The mortgage works

Product guide

For intermediary use only.



These rates are for intermediary use only and do not include APRCs which customers need when selecting a mortgage product. This product guide should not be shared with customers.

Details of our APRCs can be found when applying for the product from your mortgage sourcing system.

Portfolio Size (More than 10 mortgage properties)

Limited Company

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Portfolio Size (0-10 properties)

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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.

Additional Information Houses in Multiple Houses in Multiple Houses in Multiple Buy to Let Let To Buy Buy to Let Let To Buy Buy to Let Occupation Occupation **Occupation**

Portfolio Size (More than 10 mortgage properties)

Buy to Let 1 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 1% until 31/07/20261

Portfolio Size (0-10 properties)

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%	3.19%	2% of Loan Amount	MR7 currently 8.74% Variable	8.7% APRC	B01317

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

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

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.

²Cashback 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.

⁴Switch 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

Houses in Multiple

Occupation

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Houses in Multiple Buy to Let Occupation

Limited Company

Additional Information

Buy to Let

2 Year Fixed

Buy to Let

Purchase / Remortgage

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

Let To Buy

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 8.24% Variable	7.7% APRC	B26941
65%	3.69%	£3995	MR6 currently 8.24% Variable	7.8% APRC	B26942
65%	3.99%	£1495	MR6 currently 8.24% Variable	7.7% APRC	B26943
65%	4.29%	£0	MR6 currently 8.24% Variable	7.7% APRC	B26944
75%	2.99%	3% of Loan Amount	MR7 currently 8.74% Variable	8.2% APRC	B26945
75%	3.74%	£3995	MR7 currently 8.74% Variable	8.2% APRC	B26946
75%	4.19%	£1495	MR7 currently 8.74% Variable	8.2% APRC	B26947
75%	4.49%	£0	MR7 currently 8.74% Variable	8.2% APRC	B26948

- ₂Cashback 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.
- «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
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Occupation

Occupation

Occupation

Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

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%	3.74%	3% of Loan Amount	MR6 currently 8.24% Variable	6.8% APRC	B94138
55%	4.19%	£1495	MR6 currently 8.24% Variable	6.8% APRC	B94139
55%	4.33%	£0	MR6 currently 8.24% Variable	6.8% APRC	B94140
65%	3.74%	3% of Loan Amount	MR6 currently 8.24% Variable	6.8% APRC	B94141
65%	4.19%	£1495	MR6 currently 8.24% Variable	6.8% APRC	B94142
65%	4.33%	£0	MR6 currently 8.24% Variable	6.8% APRC	B94143
75%	3.84%	3% of Loan Amount	MR7 currently 8.74% Variable	7.2% APRC	B94144
75%	4.29%	£1495	MR7 currently 8.74% Variable	7.1% APRC	B94145
75%	4.49%	£0	MR7 currently 8.74% Variable	7.1% APRC	B94146

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⁴Switch 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

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

Occupation Occupation Occupation Buy to Let

Let To Buy

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

Buy to Let

1 Year Fixed | Benefits: Free standard valuation and free standard legal fee3 Remortgage

Houses in Multiple

Early Repayment Charge: 1% until 31/07/20261

Portfolio Size (0-10 properties)

Let To Buy

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%	3.59%	2% of Loan Amount	MR7 currently 8.74% Variable	8.7% APRC	B01318

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

Limited Company

Buy to Let

Houses in Multiple

Additional

Information

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.

²Cashback will be paid upon completion.

