

Product guide

For intermediary use only.

With effect from the 17th January



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

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

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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.

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

Buy to Let

1 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 1% until 31/03/2027¹

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%	2.49%	2% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	B01329

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.

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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).

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

Buy to Let

2 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	2.59%	3% of Loan Amount	MR6 currently 7.74% Variable	7.3% APRC	B27248
65%	3.59%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27249
65%	3.69%	£1495	MR6 currently 7.74% Variable	7.2% APRC	B27250
65%	4.14%	£0	MR6 currently 7.74% Variable	7.3% APRC	B27251
75%	2.71%	3% of Loan Amount	MR7 currently 8.24% Variable	7.7% APRC	B27252
75%	3.64%	£3995	MR7 currently 8.24% Variable	7.8% APRC	B27253
75%	3.87%	£1495	MR7 currently 8.24% Variable	7.7% APRC	B27254
75%	4.26%	£0	MR7 currently 8.24% Variable	7.7% APRC	B27255

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Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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
55%	3.44%	3% of Loan Amount	MR6 currently 7.74% Variable	6.4% APRC	B94472
55%	3.98%	£1495	MR6 currently 7.74% Variable	6.4% APRC	B94473
55%	4.07%	£0	MR6 currently 7.74% Variable	6.4% APRC	B94474
65%	3.44%	3% of Loan Amount	MR6 currently 7.74% Variable	6.4% APRC	B94475
65%	3.98%	£1495	MR6 currently 7.74% Variable	6.4% APRC	B94476
65%	4.07%	£0	MR6 currently 7.74% Variable	6.4% APRC	B94477
75%	3.57%	3% of Loan Amount	MR7 currently 8.24% Variable	6.7% APRC	B94478
75%	4.07%	£1495	MR7 currently 8.24% Variable	6.7% APRC	B94479
75%	4.22%	£0	MR7 currently 8.24% Variable	6.7% APRC	B94480

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Buy to Let

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

Remortgage

Early Repayment Charge: 1% until 31/03/2027⁴

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 8.24% Variable	8.2% APRC	B01330

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

Buy to Let

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

Remortgage

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	2.79%	3% of Loan Amount	MR6 currently 7.74% Variable	7.3% APRC	B27258
65%	3.74%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27259
65%	3.89%	£1495	MR6 currently 7.74% Variable	7.3% APRC	B27260
65%	4.34%	£0	MR6 currently 7.74% Variable	7.3% APRC	B27261
75%	2.87%	3% of Loan Amount	MR7 currently 8.24% Variable	7.7% APRC	B27262
75%	3.74%	£3995	MR7 currently 8.24% Variable	7.8% APRC	B27263
75%	3.97%	£1495	MR7 currently 8.24% Variable	7.7% APRC	B27264
75%	4.39%	£0	MR7 currently 8.24% Variable	7.7% APRC	B27265

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Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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
55%	3.59%	3% of Loan Amount	MR6 currently 7.74% Variable	6.5% APRC	B94483
55%	4.05%	£1495	MR6 currently 7.74% Variable	6.4% APRC	B94484
55%	4.19%	£0	MR6 currently 7.74% Variable	6.4% APRC	B94485
65%	3.59%	3% of Loan Amount	MR6 currently 7.74% Variable	6.5% APRC	B94486
65%	4.05%	£1495	MR6 currently 7.74% Variable	6.4% APRC	B94487
65%	4.19%	£0	MR6 currently 7.74% Variable	6.4% APRC	B94488
75%	3.67%	3% of Loan Amount	MR7 currently 8.24% Variable	6.8% APRC	B94489
75%	4.14%	£1495	MR7 currently 8.24% Variable	6.7% APRC	B94490
75%	4.32%	£0	MR7 currently 8.24% Variable	6.7% APRC	B94491

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Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.89%	£1495	MR6 currently 7.74% Variable	7.3% APRC	B27256
75%	3.97%	£1495	MR7 currently 8.24% Variable	7.7% APRC	B27257

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

Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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

