The mortgage works

Product guide

For intermediary use only. Effective from 29/10/2025.



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

Contents

Portfolio Size (0-10 properties)

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

Buy to Let

Limited Company

Houses in Multiple

Occupation

Additional

Information

1 Year Fixed Purchase / Remortgage

Buy to Let

Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple

Occupation

Early Repayment Charge: 1% until 31/01/20271

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 75% | 2.99% | 2% of Loan Amount | MR7 currently 8.49% Variable | 8.4% APRC | B01323 |

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

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

2Cashback will be paid upon completion.

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

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).

Buy to Let Let To Buy

Occupation

Buy to Let Let To Buy Houses in Multiple Occupation

Buy to Let

Occupation

Information

Additional

Buy to Let 2 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 65% | 2.74% | 3% of Loan Amount | MR6 currently 7.99% Variable | 7.5% APRC | B27149 |
| 65% | 3.69% | £3995 | MR6 currently 7.99% Variable | 7.4% APRC | B27150 |
| 65% | 3.84% | £1495 | MR6 currently 7.99% Variable | 7.4% APRC | B27151 |
| 65% | 4.19% | £0 | MR6 currently 7.99% Variable | 7.5% APRC | B27152 |
| 75% | 2.99% | 3% of Loan Amount | MR7 currently 8.49% Variable | 7.9% APRC | B27153 |
| 75% | 3.74% | £3995 | MR7 currently 8.49% Variable | 7.9% APRC | B27154 |
| 75% | 4.04% | £1495 | MR7 currently 8.49% Variable | 7.9% APRC | B27155 |
| 75% | 4.26% | £0 | MR7 currently 8.49% Variable | 7.9% APRC | B27156 |

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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.

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

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

Buy to Let

Limited Company

Houses in Multiple Information Occupation

Additional

Let To Buy

Buy to Let

Buy to Let 5 Year Fixed

Purchase / Remortgage

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

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 |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 55% | 3.76% | 3% of Loan Amount | MR6 currently 7.99% Variable | 6.7% APRC | B94345 |
| 55% | 4.35% | £1495 | MR6 currently 7.99% Variable | 6.7% APRC | B94346 |
| 55% | 4.46% | £0 | MR6 currently 7.99% Variable | 6.7% APRC | B94347 |
| 65% | 3.76% | 3% of Loan Amount | MR6 currently 7.99% Variable | 6.7% APRC | B94348 |
| 65% | 4.35% | £1495 | MR6 currently 7.99% Variable | 6.7% APRC | B94349 |
| 65% | 4.46% | £0 | MR6 currently 7.99% Variable | 6.7% APRC | B94350 |
| 75% | 3.76% | 3% of Loan Amount | MR7 currently 8.49% Variable | 7.0% APRC | B94351 |
| 75% | 4.35% | £1495 | MR7 currently 8.49% Variable | 6.9% APRC | B94352 |
| 75% | 4.46% | £0 | MR7 currently 8.49% Variable | 7.0% APRC | B94353 |

Let To Buy

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).

Product Fee

2% of Loan Amount

Houses in Multiple Buy to Let Occupation

Additional

Information

Product code

B01324

Limited Company

The overall Cost for

Comparison

8 4% APRC

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

Early Repayment Charge: 1% until 31/01/20271

Buy to Let

Remortgage

Buy to Let

Maximum LTV

75%

Houses in Multiple

Occupation

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

Initial Rate

3 49%

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

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

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

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

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 65% | 2.84% | 3% of Loan Amount | MR6 currently 7.99% Variable | 7.5% APRC | B27159 |
| 65% | 3.79% | £3995 | MR6 currently 7.99% Variable | 7.4% APRC | B27160 |
| 65% | 4.04% | £1495 | MR6 currently 7.99% Variable | 7.5% APRC | B27161 |
| 65% | 4.44% | £0 | MR6 currently 7.99% Variable | 7.5% APRC | B27162 |
| 75% | 3.05% | 3% of Loan Amount | MR7 currently 8.49% Variable | 7.9% APRC | B27163 |
| 75% | 3.84% | £3995 | MR7 currently 8.49% Variable | 7.9% APRC | B27164 |
| 75% | 4.09% | £1495 | MR7 currently 8.49% Variable | 7.9% APRC | B27165 |
| 75% | 4.59% | £0 | MR7 currently 8.49% Variable | 7.9% APRC | B27166 |

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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).

