

Product guide

For intermediary use only.

Effective from 28.08.2026



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

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	

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

Buy to Let

1 Year Fixed
Purchase / Remortgage
Early Repayment Charge: 1% until 30/09/2027¹

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%	3.24%	2% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01733
75%	4.24%	1% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01734

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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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	

Buy to Let

2 Year Fixed
Purchase / Remortgage
Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.44%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27718
65%	4.34%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27697
65%	4.49%	£1495	MR6 currently 7.74% Variable	7.4% APRC	B27698
65%	4.87%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27719
75%	3.49%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27720
75%	4.39%	£3995	MR7 currently 8.24% Variable	7.9% APRC	B27721
75%	4.54%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27722
75%	4.91%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27723

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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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.22%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94983
55%	4.72%	£1495	MR6 currently 7.74% Variable	6.8% APRC	B94984
55%	4.82%	£0	MR6 currently 7.74% Variable	6.7% APRC	B94985
65%	4.22%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94986
65%	4.72%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94987
65%	4.82%	£0	MR6 currently 7.74% Variable	6.7% APRC	B94988
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	7.1% APRC	B94989
75%	4.86%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B94990
75%	4.96%	£0	MR7 currently 8.24% Variable	7.1% APRC	B94991

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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

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

Early Repayment Charge: 1% until 30/09/2027¹

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%	3.74%	2% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01735
75%	4.74%	1% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01736

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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

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

Remortgage

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

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%		3.62%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27726
65%		4.49%	£3995	MR6 currently 7.74% Variable	7.5% APRC	B27727
65%		4.69%	£1495	MR6 currently 7.74% Variable	7.5% APRC	B27728
65%		5.12%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27729
75%		3.69%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27730
75%		4.64%	£3995	MR7 currently 8.24% Variable	7.9% APRC	B27731
75%		4.79%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27732
75%		5.19%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27733

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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

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.32%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94994
55%	4.77%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94995
55%	4.97%	£0	MR6 currently 7.74% Variable	6.8% APRC	B94996
65%	4.32%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94997
65%	4.77%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94998
65%	4.97%	£0	MR6 currently 7.74% Variable	6.8% APRC	B94999
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	B95000
75%	4.91%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B95001
75%	5.06%	£0	MR7 currently 8.24% Variable	7.1% APRC	B95002

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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 £400 cashback²
 Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.69%	£1495	MR6 currently 7.74% Variable	7.5% APRC	B27724
75%	4.79%	£1495	MR7 currently 8.24% Variable	8.0% APRC	B27725

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Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.77%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94992
75%	4.91%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B94993

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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 30/09/2027¹, then 1% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.62%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27734
65%	5.12%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27735
75%	3.69%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	B27736
75%	5.19%	£0	MR7 currently 8.24% Variable	8.0% APRC	B27737

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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
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.32%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B95003
65%	4.97%	£0	MR6 currently 7.74% Variable	6.8% APRC	B95004
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	B95005
75%	5.06%	£0	MR7 currently 8.24% Variable	7.1% APRC	B95006

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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 Let⁵ (Energy Efficiency Further Advance) | EEFA

2 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	7.4% APRC	B27681

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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 Let⁵ (Energy Efficiency Further Advance) | EEFA

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	6.1% APRC	B94928

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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 | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

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

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Buy to Let | 8o% LTV

5 Year Fixed | Benefits: Free standard valuation
Purchase / Remortgage / Further Advance

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

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

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Buy to Let

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

Early Repayment Charge: 0.75% until 30/09/2027¹, then 0.50% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.19% (BBR +0.44% until 30/09/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APCR	B71184
65%	4.24% (BBR +0.49% until 30/09/2028)	£1495	MR6 currently 7.74% Variable	7.3% APCR	B71185
65%	4.74% (BBR +0.99% until 30/09/2028)	£0	MR6 currently 7.74% Variable	7.4% APCR	B71186
75%	4.29% (BBR +0.54% until 30/09/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.8% APCR	B71187
75%	4.34% (BBR +0.59% until 30/09/2028)	£1495	MR7 currently 8.24% Variable	7.8% APCR	B71188
75%	4.84% (BBR +1.09% until 30/09/2028)	£0	MR7 currently 8.24% Variable	7.8% APCR	B71189

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	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 Tracker | Benefits: Free standard valuation and free standard legal fee³ & Switch to Fix⁴
Remortgage

Early Repayment Charge: 0.75% until 30/09/2027¹, then 0.50% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.29% (BBR +0.54% until 30/09/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B71190
65%	4.34% (BBR +0.59% until 30/09/2028)	£1495	MR6 currently 7.74% Variable	7.3% APRC	B71191
65%	4.84% (BBR +1.09% until 30/09/2028)	£0	MR6 currently 7.74% Variable	7.4% APRC	B71192
75%	4.39% (BBR +0.64% until 30/09/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.8% APRC	B71193
75%	4.44% (BBR +0.69% until 30/09/2028)	£1495	MR7 currently 8.24% Variable	7.8% APRC	B71194
75%	4.94% (BBR +1.19% until 30/09/2028)	£0	MR7 currently 8.24% Variable	7.8% APRC	B71195

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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 (Over 10 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

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
 Remortgage
 Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.69%	£1495	MR6 currently 7.74% Variable	7.5% APRC	LB2A74
75%	4.79%	£1495	MR7 currently 8.24% Variable	7.9% APRC	LB2A75

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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 30/09/2028¹, then 4% until 30/09/2029¹, then 3% until 30/09/2030¹, then 1% until 30/09/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.77%	£1495	MR6 currently 7.74% Variable	6.7% APRC	LB9399
75%	4.91%	£1495	MR7 currently 8.24% Variable	7.0% APRC	LB9400

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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 | 8o% LTV

