% APRC	B94980
75%	4.84%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B94981
75%	4.99%	£0	MR7 currently 8.24% Variable	7.0% APRC	B94982
80%	5.14%	2% of Loan Amount	MR8 currently 8.24% Variable	7.3% APRC	B94877
80%	5.64%	£0	MR8 currently 8.24% Variable	7.3% APRC	B94841
None	5.74%	£0	MR8 currently 8.24% Variable	7.4% APRC	B94842

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

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

ERC: 0.75% until 31/08/2027, 0.5% until 31/08/2028

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 31/08/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B71162
65%	4.24% (BBR 0.49% until 31/08/2028)	£1495	MR6 currently 7.74% Variable	7.3% APRC	B71163
65%	4.74% (BBR 0.99% until 31/08/2028)	£0	MR6 currently 7.74% Variable	7.4% APRC	B71164
75%	4.29% (BBR 0.54% until 31/08/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.8% APRC	B71165
75%	4.34% (BBR 0.59% until 31/08/2028)	£1495	MR7 currently 8.24% Variable	7.7% APRC	B71166
75%	4.84% (BBR 1.09% until 31/08/2028)	£0	MR7 currently 8.24% Variable	7.8% APRC	B71167

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

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

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.

Houses of Multiple Occupation

2 Year Fixed

ERC: 2% until 31/08/2027*, then 1% until 31/08/2028*

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	8.0% APRC	T20518
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	T20519
75%	6.29%	£0	MR7 currently 8.24% Variable	8.2% APRC	T20522
None	6.49%	£0	MR8 currently 8.24% Variable	8.2% APRC	T20523

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.

Houses of Multiple Occupation

5 Year Fixed

ERC: 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*

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	T90642
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.3% APRC	T90643
75%	5.94%	£0	MR7 currently 8.24% Variable	7.5% APRC	T90644
None	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	T90645

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.

Large Porfolio: Buy to Let

2 Year Fixed

ERC: 2% until 31/08/2027*, then 1% until 31/08/2028*

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%	3.84%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	Q20959
75%	4.89%	£1495	MR7 currently 8.24% Variable	7.9% APRC	Q20960
75%	5.35%	£0	MR7 currently 8.24% Variable	7.9% APRC	Q20961
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	Q20940
80%	5.94%	£0	MR8 currently 8.24% Variable	8.1% APRC	Q20941
None	6.19%	£0	MR8 currently 8.24% Variable	8.1% APRC	Q20942

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.

Large Porfolio: Buy to Let

5 Year Fixed

ERC: 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*

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%	4.59%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	Q91001
75%	5.04%	£1495	MR7 currently 8.24% Variable	7.1% APRC	Q91002
75%	5.19%	£0	MR7 currently 8.24% Variable	7.1% APRC	Q90999
80%	5.14%	2% of Loan Amount	MR8 currently 8.24% Variable	7.3% APRC	Q90982
80%	5.64%	£0	MR8 currently 8.24% Variable	7.3% APRC	Q90974
None	5.74%	£0	MR8 currently 8.24% Variable	7.4% APRC	Q90975

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.

Large Portfolio: Houses of Multiple Occupation

2 Year Fixed

ERC: 2% until 31/08/2027*, then 1% until 31/08/2028*

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	8.0% APRC	TQ2252
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	TQ2253
75%	6.29%	£0	MR7 currently 8.24% Variable	8.2% APRC	TQ2256
None	6.49%	£0	MR8 currently 8.24% Variable	8.2% APRC	TQ2257

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.

Large Portfolio: Houses of Multiple Occupation

5 Year Fixed

ERC: 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*

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	TQ9257
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.3% APRC	TQ9258
75%	5.94%	£0	MR7 currently 8.24% Variable	7.5% APRC	TQ9259
None	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	TQ9260

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.

Limited Company: Buy to Let

2 Year Fixed

ERC: 2% until 31/08/2027*, then 1% until 31/08/2028*

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%	4.24%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W20994
75%	4.99%	£3995	MR7 currently 8.24% Variable	8.0% APRC	W20980
75%	5.34%	£1495	MR7 currently 8.24% Variable	8.0% APRC	W20991
75%	5.74%	£0	MR7 currently 8.24% Variable	8.0% APRC	W20992
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	W20993
80%	6.29%	£0	MR8 currently 8.24% Variable	8.2% APRC	W20977
None	6.49%	£0	MR8 currently 8.24% Variable	8.2% APRC	W20978

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.