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

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

Remortgage

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

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 55% | 3.81% | 3% of Loan Amount | MR6 currently 7.99% Variable | 6.7% APRC | B94356 |
| 55% | 4.40% | £1495 | MR6 currently 7.99% Variable | 6.7% APRC | B94357 |
| 55% | 4.56% | £0 | MR6 currently 7.99% Variable | 6.7% APRC | B94358 |
| 65% | 3.81% | 3% of Loan Amount | MR6 currently 7.99% Variable | 6.7% APRC | B94359 |
| 65% | 4.40% | £1495 | MR6 currently 7.99% Variable | 6.7% APRC | B94360 |
| 65% | 4.56% | £0 | MR6 currently 7.99% Variable | 6.7% APRC | B94361 |
| 75% | 3.81% | 3% of Loan Amount | MR7 currently 8.49% Variable | 7.0% APRC | B94362 |
| 75% | 4.42% | £1495 | MR7 currently 8.49% Variable | 7.0% APRC | B94363 |
| 75% | 4.56% | £0 | MR7 currently 8.49% Variable | 7.0% APRC | B94364 |

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

Additional

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

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).

Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation

Additional

Information

Buy to Let

Buy to Let

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

Occupation

Purchase / Remortgage

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

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 | B27157 |
| 75% | 4.09% | £1495 | MR7 currently 8.49% Variable | 7.9% APRC | B27158 |

Let To Buy

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

Portfolio Size (More than 10 mortgage properties)

Buy to Let

Buy

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

Portfolio Size (0-10 properties)

Purchase / Remortgage

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

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------|---|------------------------------------|--------------|
| 65% | 4.40% | £1495 | MR6 currently 7.99% Variable | 6.7% APRC | B94354 |
| 75% | 4.42% | £1495 | MR7 currently 8.49% Variable | 7.0% APRC | B94355 |

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

Limited Company

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

Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 31/01/2027¹, then 1% until 31/01/2028¹

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 65% | 2.84% | 3% of Loan Amount | MR6 currently 7.99% Variable | 7.5% APRC | B27167 |
| 65% | 4.44% | £0 | MR6 currently 7.99% Variable | 7.5% APRC | B27168 |
| 75% | 3.05% | 3% of Loan Amount | MR7 currently 8.49% Variable | 8.0% APRC | B27169 |
| 75% | 4.59% | £0 | MR7 currently 8.49% Variable | 8.0% APRC | B27170 |

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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.

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) **Limited Company** 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

5 Year Fixed | Benefits: Free standard valuation

Further Advance

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

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 65% | 3.81% | 3% of Loan Amount | MR6 currently 7.99% Variable | 6.7% APRC | B94365 |
| 65% | 4.56% | £0 | MR6 currently 7.99% Variable | 6.7% APRC | B94366 |
| 75% | 3.81% | 3% of Loan Amount | MR7 currently 8.49% Variable | 7.0% APRC | B94367 |
| 75% | 4.56% | £0 | MR7 currently 8.49% Variable | 7.0% APRC | B94368 |

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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.

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 Houses in Multiple Houses in Multiple Houses in Multiple

Information Buy to Let Let To Buy Buy to Let Let To Buy Buy to Let Occupation Occupation Occupation

Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 80% | 4.84% | 2% of Loan Amount | MR8 currently 8.49% Variable | 8.3% APRC | B27171 |
| 80% | 5.34% | £0 | MR8 currently 8.49% Variable | 8.1% APRC | B27172 |

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

Additional

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

²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties) 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

Occupation

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

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

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 80% | 4.94% | 2% of Loan Amount | MR8 currently 8.49% Variable | 7.4% APRC | B94369 |
| 80% | 5.39% | £0 | MR8 currently 8.49% Variable | 7.4% APRC | B94370 |

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

Additional

Information

Occupation

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).

Occupation Occupation Occupation Green Buy to Let⁵

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

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 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

Houses in Multiple

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------|---|------------------------------------|--------------|
| 75% | 4.44% | £0 | MR7 currently 8.49% Variable | 7.0% APRC | B94371 |

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

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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).