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[«]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

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

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee3 Remortgage

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

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%	3.09%	3% of Loan Amount	MR6 currently 8.24% Variable	7.8% APRC	B26951
65%	3.79%	£3995	MR6 currently 8.24% Variable	7.8% APRC	B26952
65%	4.14%	£1495	MR6 currently 8.24% Variable	7.8% APRC	B26953
65%	4.59%	£0	MR6 currently 8.24% Variable	7.8% APRC	B26954
75%	3.29%	3% of Loan Amount	MR7 currently 8.74% Variable	8.2% APRC	B26955
75%	3.89%	£3995	MR7 currently 8.74% Variable	8.3% APRC	B26956
75%	4.34%	£1495	MR7 currently 8.74% Variable	8.2% APRC	B26957
75%	4.79%	£0	MR7 currently 8.74% Variable	8.2% APRC	B26958

- 2Cashback 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.
- «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
- 5Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

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Let To Buy

Occupation

Occupation

Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee3 Remortgage

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

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%	3.79%	3% of Loan Amount	MR6 currently 8.24% Variable	6.8% APRC	B94149
55%	4.24%	£1495	MR6 currently 8.24% Variable	6.8% APRC	B94150
55%	4.43%	£0	MR6 currently 8.24% Variable	6.8% APRC	B94151
65%	3.79%	3% of Loan Amount	MR6 currently 8.24% Variable	6.8% APRC	B94152
65%	4.24%	£1495	MR6 currently 8.24% Variable	6.7% APRC	B94153
65%	4.43%	£0	MR6 currently 8.24% Variable	6.8% APRC	B94154
75%	3.89%	3% of Loan Amount	MR7 currently 8.74% Variable	7.2% APRC	B94155
75%	4.34%	£1495	MR7 currently 8.74% Variable	7.1% APRC	B94156
75%	4.59%	£0	MR7 currently 8.74% Variable	7.2% APRC	B94157

- 2Cashback 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.
- «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
- 5Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

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Portfolio Size (More than 10 mortgage properties)

Buy to Let

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

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

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%	£1495	MR6 currently 8.24% Variable	7.8% APRC	B26949
75%	4.39%	£1495	MR7 currently 8.74% Variable	8.2% APRC	B26950

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Buy to Let To Buy Houses in Multiple Occupation Buy to Let To Buy Occupation Additional Information

Let To Buy Occupation Occupation

Additional Information Occupation

Portfolio Size (More than 10 mortgage properties)

Buy to Let

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

Portfolio Size (0-10 properties)

Purchase / Remortgage

 $Early\ Repayment\ Charge:\ 5\%\ until\ 31/07/2027^1,\ then\ 4\%\ until\ 31/07/2028^1,\ then\ 3\%\ until\ 31/07/2029^1,\ then\ 1\%\ until\ 31/07/2030^1,\ then\ 1\%\ until\ 31/07/2029^1,\ then\ 3\%\ until\ 31/07/2029^1,\ then\ 3$

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%	4.24%	£1495	MR6 currently 8.24% Variable	6.8% APRC	B94147
75%	4.39%	£1495	MR7 currently 8.74% Variable	7.1% APRC	B94148

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Additional Houses in Multiple Information Houses in Multiple Houses in Multiple Buy to Let Let To Buy Buy to Let Let To Buy Buy to Let Occupation Occupation **Occupation**

Portfolio Size (More than 10 mortgage properties)

Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Further Advance

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

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%	3.09%	3% of Loan Amount	MR6 currently 8.24% Variable	7.8% APRC	B26959
65%	4.59%	£0	MR6 currently 8.24% Variable	7.8% APRC	B26960
75%	3.29%	3% of Loan Amount	MR7 currently 8.74% Variable	8.3% APRC	B26961
75%	4.79%	£0	MR7 currently 8.74% Variable	8.3% APRC	B26962

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

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

Portfolio Size (More than 10 mortgage properties)

Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

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%	3.79%	3% of Loan Amount	MR6 currently 8.24% Variable	6.9% APRC	B94158
65%	4.43%	£0	MR6 currently 8.24% Variable	6.8% APRC	B94159
75%	3.89%	3% of Loan Amount	MR7 currently 8.74% Variable	7.2% APRC	B94160
75%	4.59%	£0	MR7 currently 8.74% Variable	7.2% APRC	B94161

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

Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

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%	5.29%	2% of Loan Amount	MR8 currently 8.74% Variable	8.6% APRC	B26963
80%	5.84%	£0	MR8 currently 8.74% Variable	8.5% APRC	B26964

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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.