Limited Company: Buy to Let

5 Year Fixed

ERC: 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*

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%	4.39%	5% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	W91404
70%	4.89%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	W91405
70%	5.14%	£3995	MR7 currently 8.24% Variable	7.2% APRC	W91406
70%	5.27%	£1495	MR7 currently 8.24% Variable	7.2% APRC	W91407
70%	5.47%	£0	MR7 currently 8.24% Variable	7.3% APRC	W91422
75%	4.89%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	W91409
75%	5.14%	£3995	MR7 currently 8.24% Variable	7.2% APRC	W91410
75%	5.27%	£1495	MR7 currently 8.24% Variable	7.2% APRC	W91411
75%	5.47%	£0	MR7 currently 8.24% Variable	7.3% APRC	W91423
80%	5.74%	2% of Loan Amount	MR8 currently 8.24% Variable	7.6% APRC	W91353
80%	6.19%	£0	MR8 currently 8.24% Variable	7.6% APRC	W91354
None	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	W91355

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.

Limited Company: Buy to Let

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

ERC: 0.75% until 31/08/2027, 0.5% until 31/08/2028

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 31/08/2028)	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	W70076

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.

Limited Company: Houses of Multiple Occupation

2 Year Fixed

ERC: 2% until 31/08/2027*, then 1% until 31/08/2028*

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	8.0% APRC	WT2291
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	WT2292
75%	6.29%	£0	MR7 currently 8.24% Variable	8.2% APRC	WT2295
None	6.49%	£0	MR8 currently 8.24% Variable	8.2% APRC	WT2296

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.

Limited Company: Houses of Multiple Occupation

5 Year Fixed

ERC: 5% until 31/08/2028*, then 4% until 31/08/2029*, then 3% until 31/08/2030*, then 1% until 31/08/2031*

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	WT9297
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.3% APRC	WT9298
75%	5.94%	£0	MR7 currently 8.24% Variable	7.5% APRC	WT9299
None	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	WT9300

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.

Prime Residential

2 Year Fixed

ERC: 2% until 31/08/2027*, then 1% until 31/08/2028*

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%	4.83%	£0	MR5 currently 6.49% Variable	6.4% APRC	A20659
75%	4.90%	£0	MR5 currently 6.49% Variable	6.4% APRC	A20660
90%	5.39%	£0	MR5 currently 6.49% Variable	6.5% APRC	A20661
None	5.70%	£0	MR5 currently 6.49% Variable	6.6% APRC	A20650

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.

Prime Residential

5 Year Fixed

ERC: 5% until 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*

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%	4.74%	£0	MR5 currently 6.49% Variable	5.9% APRC	A99359
75%	4.83%	£0	MR5 currently 6.49% Variable	6.0% APRC	A99360
90%	5.15%	£0	MR5 currently 6.49% Variable	6.1% APRC	A99349
None	5.50%	£0	MR5 currently 6.49% Variable	6.3% APRC	A99350

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.

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 31/08/2028)	£0	MR5 currently 6.49% Variable	6.3% APRC	A07454
75%	4.64% (BBR 0.89% until 31/08/2028)	£0	MR5 currently 6.49% Variable	6.3% APRC	A07455
90%	4.82% (BBR 1.07% until 31/08/2028)	£0	MR5 currently 6.49% Variable	6.4% APRC	A07456
None	4.95% (BBR 1.20% until 31/08/2028)	£0	MR5 currently 6.49% Variable	6.4% APRC	A07457

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 31/08/2027*, then 1% until 31/08/2028*

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%	4.83%	£0	MR2 currently 6.49% Variable	6.4% APRC	J02831
75%	4.90%	£0	MR2 currently 6.49% Variable	6.4% APRC	J02832
90%	5.39%	£0	MR2 currently 6.49% Variable	6.5% APRC	J02833
None	5.70%	£0	MR2 currently 6.49% Variable	6.6% APRC	J02822

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.
[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 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 31/08/2027*, then 4% until 31/08/2028*, then 3% until 31/08/2029*, then 2% until 31/08/2030*, then 1% until 31/08/2031*

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%	4.74%	£0	MR2 currently 6.49% Variable	5.9% APRC	J19798
75%	4.83%	£0	MR2 currently 6.49% Variable	6.0% APRC	J19799
90%	5.15%	£0	MR2 currently 6.49% Variable	6.1% APRC	J19788
None	5.50%	£0	MR2 currently 6.49% Variable	6.3% APRC	J19789

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.
[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 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 31/08/2028)	£0	MR2 currently 6.49% Variable	6.3% APRC	J07179
75%	4.64% (BBR 0.89% until 31/08/2028)	£0	MR2 currently 6.49% Variable	6.3% APRC	J07180
90%	4.82% (BBR 1.07% until 31/08/2028)	£0	MR2 currently 6.49% Variable	6.4% APRC	J07181
None	4.95% (BBR 1.20% until 31/08/2028)	£0	MR2 currently 6.49% Variable	6.4% APRC	J07182

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.
[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 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

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 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

themortgageworks.co.uk

The mortgage works