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 31/01/20271, then 0.50% until 31/01/20281

| 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% | 4.59% (BBR +0.59% until 31/01/2028) | £1495 | MR7 currently 8.49% Variable | 8.0% APRC | B71133 |
| 75% | 5.09% (BBR +1.09% until 31/01/2028) | £0 | MR7 currently 8.49% Variable | 8.1% APRC | B71134 |

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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.

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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

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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.

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).

Let to Buy 2 Year Fixed | Benef

Buy to Let

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

Houses in Multiple

Occupation

Early Repayment Charge: 2% until 31/01/2027¹, then 1% until 31/01/2028¹

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 | LB2A34 |
| 75% | 4.09% | £1495 | MR7 currently 8.49% Variable | 7.9% APRC | LB2A35 |

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 cashback² Remortgage

Portfolio Size (0-10 properties)

Kemoriga

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

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------|---|------------------------------------|--------------|
| 65% | 4.40% | £1495 | MR6 currently 7.99% Variable | 6.7% APRC | LB9359 |
| 75% | 4.42% | £1495 | MR7 currently 8.49% Variable | 7.0% APRC | LB9360 |

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

Limited Company

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

₂Cashback will be paid upon completion.

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

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

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

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

Let To Buy

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

2 Year Fixed | Benefits: Free standard valuation

Remortgage

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

Houses in Multiple

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 80% | 4.99% | 2% of Loan Amount | MR8 currently 8.49% Variable | 8.3% APRC | LB2A36 |

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

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).

Maximum LTV Product Fee remainder of the mortgage term, currently: Comparison 80% 4.89% MR8 currently 8.49% Variable 7.3% APRC 2% of Loan Amount

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

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.

Portfolio Size (0-10 properties)

Let To Buy

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

Buy to Let

Remortgage

Houses in Multiple

Occupation

Initial Rate

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

- 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

The overall Cost for

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LB9361

Portfolio Size (0-10 properties)

Let To Buy

<u>Houses in Multiple</u> <u>Occupation</u> 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

Information

Additional

Houses in Multiple Occupation 2 Year Fixed

2 I Cal I IAC

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

| 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 8.49% Variable | 8.3% APRC | T20458 |
| 75% | 5.34% | £1495 | MR7 currently 8.49% Variable | 8.3% APRC | T20459 |
| 75% | 6.49% | £0 | MR7 currently 8.49% Variable | 8.5% APRC | T20460 |

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

Portfolio Size (More than 10 mortgage properties) Houses in Multiple

Buy to Let Let To Buy

Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

Limited Company

Information

Additional

Houses in Multiple Occupation

5 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

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

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 | 7.5% APRC | T90589 |
| 75% | 5.39% | £1495 | MR7 currently 8.49% Variable | 7.4% APRC | T90590 |
| 75% | 5.49% | £0 | MR7 currently 8.49% Variable | 7.4% APRC | T90591 |

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

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

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).

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

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

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% | 3.64% | 3% of Loan Amount | MR7 currently 8.49% Variable | 8.1% APRC | Q20828 |
| 75% | 4.44% | £1495 | MR7 currently 8.49% Variable | 8.0% APRC | Q20829 |
| 75% | 4.94% | £0 | MR7 currently 8.49% Variable | 8.0% APRC | Q20830 |

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

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.

Product Fee

3% of Loan Amount

£1495

£0

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.

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

MR7 currently 8.49% Variable

MR7 currently 8.49% Variable

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

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

Buy to Let

Remortgage

Maximum LTV

75%

75%

75%

Houses in Multiple

Occupation

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

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

Initial Rate

3.99%

4.44%

4.79%

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).

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Limited Company

The overall Cost for

Comparison

7.0% APRC

7.0% APRC

7.1% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90853

Q90854

Q90855

Product Fee

£1495

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Limited Company

The overall Cost for

Comparison

8.2% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q20831

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.

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

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

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

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%

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).

Product Fee

£1495

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

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

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

Buy to Let

Purchase / Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

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

Initial Rate

4 44%

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

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

Limited Company

The overall Cost for

Comparison

7.0% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90856

Houses in Multiple

Occupation

Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 2% until 31/01/2027¹, then 1% until 31/01/2028¹

| 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% | 4.94% | £0 | MR7 currently 8.49% Variable | 8.1% APRC | Q20832 |

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

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

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.

