

# Product guide

For intermediary use only.

Effective from 24.01.2026



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

Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
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Benefit abbreviations	Additional information
<b>FV</b> – Free standard valuation	
<b>CB</b> – Cashback	**Cashback will be paid upon completion
<b>FL</b> – Free standard legal fee	Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.

Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
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# Buy to Let

1 Year Fixed  
Purchase / Remortgage

Early Repayment Charge: 1% until 31/03/2027<sup>1</sup>

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%	2.29%	2% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	B01331

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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<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
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# Buy to Let

2 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%		2.49%	3% of Loan Amount	MR6 currently 7.74% Variable	7.3% APRC	B27291
65%		3.59%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27249
65%		3.69%	£1495	MR6 currently 7.74% Variable	7.2% APRC	B27250
65%		4.04%	£0	MR6 currently 7.74% Variable	7.3% APRC	B27292
75%		2.68%	3% of Loan Amount	MR7 currently 8.24% Variable	7.7% APRC	B27293
75%		3.64%	£3995	MR7 currently 8.24% Variable	7.8% APRC	B27253
75%		3.82%	£1495	MR7 currently 8.24% Variable	7.7% APRC	B27294
75%		4.21%	£0	MR7 currently 8.24% Variable	7.7% APRC	B27295

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Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
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# Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%		3.44%	3% of Loan Amount	MR6 currently 7.74% Variable	6.4% APRC	B94472
55%		3.98%	£1495	MR6 currently 7.74% Variable	6.4% APRC	B94473
55%		4.07%	£0	MR6 currently 7.74% Variable	6.4% APRC	B94474
65%		3.44%	3% of Loan Amount	MR6 currently 7.74% Variable	6.4% APRC	B94475
65%		3.98%	£1495	MR6 currently 7.74% Variable	6.4% APRC	B94476
65%		4.07%	£0	MR6 currently 7.74% Variable	6.4% APRC	B94477
75%		3.47%	3% of Loan Amount	MR7 currently 8.24% Variable	6.7% APRC	B94511
75%		4.07%	£1495	MR7 currently 8.24% Variable	6.7% APRC	B94479
75%		4.19%	£0	MR7 currently 8.24% Variable	6.7% APRC	B94512

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Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
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# Buy to Let

1 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
 Remortgage  
 Early Repayment Charge: 1% until 31/03/2027<sup>1</sup>

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%	2.79%	2% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	B01332

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Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
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# Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage

Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%		2.71%	3% of Loan Amount	MR6 currently 7.74% Variable	7.3% APRC	B27298
65%		3.71%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27299
65%		3.86%	£1495	MR6 currently 7.74% Variable	7.3% APRC	B27300
65%		4.24%	£0	MR6 currently 7.74% Variable	7.3% APRC	B27301
75%		2.84%	3% of Loan Amount	MR7 currently 8.24% Variable	7.7% APRC	B27302
75%		3.74%	£3995	MR7 currently 8.24% Variable	7.8% APRC	B27263
75%		3.92%	£1495	MR7 currently 8.24% Variable	7.7% APRC	B27303
75%		4.34%	£0	MR7 currently 8.24% Variable	7.7% APRC	B27304

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# Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%		3.57%	3% of Loan Amount	MR6 currently 7.74% Variable	6.4% APRC	B94513
55%		4.05%	£1495	MR6 currently 7.74% Variable	6.4% APRC	B94484
55%		4.19%	£0	MR6 currently 7.74% Variable	6.4% APRC	B94485
65%		3.57%	3% of Loan Amount	MR6 currently 7.74% Variable	6.4% APRC	B94514
65%		4.05%	£1495	MR6 currently 7.74% Variable	6.4% APRC	B94487
65%		4.19%	£0	MR6 currently 7.74% Variable	6.4% APRC	B94488
75%		3.57%	3% of Loan Amount	MR7 currently 8.24% Variable	6.7% APRC	B94515
75%		4.14%	£1495	MR7 currently 8.24% Variable	6.7% APRC	B94490
75%		4.26%	£0	MR7 currently 8.24% Variable	6.7% APRC	B94516

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# Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
 Purchase / Remortgage  
 Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%		3.86%	£1495	MR6 currently 7.74% Variable	7.3% APRC	B27296
75%		3.92%	£1495	MR7 currently 8.24% Variable	7.7% APRC	B27297