₂Cashback 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

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

Occupation

Buy to Let | 80% LTV 5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

Occupation

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 8.74% Variable	7.6% APRC	B94162
80%	5.39%	£0	MR8 currently 8.74% Variable	7.5% APRC	B94163

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Additional

Information

Occupation

Buy to Let To Buy

| Houses in Multiple | Occupation | Buy to Let | Let To Buy | Houses in Multiple | Occupation | Buy to Let | Occupation | Occupat

Portfolio Size (More than 10 mortgage properties)

Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation Further Advance

Portfolio Size (0-10 properties)

ruither Advant

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

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 8.74% Variable	7.1% APRC	B94164

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5Only 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

Additional

Information

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to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	Information

Portfolio Size (More than 10 mortgage properties)

Buy to Let

Buy '

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix4

Purchase / Remortgage

Early Repayment Charge: 0.75% until 31/07/20261, then 0.50% until 31/07/20271

Portfolio Size (0-10 properties)

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%	4.84% (BBR +0.59% until 31/07/2027)	£1495	MR7 currently 8.74% Variable	8.3% APRC	B71105
75%	5.34% (BBR +1.09% until 31/07/2027)	£0	MR7 currently 8.74% Variable	8.4% APRC	B71106

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₂Cashback 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

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Product Fee

£1495

£1495

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Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR6 currently 8.24% Variable

MR7 currently 8.74% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Let to Buy

Maximum LTV

65%

75%

Remortgage

Houses in Multiple

Occupation

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

Initial Rate

4.19%

4.39%

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

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Limited Company

The overall Cost for

Comparison

7.8% APRC

8.2% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LB2A23

LB2A24

Portfolio Size (More than 10 mortgage properties)

Let to Buy

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

Portfolio Size (0-10 properties)

- - -

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

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%	4.24%	£1495	MR6 currently 8.24% Variable	6.8% APRC	LB9348
75%	4.39%	£1495	MR7 currently 8.74% Variable	7.1% APRC	LB9349

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

¹You 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.

₂Cashback 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.

⁴Switch 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

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

Occupation **Occupation** Occupation Let to Buy | 80% LTV

Let To Buy

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

2 Year Fixed | Benefits: Free standard valuation

Remortgage

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

Houses in Multiple

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%	5.29%	2% of Loan Amount	MR8 currently 8.74% Variable	8.6% APRC	LB2A25

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

Limited Company

Buy to Let

Houses in Multiple

Additional

Information

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.

₂Cashback 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

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

Remortgage
Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

Buy to Let

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 8.74% Variable	7.6% APRC	LB9350

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

Portfolio Size (0-10 properties)

Let To Buy

Let to Buy | 80% LTV
5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Houses in Multiple

Occupation

5Only 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

Houses in Multiple

Occupation

Additional

Information

¹You 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.

₂Cashback 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.

⁴Switch 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

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple Occupation

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

Limited Company

Information

Additional

Houses in Multiple Occupation 2 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

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%	4.74%	3% of Loan Amount	MR7 currently 8.74% Variable	8.6% APRC	T20429
75%	5.84%	£1495	MR7 currently 8.74% Variable	8.6% APRC	T20430
75%	6.74%	£0	MR7 currently 8.74% Variable	8.8% APRC	T20431

- 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.
- 2Cashback 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.
- «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
- 5Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple
Occupation

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple
Occupation

Buy to Let

Houses in Multiple Occupation

Limited Company

Additional Information

Houses in Multiple Occupation

5 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

Buy to Let

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%	5.29%	3% of Loan Amount	MR7 currently 8.74% Variable	7.9% APRC	T90561
75%	5.59%	£1495	MR7 currently 8.74% Variable	7.7% APRC	T90562
75%	5.74%	£0	MR7 currently 8.74% Variable	7.7% APRC	T90563

- ₂Cashback 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.
- 4Switch 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
- 5Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

¹You 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.