2 Year Fixed | Benefits: Free standard valuation

Remortgage

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

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

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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 | 80% LTV

5 Year Fixed | Benefits: Free standard valuation
Remortgage

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

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

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

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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	

Houses in Multiple Occupation

2 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

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

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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	

Houses in Multiple Occupation

5 Year Fixed
Purchase / Remortgage / Further Advance

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

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

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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	

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee³
 Remortgage
 Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.89%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	Q20962
75%	4.99%	£1495	MR7 currently 8.24% Variable	7.9% APRC	Q20963
75%	5.39%	£0	MR7 currently 8.24% Variable	8.0% APRC	Q20964

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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	

Large Portfolio: Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	Q91003
75%	5.11%	£1495	MR7 currently 8.24% Variable	7.2% APRC	Q91004
75%	5.26%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q91005

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

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
 Purchase / Remortgage
 Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	£1495	MR7 currently 8.24% Variable	8.0% APRC	Q20965

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

Large Porfolio: Buy to Let

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

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.11%	£1495	MR7 currently 8.24% Variable	7.2% APRC	Q91006

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

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.39%	£0	MR7 currently 8.24% Variable	8.0% APRC	Q20966

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

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.26%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q91007

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

Large Porfolio: Buy to Let⁵ (Energy Efficcency Further Advance) | EEFA

2 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	7.4% APRC	Q20958

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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	

Large Porfolio: Buy to Let⁵ (Energy Efficcency Further Advance) | EEFA

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	6.1% APRC	Q90996

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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	

Large Portfolio: Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	£1495	MR7 currently 8.24% Variable	8.0% APRC	LQ2085

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.

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	

Large Portfolio: Let to Buy

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.11%	£1495	MR7 currently 8.24% Variable	7.2% APRC	LQ9077

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.

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	

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

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

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.

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	

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed
Purchase / Remortgage / Further Advance

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

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

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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	

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.29%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	W21008
75%	5.24%	£3995	MR7 currently 8.24% Variable	8.1% APRC	W21009
75%	5.54%	£1495	MR7 currently 8.24% Variable	8.1% APRC	W21010
75%	5.89%	£0	MR7 currently 8.24% Variable	8.1% APRC	W21011
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	W20986

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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	

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.49%	5% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91424
75%	4.93%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91449
75%	5.39%	£3995	MR7 currently 8.24% Variable	7.4% APRC	W91450
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.4% APRC	W91451
75%	5.62%	£0	MR7 currently 8.24% Variable	7.4% APRC	W91452
80%	5.74%	2% of Loan Amount	MR8 currently 8.24% Variable	7.6% APRC	W91393
80%	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	W91394

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

Limited Company: Buy to Let

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

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

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%		4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	W21012
75%		6.09%	£0	MR7 currently 8.24% Variable	8.1% APRC	W21013

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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	

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee³
Remortgage
Early Repayment Charge: 5% until 30/09/2028¹, then 4% until 30/09/2029¹, then 3% until 30/09/2030¹, then 1% until 30/09/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.03%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91457
75%	5.44%	£3995	MR7 currently 8.24% Variable	7.4% APRC	W91458
75%	5.59%	£1495	MR7 currently 8.24% Variable	7.4% APRC	W91459
75%	5.77%	£0	MR7 currently 8.24% Variable	7.4% APRC	W91460

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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	

Limited Company: Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.03%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91453
75%	5.44%	£3995	MR7 currently 8.24% Variable	7.4% APRC	W91454
75%	5.59%	£1495	MR7 currently 8.24% Variable	7.4% APRC	W91455
75%	5.77%	£0	MR7 currently 8.24% Variable	7.4% APRC	W91456

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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
<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>	

Limited Company: Buy to Let⁵ (Energy Efficiency Further Advance) | EEFA

2 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	7.4% APRC	W20989

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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	

Limited Company: Buy to Let⁵ (Energy Efficiency Further Advance) | EEFA

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	6.1% APRC	W91403

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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	

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 30/09/2027¹, then 0.50% until 30/09/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99% (BBR +0.24% until 30/09/2028)	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W70077

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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	

Limited Company: Houses in Multiple Occupation

2 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 30/09/2027¹, then 1% until 30/09/2028¹

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

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

Limited Company: Houses in Multiple Occupation

5 Year Fixed
Purchase / Remortgage / Further Advance

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

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

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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 which ever is higher)
Like for like remortgage	All fixed	65% LTV or lower	4.00% or pay rate
		Higher than 65% LTV	4.50% or pay rate
Purchase, Remortgage with capital raising or further advance	1 and 2 year fixed	All LTVs	5.50% or pay rate +2.00%
	5 year fixed	65% LTV or lower	4.00% or pay rate
		Higher than 65% LTV	4.50% or pay rate

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

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

When calculating the maximum borrowing, this will include any product fees you want to add to the loan. If the product fee is being added to the loan, this can exceed the maximum LTV. But it can't exceed the maximum loan amount.
For further advances individual loan elements will be stressed separately in line with the above. However, the stress rate applied to existing lending will also be set to a minimum of the stress rate applicable to the new borrowing. Please download our [further advance calculator](#) for support calculating potential further borrowing.
For portfolio landlord applications, an aggregate rental calculation applies (please refer to the lending criteria section of the TMW website for details)

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

Additional information continued...

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

ERC	310-Sep-27	310-Sep-28	310-Sep-29	30-Sep-30	30-Sep-31
1 Year Fixed	1%				
2 Year Tracker	0.75%	0.50%			
2 Year Fixed	2%	1%			
5 Year Fixed	5%	5%	4%	3%	1%

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

Visit [themortgageworks.co.uk](https://www.themortgageworks.co.uk) to submit your applications via TMW Online. Applications are required.

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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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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.