#### The mortgage works

# Product guide

For intermediary use only. Effective from 09/10/2025



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

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

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

Early Repayment Charge: 1% until 30/11/20261 Followed by TMW Managed Rate for the The overall Cost for Maximum LTV Initial Rate Product Fee Product code remainder of the mortgage term, currently: Comparison

2% of Loan Amount

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

MR7 currently 8.49% Variable

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.
- <sub>2</sub>Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Buy to Let 1 Year Fixed Purchase / Remortgage

75%

Houses in Multiple

Occupation

2.99%

- 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

8.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

B01321

Houses in Multiple

Occupation

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 30/11/20261, then 1% until 30/11/20271

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%	2.74%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27112
65%	3.69%	£3995	MR6 currently 7.99% Variable	7.6% APRC	B27089
65%	3.84%	£1495	MR6 currently 7.99% Variable	7.4% APRC	B27090
65%	4.19%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27091
75%	2.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.9% APRC	B27092
75%	3.74%	£3995	MR7 currently 8.49% Variable	7.9% APRC	B27093
75%	4.04%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27094
75%	4.26%	£0	MR7 currently 8.49% Variable	7.9% APRC	B27113

Let To Buy

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

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

Limited Company

Buy to Let

Houses in Multiple Occupation

Additional Information

#### Buy to Let

Let To Buy

5 Year Fixed

Buy to Let

Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

Houses in Multiple

Occupation

			Followed by TMW Managed Rate for the	The overall Cost for	
Maximum LTV	Initial Rate	Product Fee	remainder of the mortgage term, currently:	Comparison	Product code
55%	3.76%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94315
55%	4.35%	£1495	MR6 currently 7.99% Variable	6.7% APRC	B94291
55%	4.46%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94292
65%	3.76%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94316
65%	4.35%	£1495	MR6 currently 7.99% Variable	6.7% APRC	B94294
65%	4.46%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94295
75%	3.76%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94317
75%	4.35%	£1495	MR7 currently 8.49% Variable	7.0% APRC	B94297
75%	4.46%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94298

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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Buy to Let

Houses in Multiple

Occupation

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

Remortgage

Buy to Let

Early Repayment Charge: 1% until 30/11/20261

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%	3.49%	2% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	B01322

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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Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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%	2.84%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27114
65%	3.79%	£3995	MR6 currently 7.99% Variable	7.4% APRC	B27099
65%	4.04%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27100
65%	4.44%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27115
75%	3.05%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	B27116
75%	3.84%	£3995	MR7 currently 8.49% Variable	7.9% APRC	B27103
75%	4.09%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27104
75%	4.59%	£0	MR7 currently 8.49% Variable	8.0% APRC	B27117

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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

### Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	3.81%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94318
55%	4.40%	£1495	MR6 currently 7.99% Variable	6.7% APRC	B94302
55%	4.56%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94303
65%	3.81%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94319
65%	4.40%	£1495	MR6 currently 7.99% Variable	6.7% APRC	B94305
65%	4.56%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94306
75%	3.81%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94320
75%	4.42%	£1495	MR7 currently 8.49% Variable	7.0% APRC	B94308
75%	4.56%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94309

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Additional

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

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

Occupation

Buy to Let

**Limited Company** 

Houses in Multiple Occupation

Information

Additional

### Buy to Let

Buy to Let

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

Occupation

Purchase / Remortgage

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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%	4.04%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27096
75%	4.09%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27097

Let To Buy

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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

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Portfolio Size (More than 10 mortgage properties)

Buy to Let

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

Portfolio Size (0-10 properties)

Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	4.40%	£1495	MR6 currently 7.99% Variable	6.7% APRC	B94299
75%	4.42%	£1495	MR7 currently 8.49% Variable	7.0% APRC	B94300

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

**Limited Company** 

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

Portfolio Size (0-10 properties) 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

Further Advance

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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%	2.84%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27118
65%	4.44%	£0	MR6 currently 7.99% Variable	7.6% APRC	B27119
75%	3.05%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	B27120
75%	4.59%	£0	MR7 currently 8.49% Variable	8.0% APRC	B27121

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

Limited Company

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

Portfolio Size (0-10 properties) **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

Portfolio Size (More than 10 mortgage properties)

Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	3.81%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94321
65%	4.56%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94311
75%	3.81%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94322
75%	4.56%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94313

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

Portfolio Size (0-10 properties)

Portfolio Size (More than 10 mortgage properties)

Limited Company

Houses in Multiple

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Houses in Multiple

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Houses in Multiple

Buy to Let To Buy

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Information

Information

### Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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%	4.84%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	B27110
80%	5.34%	£0	MR8 currently 8.49% Variable	8.1% APRC	B27111