Maximum LTV Initial Rate Product Fee Followed by TMW Managed Rate for the remainder of the mortgage term, currently: The overall Cost for Comparison

75% 3.94% 3% of Loan Amount MR7 currently 8.74% Variable 8.4% APRC

£1495

£0

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

MR7 currently 8.74% Variable

MR7 currently 8.74% Variable

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

₁You 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.

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

Buy to Let

Remortgage

75%

75%

Houses in Multiple

Occupation

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee³

4.74%

5.24%

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.

4Switch 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

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

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Limited Company

8.3% APRC

8.3% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q20791

Q20792

Q20793

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Large Porfolio: Buy to Let 5 Year Fixed | Benefits: Free standard valuation and free standard legal fee³

Portfolio Size (0-10 properties)

Let To Buy

Remortgage

Houses in Multiple

Occupation

Buy to Let

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.24%	3% of Loan Amount	MR7 currently 8.74% Variable	7.3% APRC	Q90814
75%	4.69%	£1495	MR7 currently 8.74% Variable	7.3% APRC	Q90815
75%	4.94%	£0	MR7 currently 8.74% Variable	7.3% APRC	Q90816

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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.

2Cashback 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.

«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

Product Guide - 13/05/2025 LTh

Additional

Information

Limited Company

Buy to Let

Houses in Multiple

Occupation

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

Large Porfolio: Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

Houses in Multiple

Occupation

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%	£1495	MR7 currently 8.74% Variable	8.4% APRC	Q20794

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

¹You 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.

²Cashback will be paid upon completion.

₃Exclusions/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.

⁴Switch 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

Houses in Multiple Occupation

Additional

Information

Limited Company

Buy to Let

Large Porfolio: Buy to Let 5 Year Fixed | Benefits: Free standard valuation and £400 cashback²

Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage

Buy to Let

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

Houses in Multiple

Occupation

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%	£1495	MR7 currently 8.74% Variable	7.3% APRC	Q90817

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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.

²Cashback 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.

[«]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

Product Fee

£0

.....

Limited Company

The overall Cost for

Comparison

8.4% APRC

Buy to Let

Houses in Multiple

Occupation

Product code

Q20795

Additional

Information

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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Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.74% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let 2 Year Fixed | Benefits: Free standard valuation

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

5.24%

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.

4Switch 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

Product Fee

£0

cceptable purposes).

Limited Company

The overall Cost for

Comparison

7.3% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90818

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.74% Variable

1You 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.

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let 5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4.94%

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

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.

4Switch 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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Droduct Cuide 42/05/2025 | The Mertagge Works

Large Porfolio: Green Buy to Let⁵
⁵ Year Fixed | Benefits: Free standard valuation

Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Fullilei Auva

Buy to Let

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

Houses in Multiple

Occupation

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 8.74% Variable	7.2% APRC	Q90819

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

1You 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.

2Cashback 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.

4Switch 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

Product Fee

£1495

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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.

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.74% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Portfolio: Let to Buy

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

This isn't available if the whole loan is being repaid or security released.

2Cashback will be paid upon completion.

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

Initial Rate

4.99%

Buy to Let

Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

Limited Company

The overall Cost for

Comparison

8.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LQ2068

4Switch 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

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

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.

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Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Portfolio Size (0-10 properties)

Let To Buy

Remortgage

Buy to Let

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

Houses in Multiple

Occupation

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%	£1495	MR7 currently 8.74% Variable	7.3% APRC	LQ9060

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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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2Cashback 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.

«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

Maximum LTV Initial Rate Product Fee Followed by TMW Managed Rate for the remainder of the mortgage term, currently: Comparison

3% of Loan Amount

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

MR7 currently 8.74% Variable

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

1You 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.