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

Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	2.79%	3% of Loan Amount	MR6 currently 7.74% Variable	7.3% APRC	B27266
65%	4.34%	£0	MR6 currently 7.74% Variable	7.3% APRC	B27267
75%	2.87%	3% of Loan Amount	MR7 currently 8.24% Variable	7.7% APRC	B27268
75%	4.39%	£0	MR7 currently 8.24% Variable	7.7% APRC	B27269

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Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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 7.74% Variable	6.5% APRC	B94492
65%	4.19%	£0	MR6 currently 7.74% Variable	6.4% APRC	B94493
75%	3.67%	3% of Loan Amount	MR7 currently 8.24% Variable	6.8% APRC	B94494
75%	4.32%	£0	MR7 currently 8.24% Variable	6.8% APRC	B94495

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

Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.84%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	B27270
80%	5.34%	£0	MR8 currently 8.24% Variable	8.0% APRC	B27271

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Buy to Let | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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
80%	4.79%	2% of Loan Amount	MR8 currently 8.24% Variable	7.2% APRC	B94496
80%	5.24%	£0	MR8 currently 8.24% Variable	7.2% APRC	B94497

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Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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%	4.14%	£0	MR7 currently 8.24% Variable	6.7% APRC	B94498

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Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 0.75% until 31/03/2027¹, then 0.50% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.34% (BBR +0.59% until 31/03/2028)	£1495	MR7 currently 8.24% Variable	7.8% APRC	B71147
75%	4.84% (BBR +1.09% until 31/03/2028)	£0	MR7 currently 8.24% Variable	7.8% APRC	B71148

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Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
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Let to Buy

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

Remortgage

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.89%	£1495	MR6 currently 7.74% Variable	7.3% APRC	LB2A41
75%	3.97%	£1495	MR7 currently 8.24% Variable	7.7% APRC	LB2A42

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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

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

Let to Buy

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

Remortgage

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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

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

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Remortgage

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.84%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	LB2A43

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

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Remortgage

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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
80%	4.79%	2% of Loan Amount	MR8 currently 8.24% Variable	7.2% APRC	LB9369

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

Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.09%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	T20476
75%	5.04%	£1495	MR7 currently 8.24% Variable	8.0% APRC	T20477
75%	6.19%	£0	MR7 currently 8.24% Variable	8.2% APRC	T20478

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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).

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

Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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

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²Cashback will be paid upon completion.

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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).

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

Large Portfolio: Buy to Let

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

Remortgage

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.14%	3% of Loan Amount	MR7 currently 8.24% Variable	7.8% APRC	Q20856
75%	4.17%	£1495	MR7 currently 8.24% Variable	7.8% APRC	Q20857
75%	4.64%	£0	MR7 currently 8.24% Variable	7.8% APRC	Q20858

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

Large Portfolio: Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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%	3.89%	3% of Loan Amount	MR7 currently 8.24% Variable	6.9% APRC	Q90880
75%	4.29%	£1495	MR7 currently 8.24% Variable	6.8% APRC	Q90881
75%	4.59%	£0	MR7 currently 8.24% Variable	6.9% APRC	Q90882

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²Cashback will be paid upon completion.

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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).

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

Large Portfolio: Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.19%	£1495	MR7 currently 8.24% Variable	7.8% APRC	Q20859

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

Large Portfolio: Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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%	4.29%	£1495	MR7 currently 8.24% Variable	6.8% APRC	Q90883

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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).

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

Large Portfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.64%	£0	MR7 currently 8.24% Variable	7.8% APRC	Q20860

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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.

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).

Large Portfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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%	4.59%	£0	MR7 currently 8.24% Variable	6.9% APRC	Q90884

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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).

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

Large Portfolio: Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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%	4.39%	£0	MR7 currently 8.24% Variable	6.8% APRC	Q90885

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Large Portfolio: Let to Buy

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

Remortgage

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.19%	£1495	MR7 currently 8.24% Variable	7.8% APRC	LQ2074

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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).

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

Large Portfolio: Let to Buy

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

Remortgage

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031

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

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

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.09%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	TQ2224

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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).