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

# Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>

Purchase / Remortgage

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	4.05%	£1495	MR6 currently 7.74% Variable	6.4% APRC	B94481
75%	4.14%	£1495	MR7 currently 8.24% Variable	6.7% APRC	B94482

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# Buy to Let

2 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	2.71%	3% of Loan Amount	MR6 currently 7.74% Variable	7.3% APRC	B27305
65%	4.24%	£0	MR6 currently 7.74% Variable	7.3% APRC	B27306
75%	2.84%	3% of Loan Amount	MR7 currently 8.24% Variable	7.7% APRC	B27307
75%	4.34%	£0	MR7 currently 8.24% Variable	7.7% APRC	B27308

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# Buy to Let

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	3.57%	3% of Loan Amount	MR6 currently 7.74% Variable	6.5% APRC	B94517
65%	4.19%	£0	MR6 currently 7.74% Variable	6.4% APRC	B94493
75%	3.57%	3% of Loan Amount	MR7 currently 8.24% Variable	6.7% APRC	B94518
75%	4.26%	£0	MR7 currently 8.24% Variable	6.7% APRC	B94519

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# Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%		4.64%	2% of Loan Amount	MR8 currently 8.24% Variable	8.0% APRC	B27309
80%		5.29%	£0	MR8 currently 8.24% Variable	7.9% APRC	B27310

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# Buy to Let | 80% LTV

5 Year Fixed | Benefits: Free standard valuation  
Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	4.64%	2% of Loan Amount	MR8 currently 8.24% Variable	7.1% APRC	B94520
80%	5.09%	£0	MR8 currently 8.24% Variable	7.1% APRC	B94521

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# Green Buy to Let<sup>5</sup>

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	4.06%	£0	MR7 currently 8.24% Variable	6.7% APRC	B94522

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<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix<sup>4</sup>  
 Purchase / Remortgage  
 Early Repayment Charge: 0.75% until 31/03/2027<sup>1</sup>, then 0.50% until 31/03/2028<sup>1</sup>

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%		4.34% (BBR +0.59% until 31/03/2028)	£1495	MR7 currently 8.24% Variable	7.8% APRC	B71147
75%		4.84% (BBR +1.09% until 31/03/2028)	£0	MR7 currently 8.24% Variable	7.8% APRC	B71148

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

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



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

# Let to Buy

2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
Remortgage

Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	3.86%	£1495	MR6 currently 7.74% Variable	7.3% APRC	LB2A44
75%	3.92%	£1495	MR7 currently 8.24% Variable	7.7% APRC	LB2A45

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Let to Buy

5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
Remortgage

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	4.05%	£1495	MR6 currently 7.74% Variable	6.4% APRC	LB9367
75%	4.14%	£1495	MR7 currently 8.24% Variable	6.7% APRC	LB9368

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation  
Remortgage

Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	4.64%	2% of Loan Amount	MR8 currently 8.24% Variable	8.0% APRC	LB2A46

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation  
Remortgage

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	4.64%	2% of Loan Amount	MR8 currently 8.24% Variable	7.1% APRC	LB9370

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Houses in Multiple Occupation

2 Year Fixed  
 Purchase / Remortgage / Further Advance  
 Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	T20481
75%	4.99%	£1495	MR7 currently 8.24% Variable	7.9% APRC	T20482
75%	5.99%	£0	MR7 currently 8.24% Variable	8.2% APRC	T20483

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	Houses in Multiple Occupation	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

# Houses in Multiple Occupation

5 Year Fixed  
 Purchase / Remortgage / Further Advance  
 Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	T90605
75%	5.14%	£1495	MR7 currently 8.24% Variable	7.2% APRC	T90606
75%	5.49%	£0	MR7 currently 8.24% Variable	7.3% APRC	T90607

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
 Remortgage  
 Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	2.99%	3% of Loan Amount	MR7 currently 8.24% Variable	7.8% APRC	Q20867
75%	4.12%	£1495	MR7 currently 8.24% Variable	7.7% APRC	Q20868
75%	4.54%	£0	MR7 currently 8.24% Variable	7.8% APRC	Q20869

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	3.77%	3% of Loan Amount	MR7 currently 8.24% Variable	6.8% APRC	Q90891
75%	4.29%	£1495	MR7 currently 8.24% Variable	6.8% APRC	Q90881
75%	4.46%	£0	MR7 currently 8.24% Variable	6.8% APRC	Q90892