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).

Large Porfolio: Buy to Let 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 31/01/2028¹, then 4% until 31/01/2029¹, then 3% until 31/01/2030¹, then 1% until 31/01/2031¹

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% | 4.79% | £0 | MR7 currently 8.49% Variable | 7.1% APRC | Q90857 |

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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).

Buy to Let

Product Fee

£0

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

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

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4.59%

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

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.

2 Cashback will be paid upon completion.

Large Porfolio: Green Buy to Let⁵

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Limited Company

The overall Cost for

Comparison

7.1% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90858

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

Buy to Let

Remortgage

Houses in Multiple

Occupation

Early Repayment Charge: 2% until 31/01/2027¹, then 1% until 31/01/2028¹

| 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% | 4.69% | £1495 | MR7 currently 8.49% Variable | 8.1% APRC | LQ2071 |

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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.

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

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 Portfolio: Let to Buy

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

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 | LQ9063 |

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

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.

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Information

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).

Houses in Multiple

Occupation

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

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

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

| 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 | 8.3% APRC | TQ2210 |

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

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

Houses in Multiple

Occupation

Large Portfolio: Houses in Multiple Occupation

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311 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 75% 4.89% 3% of Loan Amount MR7 currently 8.49% Variable 7.5% APRC TQ9219

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

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

2Cashback will be paid upon completion

Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage / Further Advance

Buy to Let

5 Year Fixed

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

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

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information Buy to Let To Buy

| Houses in Multiple | Occupation | Buy to Let | Let To Buy | Houses in Multiple | Occupation | December 1 | Occupation | December 2 | Occupation | December 3 | Occupation | December 4 | Occupation | Occupation | December 4 | Occupation | Occupat

Portfolio Size (More than 10 mortgage properties)

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

2 Teal Tixed | Deficility. Tree standard valuation

Portfolio Size (0-10 properties)

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2027¹, then 1% until 31/01/2028¹

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 75% | 3.94% | 3% of Loan Amount | MR7 currently 8.49% Variable | 8.1% APRC | W20846 |
| 75% | 4.84% | £3995 | MR7 currently 8.49% Variable | 8.1% APRC | W20847 |
| 75% | 5.09% | £1495 | MR7 currently 8.49% Variable | 8.2% APRC | W20848 |
| 75% | 5.59% | £0 | MR7 currently 8.49% Variable | 8.2% APRC | W20849 |
| 80% | 5.54% | 2% of Loan Amount | MR8 currently 8.49% Variable | 8.4% APRC | W20850 |

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

Limited Company

Additional

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

²Cashback will be paid upon completion.

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

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

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

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 | Buy to Let | Information | In

Portfolio Size (More than 10 mortgage properties)

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Purchase / Remortgage / Further Advance

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

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 70% | 4.12% | 5% of Loan Amount | MR7 currently 8.49% Variable | 7.3% APRC | W91102 |
| 75% | 4.52% | 3% of Loan Amount | MR7 currently 8.49% Variable | 7.3% APRC | W91103 |
| 75% | 4.97% | £3995 | MR7 currently 8.49% Variable | 7.3% APRC | W91104 |
| 75% | 5.12% | £1495 | MR7 currently 8.49% Variable | 7.3% APRC | W91105 |
| 75% | 5.27% | £0 | MR7 currently 8.49% Variable | 7.3% APRC | W91106 |
| 80% | 5.54% | 2% of Loan Amount | MR8 currently 8.49% Variable | 7.7% APRC | W91107 |
| 80% | 6.09% | £0 | MR8 currently 8.49% Variable | 7.7% APRC | W91108 |

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

Limited Company

Additional

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

₂Cashback will be paid upon completion.

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

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

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

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 fee³

Remortgage

Houses in Multiple

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

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 | W20851 |
| 75% | 5.64% | £0 | MR7 currently 8.49% Variable | 8.2% APRC | W20852 |

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

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).

