The mortgage works

Product guide

For intermediary use only.

Effective from 26.06.2026

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.

Contents

Benefit abbreviations	Additional information
FV – Free standard valuation	
CB – Cashback	**Cashback will be paid upon completion
FL – Free standard legal fee	Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.

Buy to Let

1 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 1% until 30/09/2027[1]

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%	3.14%	2% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	B01729
75%	4.14%	1% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	B01730

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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[2]Cashback will be paid upon completion.

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

[5]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).

Buy to Let

2 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	3.19%	3% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B27657
65%	4.24%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27658
65%	4.39%	£1495	MR6 currently 7.74% Variable	7.4% APRC	B27659
65%	4.74%	£0	MR6 currently 7.74% Variable	7.4% APRC	B27660
75%	3.44%	3% of Loan Amount	MR7 currently 8.24% Variable	7.8% APRC	B27661
75%	4.34%	£3995	MR7 currently 8.24% Variable	7.8% APRC	B27662
75%	4.49%	£1495	MR7 currently 8.24% Variable	7.8% APRC	B27663
75%	4.89%	£0	MR7 currently 8.24% Variable	7.8% APRC	B27664

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Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	3.99%	3% of Loan Amount	MR6 currently 7.74% Variable	6.6% APRC	B94902
55%	4.49%	£1495	MR6 currently 7.74% Variable	6.6% APRC	B94903
55%	4.62%	£0	MR6 currently 7.74% Variable	6.6% APRC	B94904
65%	3.99%	3% of Loan Amount	MR6 currently 7.74% Variable	6.6% APRC	B94905
65%	4.49%	£1495	MR6 currently 7.74% Variable	6.6% APRC	B94906
65%	4.62%	£0	MR6 currently 7.74% Variable	6.6% APRC	B94907
75%	4.23%	3% of Loan Amount	MR7 currently 8.24% Variable	7.0% APRC	B94908
75%	4.76%	£1495	MR7 currently 8.24% Variable	7.0% APRC	B94909
75%	4.85%	£0	MR7 currently 8.24% Variable	7.0% APRC	B94910

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Buy to Let

1 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 1% until 30/09/2027[1]

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%	3.64%	2% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	B01731
75%	4.64%	1% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	B01732

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	3.39%	3% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B27667
65%	4.34%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27668
65%	4.54%	£1495	MR6 currently 7.74% Variable	7.4% APRC	B27669
65%	4.96%	£0	MR6 currently 7.74% Variable	7.4% APRC	B27670
75%	3.64%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27671
75%	4.54%	£3995	MR7 currently 8.24% Variable	7.9% APRC	B27672
75%	4.69%	£1495	MR7 currently 8.24% Variable	7.8% APRC	B27673
75%	5.15%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27674

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Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	4.09%	3% of Loan Amount	MR6 currently 7.74% Variable	6.7% APRC	B94913
55%	4.54%	£1495	MR6 currently 7.74% Variable	6.6% APRC	B94914
55%	4.74%	£0	MR6 currently 7.74% Variable	6.6% APRC	B94915
65%	4.09%	3% of Loan Amount	MR6 currently 7.74% Variable	6.7% APRC	B94916
65%	4.54%	£1495	MR6 currently 7.74% Variable	6.6% APRC	B94917
65%	4.74%	£0	MR6 currently 7.74% Variable	6.6% APRC	B94918
75%	4.33%	3% of Loan Amount	MR7 currently 8.24% Variable	7.1% APRC	B94919
75%	4.84%	£1495	MR7 currently 8.24% Variable	7.0% APRC	B94920
75%	4.99%	£0	MR7 currently 8.24% Variable	7.0% APRC	B94921

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Purchase / Remortgage

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	4.54%	£1495	MR6 currently 7.74% Variable	7.4% APRC	B27665
75%	4.69%	£1495	MR7 currently 8.24% Variable	7.8% APRC	B27666

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Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 5% until 30/09/2028¹, then 4% until 30/09/2029¹, then 3% until 30/09/2030¹, then 1% until 30/09/2031¹

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%	4.54%	£1495	MR6 currently 7.74% Variable	6.6% APRC	B94911
75%	4.84%	£1495	MR7 currently 8.24% Variable	7.0% APRC	B94912

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 31/07/2027[1], then 1% until 31/07/2028[1]

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%	3.39%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	B27675
65%	4.96%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27676
75%	3.64%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27677
75%	5.15%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27678

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Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	4.09%	3% of Loan Amount	MR6 currently 7.74% Variable	6.7% APRC	B94922
65%	4.74%	£0	MR6 currently 7.74% Variable	6.7% APRC	B94923
75%	4.33%	3% of Loan Amount	MR7 currently 8.24% Variable	7.1% APRC	B94924
75%	4.99%	£0	MR7 currently 8.24% Variable	7.1% APRC	B94925

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Buy to Let[5] (Energy Efficency Further Advance) | EEFA

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	£0	MR7 currently 8.24% Variable	7.4% APRC	B27681