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>

Purchase / Remortgage

Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	4.12%	£1495	MR7 currently 8.24% Variable	7.8% APRC	Q20870

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
Purchase / Remortgage

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.29%	£1495	MR7 currently 8.24% Variable	6.8% APRC	Q90883

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	4.54%	£0	MR7 currently 8.24% Variable	7.8% APRC	Q20871

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	4.46%	£0	MR7 currently 8.24% Variable	6.8% APRC	Q90893

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

- <sup>1</sup>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.
- <sup>2</sup>Cashback will be paid upon completion.
- <sup>3</sup>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.
- <sup>4</sup>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
- <sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Large Porfolio: Green Buy to Let<sup>5</sup>

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	£0	MR7 currently 8.24% Variable	6.8% APRC	Q90894

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Large Portfolio: Let to Buy

2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
 Remortgage  
 Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	4.12%	£1495	MR7 currently 8.24% Variable	7.7% APRC	LQ2075

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Large Portfolio: Let to Buy

5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
Remortgage

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.29%	£1495	MR7 currently 8.24% Variable	6.8% APRC	LQ9066

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Large Portfolio: Houses in Multiple Occupation

2 Year Fixed  
 Purchase / Remortgage / Further Advance  
 Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	TQ2227

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

# Large Portfolio: Houses in Multiple Occupation

5 Year Fixed  
 Purchase / Remortgage / Further Advance  
 Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	TQ9232

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

# Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation  
 Purchase / Remortgage / Further Advance  
 Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%		3.94%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W20874
75%		4.64%	£3995	MR7 currently 8.24% Variable	7.9% APRC	W20875
75%		4.89%	£1495	MR7 currently 8.24% Variable	7.9% APRC	W20876
75%		5.39%	£0	MR7 currently 8.24% Variable	8.0% APRC	W20877
80%		5.24%	2% of Loan Amount	MR8 currently 8.24% Variable	8.2% APRC	W20881

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation  
Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	4.02%	5% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	W91177
75%	4.44%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	W91178
75%	4.79%	£3995	MR7 currently 8.24% Variable	7.1% APRC	W91179
75%	4.89%	£1495	MR7 currently 8.24% Variable	7.1% APRC	W91180
75%	5.04%	£0	MR7 currently 8.24% Variable	7.1% APRC	W91181
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	7.4% APRC	W91182
80%	5.74%	£0	MR8 currently 8.24% Variable	7.5% APRC	W91183

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage

Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	3.99%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W20879
75%	5.44%	£0	MR7 currently 8.24% Variable	8.0% APRC	W20880

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	W91188
75%	4.84%	£3995	MR7 currently 8.24% Variable	7.2% APRC	W91189
75%	4.94%	£1495	MR7 currently 8.24% Variable	7.1% APRC	W91190
75%	5.12%	£0	MR7 currently 8.24% Variable	7.1% APRC	W91191

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Let To Buy</a>	<a href="#">Houses in Multiple Occupation</a>	<a href="#">Buy to Let</a>	<a href="#">Houses in Multiple Occupation</a>	

# Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £750 cashback<sup>2</sup>  
Remortgage

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	W91184
75%	4.84%	£3995	MR7 currently 8.24% Variable	7.2% APRC	W91185
75%	4.94%	£1495	MR7 currently 8.24% Variable	7.1% APRC	W91186
75%	5.12%	£0	MR7 currently 8.24% Variable	7.1% APRC	W91187

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Limited Company: Buy to Let Green<sup>5</sup>

5 Year Fixed | Benefits: Free standard valuation  
Further Advance

Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	4.92%	£0	MR7 currently 8.24% Variable	7.1% APRC	W91192

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Limited Company: Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix<sup>4</sup>  
Purchase / Remortgage / Further Advance

Early Repayment Charge: 0.75% until 31/03/2027<sup>1</sup>, then 0.50% until 31/03/2028<sup>1</sup>

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%	3.99% (BBR +0.24% until 31/03/2028)	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W70070

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Limited Company: Houses in Multiple Occupation

2 Year Fixed  
 Purchase / Remortgage / Further Advance  
 Early Repayment Charge: 2% until 31/03/2027<sup>1</sup>, then 1% until 31/03/2028<sup>1</sup>