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

Buy to Let

2 Year Fixed

75%

Houses in Multiple

Occupation

4.74%

Large Portfolio: Houses in Multiple Occupation

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.

4Switch 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

5Only 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

8.6% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

TQ2188

Occupation Occupation

Buy to Let

Large Portfolio: Houses in Multiple Occupation 5 Year Fixed

Houses in Multiple

Buy to Let

Purchase / Remortgage / Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

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%	5.29%	3% of Loan Amount	MR7 currently 8.74% Variable	7.9% APRC	TQ9197

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

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

- 2Cashback 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
- 5Only 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

Houses in Multiple

Occupation

Additional

Information

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.

Houses in Multiple Information Houses in Multiple Houses in Multiple Let To Buy Buy to Let Let To Buy Buy to Let Buy to Let Occupation Occupation Occupation

Portfolio Size (More than 10 mortgage properties)

Limited Company: Buy to Let 2 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

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%	3% of Loan Amount	MR7 currently 8.74% Variable	8.4% APRC	W20786
75%	4.99%	£3995	MR7 currently 8.74% Variable	8.5% APRC	W20778
75%	5.34%	£1495	MR7 currently 8.74% Variable	8.4% APRC	W20779
75%	5.79%	£0	MR7 currently 8.74% Variable	8.5% APRC	W20780
80%	5.99%	2% of Loan Amount	MR8 currently 8.74% Variable	8.8% APRC	W20787

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

- ₂Cashback 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.
- «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
- 5Only 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

Additional

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.

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

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

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%	4.34%	5% of Loan Amount	MR7 currently 8.74% Variable	7.6% APRC	W90988
75%	4.74%	3% of Loan Amount	MR7 currently 8.74% Variable	7.6% APRC	W90989
75%	5.04%	£3995	MR7 currently 8.74% Variable	7.6% APRC	W90990
75%	5.29%	£1495	MR7 currently 8.74% Variable	7.5% APRC	W90973
75%	5.44%	£0	MR7 currently 8.74% Variable	7.5% APRC	W90974
80%	5.74%	2% of Loan Amount	MR8 currently 8.74% Variable	7.9% APRC	W90975
80%	6.34%	£0	MR8 currently 8.74% Variable	8.0% APRC	W90976

- ₂Cashback 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.
- «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
- 5Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

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.

Buy to Let To Buy

| Houses in Multiple Occupation | Buy to Let | Let To Buy | Houses in Multiple Occupation | Buy to Let | Let To Buy | Houses in Multiple Occupation | Information | I

Portfolio Size (More than 10 mortgage properties)

Limited Company: Buy to Let

Portfolio Size (0-10 properties)

5 Year Fixed | Benefits: Free standard valuation and £750 cashback² Remortgage

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

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%	4.84%	3% of Loan Amount	MR7 currently 8.74% Variable	7.6% APRC	W90991
75%	5.14%	£3995	MR7 currently 8.74% Variable	7.6% APRC	W90992
75%	5.34%	£1495	MR7 currently 8.74% Variable	7.6% APRC	W90979
75%	5.54%	£0	MR7 currently 8.74% Variable	7.6% APRC	W90980

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

Limited Company

Additional

¹You 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.

²Cashback 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.

⁴Switch 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

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

Maximum LTV Initial Rate Product Fee Followed by TMW Managed Rate for the The overall Cost for remainder of the mortgage term, currently: Comparison

£0

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

MR7 currently 8.74% Variable

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

₁You 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.

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Further Advance

75%

Houses in Multiple

Occupation

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

Limited Company: Buy to Let Green⁵

5 49%

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.

4Switch 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

5Only 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

7.7% APRC

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W90981

Additional Information Houses in Multiple Houses in Multiple Houses in Multiple Let To Buy Buy to Let Let To Buy Buy to Let Buy to Let Occupation Occupation Occupation

Portfolio Size (More than 10 mortgage properties)

Limited Company: Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix4

Purchase / Remortgage / Further Advance

Portfolio Size (0-10 properties)

Early Repayment Charge: 0.75% until 31/07/20261, then 0.50% until 31/07/20271

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%	4.74% (BBR +0.49% until 31/07/2027)	3% of Loan Amount	MR7 currently 8.74% Variable	8.6% APRC	W70055

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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₂Cashback 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.