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

Additional

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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 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	4.94%	2% of Loan Amount	MR8 currently 8.49% Variable	7.4% APRC	B94287
80%	5.39%	£0	MR8 currently 8.49% Variable	7.4% APRC	B94288

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

Additional

Information

Occupation

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

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

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

#### 5 Year Fixed | Benefits: Free standard valuation

Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

Houses in Multiple

Occupation

75% 4.44% £0 MR7 currently 8.40% Veriable 7.0% APRC 804314	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
1370 4.4470 Lo Will'r Guilently 0.4370 Valiable 1.070 At NO B94314	75%	4.44%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94314

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

Occupation

Additional

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**Limited Company** Portfolio Size (0-10 properties) Portfolio Size (More than 10 mortgage 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

#### Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 0.75% until 30/11/20261, then 0.50% until 30/11/20271

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%	4.59% (BBR +0.59% until 30/11/2027)	£1495	MR7 currently 8.49% Variable	8.0% APRC	B71125
75%	5.09% (BBR +1.09% until 30/11/2027)	£0	MR7 currently 8.49% Variable	8.1% APRC	B71126

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

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

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

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).

Let to Buy

Buy to Let

Remortgage Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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

Houses in Multiple

Occupation

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
65%	4.04%	£1495	MR6 currently 7.99% Variable	7.5% APRC	LB2A31
75%	4.09%	£1495	MR7 currently 8.49% Variable	7.9% APRC	LB2A32

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

**Limited Company** 

Buy to Let

Houses in Multiple

Occupation

Additional Information

Portfolio Size (More than 10 mortgage properties)

### Let to Buy

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

Portfolio Size (0-10 properties)

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	4.40%	£1495	MR6 currently 7.99% Variable	6.7% APRC	LB9357
75%	4.42%	£1495	MR7 currently 8.49% Variable	7.0% APRC	LB9358

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

**Limited Company** 

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

<sup>&</sup>lt;sub>2</sub>Cashback will be paid upon completion.

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

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

Let to Buy | 80% LTV

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

#### 2 Year Fixed | Benefits: Free standard valuation

Remortgage

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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
80%	4.99%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	LB2A33

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

Occupation

Additional

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

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

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

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

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

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.

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

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

2Cashback will be paid upon completion.

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).

### Let to Buy | 80% LTV

Let To Buy

5 Year Fixed | Benefits: Free standard valuation Remortgage

Portfolio Size (0-10 properties)

Temorigas

Buy to Let

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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
80%	4.89%	2% of Loan Amount	MR8 currently 8.49% Variable	7.3% APRC	LB9356

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

**Limited Company** 

Buy to Let

Houses in Multiple

Occupation

Additional

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

Houses in Multiple Occupation

Limited Company

Additional

Information

### Houses in Multiple Occupation 2 Year Fixed

Durchase / E

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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%	4.39%	3% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	T20456
75%	5.34%	£1495	MR7 currently 8.49% Variable	8.3% APRC	T20457
75%	6.49%	£0	MR7 currently 8.49% Variable	8.5% APRC	T20451

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.

<sub>2</sub>Cashback 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)

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

Houses in Multiple Occupation

Limited Company

<u>Information</u>

Additional

### Houses in Multiple Occupation 5 Year Fixed

5 Teal Fixe

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	4.89%	3% of Loan Amount	MR7 currently 8.49% Variable	7.6% APRC	T90588
75%	5.39%	£1495	MR7 currently 8.49% Variable	7.5% APRC	T90582
75%	5.49%	£0	MR7 currently 8.49% Variable	7.4% APRC	T90583

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.

<sub>2</sub>Cashback 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).

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

### Large Porfolio: Buy to Let 2 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

2 Year Fixed | Beriefits: Free standard valuation and free standard legal fee Remortgage

Houses in Multiple

Occupation

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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%	3.64%	3% of Loan Amount	MR7 currently 8.49% Variable	8.1% APRC	Q20817
75%	4.44%	£1495	MR7 currently 8.49% Variable	8.0% APRC	Q20818
75%	4.94%	£0	MR7 currently 8.49% Variable	8.0% APRC	Q20819

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

**Limited Company** 

Buy to Let

Houses in Multiple

Occupation

Additional

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

Remortgage

Houses in Multiple

Occupation

- · -

Buy to Let

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	3.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	Q90841
75%	4.44%	£1495	MR7 currently 8.49% Variable	7.0% APRC	Q90842
75%	4.79%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90843

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

<sup>&</sup>lt;sub>2</sub>Cashback will be paid upon completion.

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

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

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Buy to Let

Product Fee

£1495

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.49% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

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

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

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

Buy to Let

Purchase / Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

Initial Rate

4.69%

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

Limited Company

The overall Cost for

Comparison

8.1% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q20820

Occupation

Houses in Multiple

Additional

Information

**Limited Company** 

Buy to Let

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

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	4.44%	£1495	MR7 currently 8.49% Variable	7.0% APRC	Q90844

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.