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%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	WT2254
75%	4.99%	£1495	MR7 currently 8.24% Variable	7.9% APRC	WT2255
75%	5.99%	£0	MR7 currently 8.24% Variable	8.2% APRC	WT2256

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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<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Limited Company: Houses in Multiple Occupation

5 Year Fixed  
 Purchase / Remortgage / Further Advance  
 Early Repayment Charge: 5% until 31/03/2028<sup>1</sup>, then 4% until 31/03/2029<sup>1</sup>, then 3% until 31/03/2030<sup>1</sup>, then 1% until 31/03/2031<sup>1</sup>

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%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	WT9259
75%	5.14%	£1495	MR7 currently 8.24% Variable	7.2% APRC	WT9260
75%	5.49%	£0	MR7 currently 8.24% Variable	7.3% APRC	WT9261

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

<sup>4</sup>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

<sup>5</sup>Only 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		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

# Additional information

Rates are only secured once a full application and any applicable fee(s) have been received.  
Your client can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12-month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

## Interest Cover Ratios (ICR) and Stress Rates

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

ICR			
Buy to Let (BTL) and Let to Buy (LTB)		Houses of Multiple Occupation (HMO)	Limited Company Buy to Let
Tax Rate of 20% or less	Tax Rate of 40% or more		
125%	160%	175%	125%

BTL, LTB, Large Portfolio and HMO applications	Term	Loan to Value (LTV)	Stress rate (we'll always use which ever is higher)
Like for like remortgage	All fixed	65% LTV or lower	4.00% or pay rate
		Higher than 65% LTV	4.50% or pay rate
Purchase, Remortgage with capital raising or further advance	1 and 2 year fixed	All LTVs	5.50% or pay rate +2.00%
	5 year fixed	65% LTV or lower	4.00% or pay rate
		Higher than 65% LTV	4.50% or pay rate

Tracker and variable products have a stress of 5.50% or pay rate +2.00%. We'll always use whichever is higher

Limited Company BTL and HMO applications	Term	Loan to Value (LTV)	Stress rate (we'll always use which ever is higher)
Like for like remortgage	All fixed	All LTVs	4.50% or pay rate
Purchase, Remortgage with capital raising or further advance	1 and 2 year fixed	All LTVs	5.50% or pay rate +2.00%
	5 year fixed	All LTVs	4.50% or pay rate

When calculating the maximum borrowing, this will include any product fees you want to add to the loan. If the product fee is being added to the loan, this can exceed the maximum LTV. But it can't exceed the maximum loan amount.  
For further advances individual loan elements will be stressed separately in line with the above. However, the stress rate applied to existing lending will also be set to a minimum of the stress rate applicable to the new borrowing. Please download our [further advance calculator](#) for support calculating potential further borrowing.  
For portfolio landlord applications, an aggregate rental calculation applies (please refer to the lending criteria section of the TMW website for details)

This guide is to be read in conjunction with the Lending Criteria | Telephone: 0345 600 31 31  
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Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.

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

Additional information continued...

Follow On Rates			ERC	31-Mar-27	31-Mar-28	31-Mar-29	31-Mar-30	31-Mar-31
All products followed by The Mortgage Works Managed Rate for the remainder of the term as per the table below:								
Product LTV		Managed Rates						
55% LTV	7.74% (Issue 6)							
65% LTV								
70% LTV	8.24% (Issue 7)							
75% LTV								
80% LTV	8.24% (Issue 8)							
Maximum Loan per property**			1 Year Fixed	1%				
Product / Customer Type	LTV	Maximum Loan						
Buy to let	50%	£2,000,000						
	70%	£1,500,000						
	75%	£1,000,000						
	80%	£500,000						
First Time Landlords	50%	£1,000,000						
	70%	£750,000						
	80%	£500,000						
Let to Buy	50%	£1,000,000						
	70%	£750,000						
	80%	£500,000						
HMO	65%	£750,000						
	75%	£500,000						
			2 Year Tracker	0.75%	0.50%			
			2 Year Fixed	2%	1%			
			5 Year Fixed	5%	5%	4%	3%	1%

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

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

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

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# Need support?

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

**Mondays** 9.30am - 5pm

**Tuesday – Friday:** 9am – 5pm

For further copies of the product guide, lending criteria or application form, please see  
**[themortgageworks.co.uk/intermediaries](https://themortgageworks.co.uk/intermediaries)**

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