

Product guide

For intermediary use only.

Effective from 04.09.2026



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

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

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

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

Buy to Let

1 Year Fixed
Purchase / Remortgage

Early Repayment Charge: 1% until 30/11/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.24%	2% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01737
75%	4.24%	1% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01738

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.

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

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

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

Buy to Let

2 Year Fixed
Purchase / Remortgage

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%		3.44%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27768
65%		4.34%	£3995	MR6 currently 7.74% Variable	7.5% APRC	B27769
65%		4.49%	£1495	MR6 currently 7.74% Variable	7.5% APRC	B27770
65%		4.87%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27771
75%		3.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	B27772
75%		4.39%	£3995	MR7 currently 8.24% Variable	7.9% APRC	B27773
75%		4.54%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27774
75%		4.91%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27775

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Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%		4.22%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B95032
55%		4.72%	£1495	MR6 currently 7.74% Variable	6.8% APRC	B95033
55%		4.82%	£0	MR6 currently 7.74% Variable	6.8% APRC	B95034
65%		4.22%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B95035
65%		4.72%	£1495	MR6 currently 7.74% Variable	6.8% APRC	B95036
65%		4.82%	£0	MR6 currently 7.74% Variable	6.7% APRC	B95037
75%		4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	B95038
75%		4.86%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B95039
75%		4.96%	£0	MR7 currently 8.24% Variable	7.1% APRC	B95040

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

Buy to Let

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

Remortgage

Early Repayment Charge: 1% until 30/11/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.74%	2% of Loan Amount	MR7 currently 8.24% Variable	8.4% APRC	B01739
75%	4.74%	1% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01740

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

Buy to Let

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

Remortgage

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.62%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27778
65%	4.49%	£3995	MR6 currently 7.74% Variable	7.5% APRC	B27779
65%	4.69%	£1495	MR6 currently 7.74% Variable	7.5% APRC	B27780
65%	5.12%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27781
75%	3.69%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	B27782
75%	4.64%	£3995	MR7 currently 8.24% Variable	8.0% APRC	B27783
75%	4.79%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27784
75%	5.19%	£0	MR7 currently 8.24% Variable	8.0% APRC	B27785

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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 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.32%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B95043
55%	4.77%	£1495	MR6 currently 7.74% Variable	6.8% APRC	B95044
55%	4.97%	£0	MR6 currently 7.74% Variable	6.8% APRC	B95045
65%	4.32%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B95046
65%	4.77%	£1495	MR6 currently 7.74% Variable	6.8% APRC	B95047
65%	4.97%	£0	MR6 currently 7.74% Variable	6.8% APRC	B95048
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	B95049
75%	4.91%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B95050
75%	5.06%	£0	MR7 currently 8.24% Variable	7.1% APRC	B95051

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

Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
 Purchase / Remortgage
 Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%		4.69%	£1495	MR6 currently 7.74% Variable	7.5% APRC	B27776
75%		4.79%	£1495	MR7 currently 8.24% Variable	8.0% APRC	B27777

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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

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

Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%		4.77%	£1495	MR6 currently 7.74% Variable	6.8% APRC	B95059
75%		4.91%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B95042

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

Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.62%	3% of Loan Amount	MR6 currently 7.74% Variable	7.6% APRC	B27786
65%	5.12%	£0	MR6 currently 7.74% Variable	7.6% APRC	B27787
75%	3.69%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	B27788
75%	5.19%	£0	MR7 currently 8.24% Variable	8.0% APRC	B27789

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

Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.32%	3% of Loan Amount	MR6 currently 7.74% Variable	6.9% APRC	B95052
65%	4.97%	£0	MR6 currently 7.74% Variable	6.8% APRC	B95053
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	B95054
75%	5.06%	£0	MR7 currently 8.24% Variable	7.1% APRC	B95055

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Buy to Let⁵ (Energy Efficiency Further Advance) | EEFA

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	7.6% APCR	B27792

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

Buy to Let⁵ (Energy Efficiency Further Advance) | EEFA

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	6.3% APRC	B95058

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

Buy to Let | 80% LTV

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

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.2% APCR	B27790
80%	5.99%	£0	MR8 currently 8.24% Variable	8.1% APCR	B27791