Buy to Let To Buy Occupation Buy to Let To Buy Occupation Buy to Let To Buy Occupation Docupation Docupation

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 fee³ Remortgage

Houses in Multiple

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

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 75% | 4.57% | 3% of Loan Amount | MR7 currently 8.49% Variable | 7.3% APRC | W91113 |
| 75% | 5.02% | £3995 | MR7 currently 8.49% Variable | 7.4% APRC | W91114 |
| 75% | 5.17% | £1495 | MR7 currently 8.49% Variable | 7.3% APRC | W91115 |
| 75% | 5.29% | £0 | MR7 currently 8.49% Variable | 7.3% APRC | W91116 |

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

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

Limited Company: Buy to Let

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

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

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 75% | 4.57% | 3% of Loan Amount | MR7 currently 8.49% Variable | 7.3% APRC | W91109 |
| 75% | 5.02% | £3995 | MR7 currently 8.49% Variable | 7.4% APRC | W91110 |
| 75% | 5.17% | £1495 | MR7 currently 8.49% Variable | 7.3% APRC | W91111 |
| 75% | 5.29% | £0 | MR7 currently 8.49% Variable | 7.3% APRC | W91112 |

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).

Product Fee

£0

Buy to Let

Limited Company

The overall Cost for

Comparison

7.3% APRC

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W91117

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

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

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

Limited Company: Buy to Let Green⁵

Initial Rate

5.14%

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).

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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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

Buy to Let

Purchase / Remortgage / Further Advance

Houses in Multiple

Early Repayment Charge: 0.75% until 31/01/20271, then 0.50% until 31/01/20281

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|-------------------------------------|-------------------|---|------------------------------------|--------------|
| 75% | 4.34% (BBR +0.34% until 31/01/2028) | 3% of Loan Amount | MR7 currently 8.49% Variable | 8.2% APRC | W70065 |

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

Limited Company

Buy to Let

Houses in Multiple

Additional

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

²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)

Let To Buy

Houses

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

2 Teal Tike

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

| 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 8.49% Variable | 8.3% APRC | WT2231 |
| 75% | 5.34% | £1495 | MR7 currently 8.49% Variable | 8.2% APRC | WT2232 |
| 75% | 6.49% | £0 | MR7 currently 8.49% Variable | 8.5% APRC | WT2233 |

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

Houses in Multiple
Occupation

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation Information

Additional

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

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

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------------|---|------------------------------------|--------------|
| 75% | 4.89% | 3% of Loan Amount | MR7 currently 8.49% Variable | 7.5% APRC | WT9243 |
| 75% | 5.39% | £1495 | MR7 currently 8.49% Variable | 7.5% APRC | WT9244 |
| 75% | 5.49% | £0 | MR7 currently 8.49% Variable | 7.5% APRC | WT9245 |

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

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).

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

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8.49% (Issue 7) 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% £2,000,000 70% £1,500,000 Buy to let 75% £1,000,000 £500.000 80% 50% £1.000.000 2 Year Fixed 2% 1% 70% £750,000 First Time Landlords 80% £500,000 50% £1,000,000

Portfolio Size (More than 10 mortgage properties)

ERC

1 Year Fixed

5 Year Fixed

Let To Buy

Houses in Multiple

Occupation

31-Jan-27

1%

5%

Limited Company

31-Jan-29

Buy to Let

31-Jan -28

5%

Houses in Multiple

Occupation

3%

Additional Information

31-Jan-31

1%

70%

80%

65%

Portfolio Size (0-10 properties)

Let To Buy

Product LTV

55% LTV

65% LTV 70% LTV

Let to Buy

НМО

Buv to Let

Houses in Multiple

Occupation

Follow On Rates All products followed by The Mortgage

Works Managed Rate for the remainder

of the term as per the table below:

Additional information continued...

Managed Rates

7.99% (Issue 6)

Buy to Let

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

Standard terms and conditions available on request. All information correct at time of going to press. No responsibility can be taken for information held within any mortgage sourcing system. The Company reserves the right to withdraw any of the products in this brochure at any time, or to change or vary the actual rate quoted. BBR refers to the Bank of England Base Rate.

The Mortgage Works reserves the right to change BBR tracked products within 60 days of a Bank of England rate change. This communication is for use by and restricted to professional intermediaries. Under no circumstances should the communication be given, copied or distributed to actual or potential borrowers.

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

£750.000

£500.000

£750.000

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^{75%} £500,000 ** Maximum loan on Green Further Advance products is £15,000

The mortgage works

Need support?

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

Mondays 9.30am - 5pm

Tuesday - Friday: 9am - 5pm

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

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

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