

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

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

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

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 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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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

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

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Buy to Let

1 Year Fixed | Benefits: Free standard valuation and free standard legal fee³
 Remortgage
 Early Repayment Charge: 1% until 31/01/2027¹

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%	3.49%	2% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	B01324

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Buy to Let

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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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

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Buy to Let

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

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

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Buy to Let

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

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

Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 31/01/2027¹, 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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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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Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	

Buy to Let | 80% LTV

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

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

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Buy to Let | 80% LTV

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

Early Repayment Charge: 5% until 31/01/2028¹, 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

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Green Buy to Let⁵

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
75%	4.44%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94371

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Buy to Let

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

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

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²Cashback will be paid upon completion.

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

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

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

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

Let to Buy

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

Early Repayment Charge: 5% until 31/01/2028¹, 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

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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	

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation
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
80%	4.99%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	LB2A36

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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	

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation
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
80%	4.89%	2% of Loan Amount	MR8 currently 8.49% Variable	7.3% APRC	LB9361

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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	

Houses in Multiple Occupation

2 Year Fixed
 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

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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	

Houses in Multiple Occupation

5 Year Fixed
 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	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

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

Large Porfolio: Buy to Let

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
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

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

Large Porfolio: 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
75%	3.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	Q90853
75%	4.44%	£1495	MR7 currently 8.49% Variable	7.0% APRC	Q90854
75%	4.79%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90855

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

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
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
75%	4.69%	£1495	MR7 currently 8.49% Variable	8.2% APRC	Q20831

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

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £400 cashback²
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
75%	4.44%	£1495	MR7 currently 8.49% Variable	7.0% APRC	Q90856

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

Large Porfolio: 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
75%	4.94%	£0	MR7 currently 8.49% Variable	8.1% APRC	Q20832

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

Large Porfolio: 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
75%	4.79%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90857

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

Large Porfolio: Green Buy to Let⁵

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
75%	4.59%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90858

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

Large Portfolio: Let to Buy

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
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
75%	4.69%	£1495	MR7 currently 8.49% Variable	8.1% APRC	LQ2071

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

Large Portfolio: Let to Buy

5 Year Fixed | Benefits: Free standard valuation and £400 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%	4.44%	£1495	MR7 currently 8.49% Variable	7.0% APRC	LQ9063

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

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 31/01/2027¹, 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	TQ2210

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

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed
 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	TQ9219

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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	

Limited Company: Buy to Let

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
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

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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	

Limited Company: Buy to Let

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
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

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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 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
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

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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	

Limited Company: 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
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

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²Cashback will be paid upon completion.

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

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

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

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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	

Limited Company: Buy to Let Green⁵

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
75%	5.14%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91117

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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 Tracker | Benefits: Free standard valuation & Switch to Fix⁴
Purchase / Remortgage / Further Advance
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

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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 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

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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 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

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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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Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.

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

Additional information continued...

Follow On Rates			ERC	31-Jan-27	31-Jan-28	31-Jan-29	31-Jan-30	31-Jan-31
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	7.99% (Issue 6)							
65% LTV								
70% LTV	8.49% (Issue 7)							
75% LTV								
80% LTV	8.49% (Issue 8)							
Maximum Loan per property**			1 Year Fixed	1%				
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						
			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 to submit your applications via TMW Online. Applications are required.

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

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

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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.