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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 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%		5.14%	2% of Loan Amount	MR8 currently 8.24% Variable	7.4% APRC	B95056
80%		5.64%	£0	MR8 currently 8.24% Variable	7.4% APRC	B95057

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Buy to Let

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

Early Repayment Charge: 0.75% until 30/11/2027¹, then 0.50% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.19% (BBR +0.44% until 30/11/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B71202
65%	4.24% (BBR +0.49% until 30/11/2028)	£1495	MR6 currently 7.74% Variable	7.4% APRC	B71203
65%	4.74% (BBR +0.99% until 30/11/2028)	£0	MR6 currently 7.74% Variable	7.5% APRC	B71204
75%	4.29% (BBR +0.54% until 30/11/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B71205
75%	4.34% (BBR +0.59% until 30/11/2028)	£1495	MR7 currently 8.24% Variable	7.8% APRC	B71206
75%	4.84% (BBR +1.09% until 30/11/2028)	£0	MR7 currently 8.24% Variable	7.9% APRC	B71207

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

- ¹You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.
- ²Cashback will be paid upon completion.
- ³Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.
- ⁴Switch to fix option allows an applicant to switch to an existing customer fixed rate, within the same product range at any time during the benefit period without incurring early repayment charges
- ⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

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

Buy to Let

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

Early Repayment Charge: 0.75% until 30/11/2027¹, then 0.50% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.29% (BBR +0.54% until 30/11/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B71208
65%	4.34% (BBR +0.59% until 30/11/2028)	£1495	MR6 currently 7.74% Variable	7.4% APRC	B71209
65%	4.84% (BBR +1.09% until 30/11/2028)	£0	MR6 currently 7.74% Variable	7.5% APRC	B71210
75%	4.39% (BBR +0.64% until 30/11/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B71211
75%	4.44% (BBR +0.69% until 30/11/2028)	£1495	MR7 currently 8.24% Variable	7.9% APRC	B71212
75%	4.94% (BBR +1.19% until 30/11/2028)	£0	MR7 currently 8.24% Variable	7.9% APRC	B71213

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

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

²Cashback will be paid upon completion.

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

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

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

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

Let to Buy

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

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.69%	£1495	MR6 currently 7.74% Variable	7.6% APRC	LB2A76
75%	4.79%	£1495	MR7 currently 8.24% Variable	8.0% APRC	LB2A77

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

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

²Cashback will be paid upon completion.

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

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

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

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

Let to Buy

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

Remortgage

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.77%	£1495	MR6 currently 7.74% Variable	6.7% APRC	LB9401
75%	4.91%	£1495	MR7 currently 8.24% Variable	7.1% APRC	LB9402

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²Cashback will be paid upon completion.

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

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

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

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

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation
Remortgage

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.2% APRC	LB2A78

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

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

²Cashback will be paid upon completion.

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

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

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

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

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation
Remortgage

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.14%	2% of Loan Amount	MR8 currently 8.24% Variable	7.4% APRC	LB9403

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²Cashback will be paid upon completion.

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

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

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

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

Houses in Multiple Occupation

2 Year Fixed
Purchase / Remortgage / Further Advance
Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	T20531
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	T20532
75%	6.49%	£0	MR7 currently 8.24% Variable	8.3% APRC	T20533

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

²Cashback will be paid upon completion.

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

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

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

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

Houses in Multiple Occupation

5 Year Fixed
Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	T90653
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.4% APRC	T90654
75%	5.94%	£0	MR7 currently 8.24% Variable	7.6% APRC	T90655

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%		3.89%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APCR	Q20974
75%		4.99%	£1495	MR7 currently 8.24% Variable	8.0% APCR	Q20975
75%		5.39%	£0	MR7 currently 8.24% Variable	8.0% APCR	Q20976

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%		4.69%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	Q91017
75%		5.11%	£1495	MR7 currently 8.24% Variable	7.2% APRC	Q91018
75%		5.26%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q91019

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	£1495	MR7 currently 8.24% Variable	8.1% APRC	Q20977

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.11%	£1495	MR7 currently 8.24% Variable	7.3% APCR	Q91020

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.39%	£0	MR7 currently 8.24% Variable	8.0% APRC	Q20978

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.26%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q91021

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

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²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
<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>	

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

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	7.6% APRC	Q20979

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

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- ²Cashback will be paid upon completion.
- ³Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.
- ⁴Switch to fix option allows an applicant to switch to an existing customer fixed rate, within the same product range at any time during the benefit period without incurring early repayment charges
- ⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

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

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

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	6.3% APRC	Q91022

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

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²Cashback will be paid upon completion.