«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

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

Portfolio Size (0-10 properties) Let To Buy

Houses in Multiple **Occupation**

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple **Occupation**

Buy to Let

Limited Company

Houses in Multiple Occupation

Information

Additional

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/07/20261, then 1% until 31/07/20271

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%	4.74%	3% of Loan Amount	MR7 currently 8.74% Variable	8.6% APRC	WT2206

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.

²Cashback 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

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

Portfolio Size (0-10 properties) Let To Buy

Houses in Multiple Occupation

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation

Information

Additional

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/07/2027¹, then 4% until 31/07/2028¹, then 3% until 31/07/2029¹, then 1% until 31/07/2030¹

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%	5.29%	3% of Loan Amount	MR7 currently 8.74% Variable	7.9% APRC	WT9219

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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2Cashback 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

	ICR			
Buy to Let a	nd Let to Buy	⊔м∩	Limited Company	
Tax Rate of 20% or less	Tax Rate of 40% or more	HMO Buy to I		
125%	160%	175%	125%	

Purchase, Remortgage

(With Capital raising)

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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

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

Houses in Multiple

Occupation

Like for Like Remortgage (excluding

Let To Buy)

Higher of pay rate or 4.50%

Limited Company

Buy to Let

Houses in Multiple

Occupation

Fixed for 5 or 10

years

Additional
Information

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

The Mortrage Works (UK) plc, is a wholly owned subsidiary of Nationwide Building Society and is authorised and requ

Higher of +2.0% or 5.50%

loan, this can exceed the maximum LTV. But it can't exceed the maximum loan amount.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

released.

Application Type

Stress rate

details)

Houses in Multiple

Occupation

Rates are only secured once a full application and any applicable fee(s) have been received.

Additional information

benefit period without incurring early repayment charges.

Interest Cover Ratios (ICR) and Stress Rates

support calculating potential further borrowing.

Tracker & Variable

Buy to Let

The Mortgage Works (UK) plc. is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. Most buy to let mortgages are not regulated by the FCA. You can confirm our registration on the FCA's website fca.org.uk. Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.

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

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

For portfolio landlord applications, an aggregate rental calculation applies (please refer to the lending criteria section of the TMW website for

80% LTV 8.74% (Issue 8) 2 Year Tracker 0.75% 0.50% Maximum Loan per property** Product / Customer Type LTV Maximum Loan 2 Year Fixed 2% 1% 50% £1,500,000 70% £1.000.000 Buy to let 75% £750,000 5 Year Fixed 5% 5% 4% 3% 1% 80% £350,000 50% £750,000 70% £500.000 First Time Landlords

Portfolio Size (More than 10 mortgage properties)

Let To Buy

FRC.

1 Year Fixed

Houses in Multiple

Occupation

31-July-27

31-July-28

31-July-29

31-July-26

1%

Limited Company

31-July-32

31-July-31

Buy to Let

31-July-30

Houses in Multiple

Occupation

31-July-33

31-July-34

Additional Information

80% 70%

80%

65%

Portfolio Size (0-10 properties)

Let To Buy

Product LTV

55% LTV

65% LTV 70% LTV

75% LTV

Let to Buy

HMO

Buv to Let

Houses in Multiple

Occupation

Follow On Rates

All products followed by The Mortgage

Works Managed Rate for the remainder of the term as per the table below:

Additional information continued...

Managed Rates

8.24% (Issue 6)

8.74% (Issue 7)

£350.000

£500,000

£350.000

£750,000

Buy to Let

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.

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^{**} Maximum loan on Green Further Advance products is £15,000

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.