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Buy to Let[5] (Energy Efficency Further Advance) | EEFA

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09]/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	£0	MR7 currently 8.24% Variable	6.1% APRC	B94928

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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 30/09/2027[1], then 1% until 30/09/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	B27679
80%	5.99%	£0	MR8 currently 8.24% Variable	8.1% APRC	B27680

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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 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.14%	2% of Loan Amount	MR8 currently 8.24% Variable	7.3% APRC	B94926
80%	5.64%	£0	MR8 currently 8.24% Variable	7.3% APRC	B94927

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Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix[4]

Purchase / Remortgage

Early Repayment Charge: 0.75% until 30/09/2027[1], then 0.50% until 30/09/2028[1]

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%	4.19% (BBR +0.44% until 30/09/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B71184
65%	4.24% (BBR +0.49% until 30/09/2028)	£1495	MR6 currently 7.74% Variable	7.3% APRC	B71185
65%	4.74% (BBR +0.99% until 30/09/2028)	£0	MR6 currently 7.74% Variable	7.4% APRC	B71186
75%	4.29% (BBR +0.54% until 30/09/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.8% APRC	B71187
75%	4.34% (BBR +0.59% until 30/09/2028)	£1495	MR7 currently 8.24% Variable	7.8% APRC	B71188
75%	4.84% (BBR +1.09% until 30/09/2028)	£0	MR7 currently 8.24% Variable	7.8% APRC	B71189

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Buy to Let

2 Year Tracker | Benefits: Free standard valuation and free standard legal fee[3] & Switch to Fix[4]

Remortgage

Early Repayment Charge: 0.75% until 31/07/2027[1], then 0.50% until 31/07/2028[1]

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%	4.29% (BBR +0.54% until 30/09/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B71190
65%	4.34% (BBR +0.59% until 30/09/2028)	£1495	MR6 currently 7.74% Variable	7.3% APRC	B71191
65%	4.84% (BBR +1.09% until 30/09/2028)	£0	MR6 currently 7.74% Variable	7.4% APRC	B71192
75%	4.39% (BBR +0.64% until 30/09/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.8% APRC	B71193
75%	4.44% (BBR +0.69% until 30/09/2028)	£1495	MR7 currently 8.24% Variable	7.8% APRC	B71194
75%	4.94% (BBR +1.19% until 30/09/2028)	£0	MR7 currently 8.24% Variable	7.8% APRC	B71195

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Let to Buy

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

Remortgage

Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

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%	4.54%	£1495	MR6 currently 7.74% Variable	7.4% APRC	LB2A70
75%	4.69%	£1495	MR7 currently 8.24% Variable	7.8% APRC	LB2A71

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Let to Buy

5 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Remortgage

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	4.54%	£1495	MR6 currently 7.74% Variable	6.6% APRC	LB9395
75%	4.84%	£1495	MR7 currently 8.24% Variable	7.0% APRC	LB9396

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

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

2 Cashback will be paid upon completion.

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

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

5 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).

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Remortgage

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	LB2A72

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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[2]Cashback will be paid upon completion.

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

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

[5]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).

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Remortgage

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.14%	2% of Loan Amount	MR8 currently 8.24% Variable	7.3% APRC	LB9397

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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[2] Cashback will be paid upon completion.

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

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

[5] 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).

Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	T20524
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	T20525
75%	6.49%	£0	MR7 currently 8.24% Variable	8.3% APRC	T20526

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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2 Cashback will be paid upon completion.

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

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

5 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).

Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	T90646
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.3% APRC	T90647
75%	5.94%	£0	MR7 currently 8.24% Variable	7.5% APRC	T90648

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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2 Cashback will be paid upon completion.

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

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

5 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).

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	3.84%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	Q20953
75%	4.89%	£1495	MR7 currently 8.24% Variable	7.9% APRC	Q20954
75%	5.35%	£0	MR7 currently 8.24% Variable	7.9% APRC	Q20955

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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2 Cashback will be paid upon completion.

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

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

5 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).

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	4.53%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	Q90991
75%	5.04%	£1495	MR7 currently 8.24% Variable	7.1% APRC	Q90992
75%	5.19%	£0	MR7 currently 8.24% Variable	7.1% APRC	Q90993

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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[2]Cashback will be paid upon completion.

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

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

[5]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).

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Purchase / Remortgage

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	4.89%	£1495	MR7 currently 8.24% Variable	7.9% APRC	Q20956

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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2 Cashback will be paid upon completion.

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

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

5 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).

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Purchase / Remortgage

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.04%	£1495	MR7 currently 8.24% Variable	7.1% APRC	Q90994

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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[2]Cashback will be paid upon completion.

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

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

[5]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).

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.35%	£0	MR7 currently 8.24% Variable	8.0% APRC	Q20957

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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[2] Cashback will be paid upon completion.

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

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

[5] 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).

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 30/09/2028¹, then 4% until 30/09/2029¹, then 3% until 30/09/2030¹, then 1% until 30/09/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.19%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q90995

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2 Cashback will be paid upon completion.