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

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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 8.24% Variable	7.3% APRC	TQ9232

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

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.94%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W20874
75%	4.64%	£3995	MR7 currently 8.24% Variable	7.9% APRC	W20875
75%	4.89%	£1495	MR7 currently 8.24% Variable	7.9% APRC	W20876
75%	5.39%	£0	MR7 currently 8.24% Variable	8.0% APRC	W20877
80%	5.24%	2% of Loan Amount	MR8 currently 8.24% Variable	8.2% APRC	W20881

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

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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
70%	4.02%	5% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	W91177
75%	4.44%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	W91178
75%	4.79%	£3995	MR7 currently 8.24% Variable	7.1% APRC	W91179
75%	4.89%	£1495	MR7 currently 8.24% Variable	7.1% APRC	W91180
75%	5.04%	£0	MR7 currently 8.24% Variable	7.1% APRC	W91181
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	7.4% APRC	W91182
80%	5.74%	£0	MR8 currently 8.24% Variable	7.5% APRC	W91183

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

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

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)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	<u>Houses in Multiple Occupation</u>	

Limited Company: Buy to Let

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

Remortgage

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W20879
75%	5.44%	£0	MR7 currently 8.24% Variable	8.0% APRC	W20880

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

Limited Company: Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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

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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

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)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	<u>Houses in Multiple Occupation</u>	

Limited Company: Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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

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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

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)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	<u>Houses in Multiple Occupation</u>	

Limited Company: Buy to Let Green⁵

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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

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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

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)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	<u>Houses in Multiple Occupation</u>	

Limited Company: Buy to Let

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

Purchase / Remortgage / Further Advance

Early Repayment Charge: 0.75% until 31/03/2027¹, then 0.50% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99% (BBR +0.24% until 31/03/2028)	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W70070

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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

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)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	<u>Houses in Multiple Occupation</u>	

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/03/2027¹, then 1% until 31/03/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.09%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	WT2249
75%	5.04%	£1495	MR7 currently 8.24% Variable	7.9% APRC	WT2250
75%	6.19%	£0	MR7 currently 8.24% Variable	8.2% APRC	WT2251

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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

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)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	Let To Buy	<u>Houses in Multiple Occupation</u>	Buy to Let	<u>Houses in Multiple Occupation</u>	

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/03/2028¹, then 4% until 31/03/2029¹, then 3% until 31/03/2030¹, then 1% until 31/03/2031¹

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

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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

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

Additional information

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

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

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

Interest Cover Ratios (ICR) and Stress Rates

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

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

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

When calculating the maximum borrowing, this will include any product fees you want to add to the loan. If the product fee is being added to the loan, this can exceed the maximum LTV. But it can't exceed the maximum loan amount.

For further advances individual loan elements will be stressed separately in line with the above. However, the stress rate applied to existing lending will also be set to a minimum of the stress rate applicable to the new borrowing. Please download our [further advance calculator](#) for support calculating potential further borrowing.

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

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

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.

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

Additional information continued...

Follow On Rates		
All products followed by The Mortgage Works Managed Rate for the remainder of the term as per the table below:		
Product LTV		Managed Rates
55% LTV		7.74% (Issue 6)
65% LTV		
70% LTV		8.24% (Issue 7)
75% LTV		
80% LTV		8.24% (Issue 8)
Maximum Loan per property**		
Product / Customer Type		Maximum Loan
Buy to let	LTV	£2,000,000
	50%	£2,000,000
	70%	£1,500,000
	75%	£1,000,000
First Time Landlords	80%	£500,000
	50%	£1,000,000
	70%	£750,000
Let to Buy	80%	£500,000
	50%	£1,000,000
	70%	£750,000
HMO	80%	£500,000
	65%	£750,000
		£500,000

** 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.

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ERC	31-Mar-27	31-Mar-28	31-Mar-29	31-Mar-30	31-Mar-31
1 Year Fixed	1%				
2 Year Tracker	0.75%	0.50%			
2 Year Fixed	2%	1%			
5 Year Fixed	5%	4%	3%	1%	



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.