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).

Additional

Information

**Limited Company** 

Buy to Let

Houses in Multiple

Occupation

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

Houses in Multiple

Occupation

Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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%	4.94%	£0	MR7 currently 8.49% Variable	8.1% APRC	Q20821

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

<sup>1</sup>You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.

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

<sup>&</sup>lt;sub>2</sub>Cashback will be paid upon completion.

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

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

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

Product Fee

£0

Limited Company

The overall Cost for

Comparison

7.1% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90845

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.

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 8.49% Variable

<sub>2</sub>Cashback 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

4.79%

Early Repayment Charge: 5% until 30/11/2027<sup>1</sup>, then 4% until 30/11/2028<sup>1</sup>, then 3% until 30/11/2029<sup>1</sup>, then 1% until 30/11/2030<sup>1</sup>

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

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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.

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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

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 Porfolio: Green Buy to Let<sup>5</sup> 5 Year Fixed | Benefits: Free standard valuation

Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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 8.49% Variable	7.1% APRC	Q90846

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

**Limited Company** 

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Large Portfolio: Let to Buy

Portfolio Size (0-10 properties)

Let To Buy

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

Houses in Multiple

Occupation

Buy to Let

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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%	4.69%	£1495	MR7 currently 8.49% Variable	8.1% APRC	LQ2070

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

<sup>1</sup> You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.

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

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

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

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

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

Product Fee

£1495

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.

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 8.49% Variable

2 Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Large Portfolio: Let to Buy

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

Initial Rate

4.44%

Buy to Let

Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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.

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).

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Limited Company

The overall Cost for

Comparison

7.0% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LQ9062

Product Fee

3% of Loan Amount

Buy to Let

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.

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

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.

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).

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.49% Variable

Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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

2 Cashback will be paid upon completion.

Buy to Let

2 Year Fixed

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4.39%

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

Large Portfolio: Houses in Multiple Occupation

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Limited Company

The overall Cost for

Comparison

8.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

TQ2209

Product Fee

3% of Loan Amount

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).

Houses in Multiple

Occupation

Initial Rate

4.89%

Large Portfolio: Houses in Multiple Occupation

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

Buy to Let

Limited Company

Comparison

7.6% APRC

Houses in Multiple

Occupation

Additional Information

The overall Cost for

Product code

TQ9218

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.

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 8.49% Variable

2Cashback will be paid upon completion

Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage / Further Advance

Buy to Let

5 Year Fixed

Maximum LTV

75%

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

Buy to Let 

Let To Buy 

Houses in Multiple 
Occupation 

Buy to Let 

Let To Buy 

Houses in Multiple 
Occupation 

December 1 

December 1 

December 2 

December 3 

December 4 

De

Portfolio Size (More than 10 mortgage properties)

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

2 Teal Tixed | Delients, Tiee standard valuatio

Portfolio Size (0-10 properties)

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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%	3.94%	3% of Loan Amount	MR7 currently 8.49% Variable	8.2% APRC	W20845
75%	4.84%	£3995	MR7 currently 8.49% Variable	8.1% APRC	W20831
75%	5.09%	£1495	MR7 currently 8.49% Variable	8.2% APRC	W20832
75%	5.59%	£0	MR7 currently 8.49% Variable	8.2% APRC	W20833
80%	5.54%	2% of Loan Amount	MR8 currently 8.49% Variable	8.4% APRC	W20834

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

**Limited Company** 

Additional

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

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

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

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

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

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 5 Year Fixed | Benefits: Free standard valuation

5 real rixed | Derients, rice standard valuation

Portfolio Size (0-10 properties)

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	4.12%	5% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	W91071
75%	4.52%	3% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91072
75%	4.97%	£3995	MR7 currently 8.49% Variable	7.3% APRC	W91061
75%	5.12%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91062
75%	5.27%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91063
80%	5.54%	2% of Loan Amount	MR8 currently 8.49% Variable	7.7% APRC	W91099
80%	6.09%	£0	MR8 currently 8.49% Variable	7.7% APRC	W91065

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

**Limited Company** 

Additional

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

<sup>&</sup>lt;sub>2</sub>Cashback will be paid upon completion.