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

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

5 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).

Large Porfolio: Buy to Let[5] (Energy Efficency Further Advance) | EEFA

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	£0	MR7 currently 8.24% Variable	7.4% APRC	Q20958

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Large Porfolio: Buy to Let[5] (Energy Efficency Further Advance)

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09]/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	£0	MR7 currently 8.24% Variable	6.1% APRC	Q90996

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

[5]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).

Large Portfolio: Let to Buy

2 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Remortgage

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	4.89%	£1495	MR7 currently 8.24% Variable	7.9% APRC	LQ2084

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[2]Cashback will be paid upon completion.

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

[5]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).

Large Portfolio: Let to Buy

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

Remortgage

Early Repayment Charge: 5% until 30/09/2028¹, then 4% until 30/09/2029¹, then 3% until 30/09/2030¹, then 1% until 30/09/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.04%	£1495	MR7 currently 8.24% Variable	7.1% APRC	LQ9076

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

5 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).

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	TQ2258

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[2] Cashback will be paid upon completion.

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

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

[5] 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).

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	TQ9261

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	4.09%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W20982
75%	4.98%	£3995	MR7 currently 8.24% Variable	8.0% APRC	W20983
75%	5.34%	£1495	MR7 currently 8.24% Variable	8.0% APRC	W20984
75%	5.59%	£0	MR7 currently 8.24% Variable	8.0% APRC	W20985
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	W20986

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2 Cashback will be paid upon completion.

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

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

5 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).

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	4.39%	5% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	W91388
75%	4.79%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	W91389
75%	5.08%	£3995	MR7 currently 8.24% Variable	7.2% APRC	W91390
75%	5.19%	£1495	MR7 currently 8.24% Variable	7.2% APRC	W91391
75%	5.34%	£0	MR7 currently 8.24% Variable	7.2% APRC	W91392
80%	5.74%	2% of Loan Amount	MR8 currently 8.24% Variable	7.6% APRC	W91393
80%	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	W91394

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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[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W20987
75%	5.69%	£0	MR7 currently 8.24% Variable	8.0% APRC	W20988

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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[2] Cashback will be paid upon completion.

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

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

[5] 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).

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	4.89%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	W91399
75%	5.14%	£3995	MR7 currently 8.24% Variable	7.2% APRC	W91400
75%	5.27%	£1495	MR7 currently 8.24% Variable	7.2% APRC	W91401
75%	5.42%	£0	MR7 currently 8.24% Variable	7.2% APRC	W91402

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

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

[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £750 cashback[2]

Remortgage

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	4.89%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	W91395
75%	5.14%	£3995	MR7 currently 8.24% Variable	7.2% APRC	W91396
75%	5.27%	£1495	MR7 currently 8.24% Variable	7.2% APRC	W91397
75%	5.42%	£0	MR7 currently 8.24% Variable	7.2% APRC	W91398

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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[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Buy to Let[5] (Energy Efficency Further Advance)

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

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%	£0	MR7 currently 8.24% Variable	7.4% APRC	W20989

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Buy to Let[5] (Energy Efficency Further Advance)

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09]/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

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%	£0	MR7 currently 8.24% Variable	6.1% APRC	W91403

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

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

2 Cashback will be paid upon completion.

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

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

5 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).

Limited Company: Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix[4]

Purchase / Remortgage / Further Advance

Early Repayment Charge: 0.75% until 30/09/2027[1], then 0.50% until 30/09/2028[1]

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 30/09/2028)	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W70077

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/09/2027[1], then 1% until 30/09/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	WT2297
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	WT2298
75%	6.49%	£0	MR7 currently 8.24% Variable	8.3% APRC	WT2299

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/09/2028[1], then 4% until 30/09/2029[1], then 3% until 30/09/2030[1], then 1% until 30/09/2031[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	WT9301
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.4% APRC	WT9302
75%	5.94%	£0	MR7 currently 8.24% Variable	7.5% APRC	WT9303

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[2] Cashback will be paid upon completion.

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

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

[5] 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).

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)

Additional information continued...

Follow On Rates	
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**		
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

ERC	310-Sep-27	310-Sep-28	310-Sep-29	30-Sep-30	30-Sep-31
1 Year Fixed	1%				
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 to submit your applications via TMW Online. Applications are required.

Standard terms and conditions available on request. All information correct at time of going to press. No responsibility can be taken for information held within any mortgage sourcing system. The Company reserves the right to withdraw any of the products in this brochure at any time, or to change or vary the actual rate quoted. BBR refers to the Bank of England Base Rate.

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

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

The mortgage works

Need support?

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

Mondays 9.30am - 5pm

Tuesday – Friday: 9am – 5pm

For further copies of the product guide, lending criteria or application form, please see **themortgageworks.co.uk/intermediaries**
For a decision in principle and case updates call 0345 605 40 60 or email **dip@themortgageworks.co.uk**

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