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

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

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

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

Large Portfolio: Let to Buy

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

Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	£1495	MR7 currently 8.24% Variable	8.0% APRC	LQ2086

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

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²Cashback will be paid upon completion.

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

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

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

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

Large Portfolio: Let to Buy

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

Remortgage

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.11%	£1495	MR7 currently 8.24% Variable	7.2% APCR	LQ9078

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

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²Cashback will be paid upon completion.

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

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

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

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

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	TQ2263

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

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

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APCR	TQ9266

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.29%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	W21014
75%	5.24%	£3995	MR7 currently 8.24% Variable	8.1% APRC	W21015
75%	5.54%	£1495	MR7 currently 8.24% Variable	8.1% APRC	W21016
75%	5.89%	£0	MR7 currently 8.24% Variable	8.1% APRC	W21017
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	8.2% APRC	W21018

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

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

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.49%	5% of Loan Amount	MR7 currently 8.24% Variable	7.4% APCR	W91463
75%	4.93%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APCR	W91464
75%	5.39%	£3995	MR7 currently 8.24% Variable	7.4% APCR	W91465
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.4% APCR	W91466
75%	5.62%	£0	MR7 currently 8.24% Variable	7.4% APCR	W91467
80%	5.74%	2% of Loan Amount	MR8 currently 8.24% Variable	7.7% APCR	W91468
80%	6.24%	£0	MR8 currently 8.24% Variable	7.7% APCR	W91469

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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 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	W21019
75%	6.09%	£0	MR7 currently 8.24% Variable	8.2% APRC	W21020

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

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

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%		5.03%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91474
75%		5.44%	£3995	MR7 currently 8.24% Variable	7.4% APRC	W91475
75%		5.59%	£1495	MR7 currently 8.24% Variable	7.4% APRC	W91476
75%		5.77%	£0	MR7 currently 8.24% Variable	7.4% APRC	W91477

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

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

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%		5.03%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	W91470
75%		5.44%	£3995	MR7 currently 8.24% Variable	7.4% APRC	W91471
75%		5.59%	£1495	MR7 currently 8.24% Variable	7.4% APRC	W91472
75%		5.77%	£0	MR7 currently 8.24% Variable	7.5% APRC	W91473

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²Cashback will be paid upon completion.

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

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

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

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

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

2 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	7.6% APRC	W21021

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²Cashback will be paid upon completion.
³Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.
⁴Switch to fix option allows an applicant to switch to an existing customer fixed rate, within the same product range at any time during the benefit period without incurring early repayment charges
⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

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

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

5 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	6.4% APRC	W91478

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix*
Purchase / Remortgage / Further Advance
Early Repayment Charge: 0.75% until 30/11/2027¹, then 0.50% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99% (BBR +0.24% until 30/11/2028)	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	W70079

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Houses in Multiple Occupation

2 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 30/11/2027¹, then 1% until 30/11/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APCR	WT2304
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.2% APCR	WT2305
75%	6.49%	£0	MR7 currently 8.24% Variable	8.3% APCR	WT2306

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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

5 Year Fixed
Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2028¹, then 4% until 30/11/2029¹, then 3% until 30/11/2030¹, then 1% until 30/11/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	WT9308
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.6% APRC	WT9309
75%	5.94%	£0	MR7 currently 8.24% Variable	7.7% APRC	WT9310

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²Cashback will be paid upon completion.

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

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

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

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

Additional information

Rates are only secured once a full application and any applicable fee(s) have been received.
Your client can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12-month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

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

Interest Cover Ratios (ICR) and Stress Rates

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

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

BTL, LTB, Large Portfolio and HMO applications	Term	Loan to Value (LTV)	Stress rate (we'll always use 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	30-Nov-27	30-Nov-28	30-Nov-29	30-Nov-30	30-Nov-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	7.74% (Issue 6)							
65% LTV								
70% LTV	8.24% (Issue 7)							
75% LTV								
80% LTV	8.24% (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**

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