The mortgage works

Product guide

For intermediary use only.

Effective from 18/11/2025.

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 31/01/2027[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%	2.49%	2% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	B01327

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).

Buy to Let

2 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	2.59%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27215
65%	3.59%	£3995	MR6 currently 7.99% Variable	7.6% APRC	B27189
65%	3.69%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27190
65%	4.14%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27191
75%	2.71%	3% of Loan Amount	MR7 currently 8.49% Variable	7.9% APRC	B27216
75%	3.64%	£3995	MR7 currently 8.49% Variable	8.0% APRC	B27193
75%	3.87%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27217
75%	4.26%	£0	MR7 currently 8.49% Variable	7.9% APRC	B27156

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).

Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	3.44%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94428
55%	3.98%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94429
55%	4.07%	£0	MR6 currently 7.99% Variable	6.5% APRC	B94430
65%	3.44%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94431
65%	3.98%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94432
65%	4.07%	£0	MR6 currently 7.99% Variable	6.5% APRC	B94433
75%	3.57%	3% of Loan Amount	MR7 currently 8.49% Variable	6.9% APRC	B94434
75%	4.07%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94435
75%	4.22%	£0	MR7 currently 8.49% Variable	6.9% APRC	B94436

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).

Buy to Let

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

Remortgage

Early Repayment Charge: 1% until 31/01/2027[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%	2.99%	2% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	B01328

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).

Buy to Let

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

Remortgage

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	2.79%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27220
65%	3.74%	£3995	MR6 currently 7.99% Variable	7.6% APRC	B27195
65%	3.89%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27196
65%	4.34%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27221
75%	2.87%	3% of Loan Amount	MR7 currently 8.49% Variable	7.9% APRC	B27222
75%	3.74%	£3995	MR7 currently 8.49% Variable	8.0% APRC	B27198
75%	3.97%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27223
75%	4.39%	£0	MR7 currently 8.49% Variable	7.9% APRC	B27224

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).

Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	3.59%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94439
55%	4.05%	£1495	MR6 currently 7.99% Variable	6.5% APRC	B94440
55%	4.19%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94441
65%	3.59%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94442
65%	4.05%	£1495	MR6 currently 7.99% Variable	6.5% APRC	B94443
65%	4.19%	£0	MR6 currently 7.99% Variable	6.5% APRC	B94444
75%	3.67%	3% of Loan Amount	MR7 currently 8.49% Variable	6.9% APRC	B94445
75%	4.14%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94446
75%	4.32%	£0	MR7 currently 8.49% Variable	6.9% APRC	B94447

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).

Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	3.89%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27218
75%	3.97%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27219

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).

Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.05%	£1495	MR6 currently 7.99% Variable	6.5% APRC	B94437
75%	4.14%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94438

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).

Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	2.79%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27225
65%	4.34%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27226
75%	2.87%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	B27227
75%	4.39%	£0	MR7 currently 8.49% Variable	8.0% APRC	B27228

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).

Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/01/2028¹, then 4% until 31/01/2029¹, then 3% until 31/01/2030¹, then 1% until 31/01/2031¹

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%	3.59%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94448
65%	4.19%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94449
75%	3.67%	3% of Loan Amount	MR7 currently 8.49% Variable	6.9% APRC	B94450
75%	4.32%	£0	MR7 currently 8.49% Variable	6.9% APRC	B94451

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).

Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	4.84%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	B27171
80%	5.34%	£0	MR8 currently 8.49% Variable	8.1% APRC	B27172

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).

Buy to Let | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.79%	2% of Loan Amount	MR8 currently 8.49% Variable	7.3% APRC	B94411
80%	5.24%	£0	MR8 currently 8.49% Variable	7.3% APRC	B94412

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).

Green Buy to Let[5]

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.14%	£0	MR7 currently 8.49% Variable	6.9% APRC	B94452

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).

Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 0.75% until 31/01/2027[1], then 0.50% until 31/01/2028[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%	4.59% (BBR +0.59% until 31/01/2028)	£1495	MR7 currently 8.49% Variable	8.0% APRC	B71133
75%	5.09% (BBR +1.09% until 31/01/2028)	£0	MR7 currently 8.49% Variable	8.1% APRC	B71134

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

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

Remortgage

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	3.89%	£1495	MR6 currently 7.99% Variable	7.5% APRC	LB2A39
75%	3.97%	£1495	MR7 currently 8.49% Variable	7.9% APRC	LB2A40

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

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

Remortgage

Early Repayment Charge: 5% until 31/01/2028¹, then 4% until 31/01/2029¹, then 3% until 31/01/2030¹, then 1% until 31/01/2031¹

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%	4.05%	£1495	MR6 currently 7.99% Variable	6.6% APRC	LB9365
75%	4.14%	£1495	MR7 currently 8.49% Variable	6.9% APRC	LB9366

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 31/01/2027[1], then 1% until 31/01/2028[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%	4.84%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	LB2A38

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

5 Year Fixed | Benefits: Free standard valuation

Remortgage

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.79%	2% of Loan Amount	MR8 currently 8.49% Variable	7.3% APRC	LB9364

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).

Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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 8.49% Variable	8.3% APRC	T20465
75%	5.04%	£1495	MR7 currently 8.49% Variable	8.2% APRC	T20466
75%	6.19%	£0	MR7 currently 8.49% Variable	8.4% APRC	T20467

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).

Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.69%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	T90596
75%	5.14%	£1495	MR7 currently 8.49% Variable	7.4% APRC	T90597
75%	5.49%	£0	MR7 currently 8.49% Variable	7.4% APRC	T90591

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).

Large Porfolio: Buy to Let

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

Remortgage

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	3.14%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	Q20845
75%	4.17%	£1495	MR7 currently 8.49% Variable	8.0% APRC	Q20846
75%	4.64%	£0	MR7 currently 8.49% Variable	8.0% APRC	Q20847

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).

Large Porfolio: Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	3.89%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	Q90865
75%	4.29%	£1495	MR7 currently 8.49% Variable	6.9% APRC	Q90870
75%	4.59%	£0	MR7 currently 8.49% Variable	7.0% APRC	Q90871

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).

Large Porfolio: Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	4.19%	£1495	MR7 currently 8.49% Variable	8.1% APRC	Q20848

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).

Large Porfolio: Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.29%	£1495	MR7 currently 8.49% Variable	7.0% APRC	Q90867

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).

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	4.64%	£0	MR7 currently 8.49% Variable	8.0% APRC	Q20849

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).

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.59%	£0	MR7 currently 8.49% Variable	7.0% APRC	Q90872

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).

Large Porfolio: Green Buy to Let[5]

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.39%	£0	MR7 currently 8.49% Variable	7.0% APRC	Q90873

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).

Large Portfolio: Let to Buy

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

Remortgage

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	4.19%	£1495	MR7 currently 8.49% Variable	8.0% APRC	LQ2073

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).

Large Portfolio: Let to Buy

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

Remortgage

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.29%	£1495	MR7 currently 8.49% Variable	7.0% APRC	LQ9065

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).

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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 8.49% Variable	8.3% APRC	TQ2215

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).

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2028¹, then 4% until 31/01/2029¹, then 3% until 31/01/2030¹, then 1% until 31/01/2031¹

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%	4.69%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	TQ9224

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 Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	3.94%	3% of Loan Amount	MR7 currently 8.49% Variable	8.1% APRC	W20846
75%	4.64%	£3995	MR7 currently 8.49% Variable	8.1% APRC	W20862
75%	4.89%	£1495	MR7 currently 8.49% Variable	8.1% APRC	W20863
75%	5.39%	£0	MR7 currently 8.49% Variable	8.2% APRC	W20864
80%	5.39%	2% of Loan Amount	MR8 currently 8.49% Variable	8.4% APRC	W20865

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

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.12%	5% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91102
75%	4.52%	3% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91103
75%	4.84%	£3995	MR7 currently 8.49% Variable	7.2% APRC	W91137
75%	4.94%	£1495	MR7 currently 8.49% Variable	7.2% APRC	W91138
75%	5.11%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91139
80%	5.34%	2% of Loan Amount	MR8 currently 8.49% Variable	7.6% APRC	W91140
80%	5.89%	£0	MR8 currently 8.49% Variable	7.6% APRC	W91141

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

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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%	3% of Loan Amount	MR7 currently 8.49% Variable	8.2% APRC	W20851
75%	5.44%	£0	MR7 currently 8.49% Variable	8.2% APRC	W20866

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 free standard legal fee[3]

Remortgage

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.57%	3% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91113
75%	4.89%	£3995	MR7 currently 8.49% Variable	7.4% APRC	W91145
75%	4.99%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91146
75%	5.19%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91147

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 cashback²

Remortgage

Early Repayment Charge: 5% until 31/01/2028¹, then 4% until 31/01/2029¹, then 3% until 31/01/2030¹, then 1% until 31/01/2031¹

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%	4.57%	3% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91109
75%	4.89%	£3995	MR7 currently 8.49% Variable	7.4% APRC	W91142
75%	4.99%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91143
75%	5.19%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91144

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 Green[5]

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.99%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91148

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 31/01/2027[1], then 0.50% until 31/01/2028[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%	4.34% (BBR +0.34% until 31/01/2028)	3% of Loan Amount	MR7 currently 8.49% Variable	8.2% APRC	W70065

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: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2027[1], then 1% until 31/01/2028[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 8.49% Variable	8.3% APRC	WT2238
75%	5.04%	£1495	MR7 currently 8.49% Variable	8.2% APRC	WT2239
75%	6.19%	£0	MR7 currently 8.49% Variable	8.4% APRC	WT2240

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: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2028[1], then 4% until 31/01/2029[1], then 3% until 31/01/2030[1], then 1% until 31/01/2031[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%	4.69%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	WT9250
75%	5.14%	£1495	MR7 currently 8.49% Variable	7.4% APRC	WT9251
75%	5.49%	£0	MR7 currently 8.49% Variable	7.5% APRC	WT9245

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).

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	7.99% (Issue 6)
65% LTV	
70% LTV	8.49% (Issue 7)
75% LTV	
80% LTV	8.49% (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	31-Jan-27	31-Jan-28	31-Jan-29	31-Jan-30	31-Jan-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.