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

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

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

Let To Buy Buy to Let Let To Buy Buy to Let Buy to Let Occupation Occupation Occupation Limited Company: Buy to Let

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

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

Remortgage

Houses in Multiple

Early Repayment Charge: 2% until 30/11/20261, then 1% until 30/11/20271

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%	3.99%	3% of Loan Amount	MR7 currently 8.49% Variable	8.2% APRC	W20843
75%	5.64%	£0	MR7 currently 8.49% Variable	8.3% APRC	W20844

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

**Limited Company** 

Houses in Multiple

Additional

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

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

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

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

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

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)

Houses in Multiple

Limited Company: Buy to Let

Portfolio Size (0-10 properties)

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

Houses in Multiple

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	4.57%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	W91095
75%	5.02%	£3995	MR7 currently 8.49% Variable	7.5% APRC	W91096
75%	5.17%	£1495	MR7 currently 8.49% Variable	7.4% APRC	W91097
75%	5.29%	£0	MR7 currently 8.49% Variable	7.4% APRC	W91098

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

**Limited Company** 

Additional

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

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

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

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

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

Portfolio Size (0-10 properties) Portfolio Size (More than 10 mortgage properties) **Limited Company** Additional Information 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 and £750 cashback2 Remortgage

Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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%	4.57%	3% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91073
75%	5.02%	£3995	MR7 currently 8.49% Variable	7.3% APRC	W91067
75%	5.17%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91068
75%	5.29%	£0	MR7 currently 8.49% Variable	7.4% APRC	W91100

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

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

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

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

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

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

75% 5.14% £0 MR7 currently 8.49% Variable 7.4% APRC

Product Fee

Buy to Let

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.

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:

<sub>2</sub>Cashback 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

Maximum LTV

Houses in Multiple

Occupation

Early Repayment Charge: 5% until 30/11/20271, then 4% until 30/11/20281, then 3% until 30/11/20291, then 1% until 30/11/20301

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

Initial Rate

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

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

**Limited Company** 

The overall Cost for

Comparison

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W91101

Occupation Occupation Occupation Limited Company: Buy to Let

Let To Buy

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

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

Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage / Further Advance

Houses in Multiple

Buy to Let

Early Repayment Charge: 0.75% until 30/11/20261, then 0.50% until 30/11/20271

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%	4.34% (BBR +0.34% until 30/11/2027)	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	W70063

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

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

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

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

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

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

Portfolio Size (0-10 properties)

Let To Buy

Houses

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 30/11/20261, then 1% until 30/11/20271

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%	4.39%	3% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	WT2230
75%	5.34%	£1495	MR7 currently 8.49% Variable	8.3% APRC	WT2228
75%	6.49%	£0	MR7 currently 8.49% Variable	8.5% APRC	WT2229

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).

Portfolio Size (0-10 properties) Let To Buy

Houses in Multiple

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 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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
75%	4.89%	3% of Loan Amount	MR7 currently 8.49% Variable	7.6% APRC	WT9242
75%	5.39%	£1495	MR7 currently 8.49% Variable	7.5% APRC	WT9240
75%	5.49%	£0	MR7 currently 8.49% Variable	7.5% APRC	WT9241

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.

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).

### Additional information

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

Houses in Multiple

**Occupation** 

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.

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information

#### **Interest Cover Ratios (ICR) and Stress Rates**

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Buv to Let

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

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

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

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

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

For further advances individual loan elements will be stressed separately in line with the above. However, the stress rate applied to existing lending will also be set to a minimum of the stress rate applicable to the new borrowing. Please download our <u>further advance calculator</u> 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. 43

75% LTV 80% LTV 8.49% (Issue 8) Maximum Loan per property\*\* Product / Customer Type LTV Maximum Loan 2 Year Tracker 0.75% 0.50% 50% £1,500,000 70% £1.000.000 Buy to let 75% £750,000 80% £350,000 2 Year Fixed 2% 1% 50% £750,000 70% £500.000 First Time Landlords £350.000 80%

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

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

Portfolio Size (More than 10 mortgage properties)

**ERC** 

1 Year Fixed

5 Year Fixed

Let To Buy

Houses in Multiple

Occupation

1%

5%

Limited Company

30-Nov-28

Buy to Let

30-Nov-27

5%

Houses in Multiple

Occupation

30-Nov-29

3%

1%

Additional Information

£500,000

£350.000

£750,000

£500,000

Visit themortgageworks.co.uk to submit your applications via TMW Online. Applications are required.

Portfolio Size (0-10 properties)

Let To Buy

Product LTV

55% LTV

65% LTV 70% LTV

Let to Buy

HMO

potential borrowers.

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:

70%

80%

65%

75%

change or vary the actual rate quoted. BBR refers to the Bank of England Base Rate.

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

Additional information continued...

**Managed Rates** 

7.99% (Issue 6)

8.49% (Issue 7)

Buy to Let

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

### The mortgage works

# Need support?

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

Mondays 9.30am - 5pm

Tuesday - Friday: 9am - 5pm

For further copies of the product guide, lending criteria or application form, please see themortgageworks.co.uk/intermediaries

For a decision in principle and case updates call 0345 605 40 60 or email dip@themortgageworks.co.uk

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