

Product guide

For intermediary use only. Effective from 29/08/2025



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

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

Portfolio Size (More than 10 mortgage properties)

Limited Company

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Portfolio Size (0-10 properties)

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Benefit abbreviations	Additional information
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.

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

Portfolio Size (More than 10 mortgage properties)

Buy to Let

1 Year Fixed

Buy t

Purchase / Remortgage

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

Portfolio Size (0-10 properties)

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	2% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	B01321

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

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

₂Cashback will be paid upon completion.

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

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

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

2 Year Fixed

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	2.79%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27088
65%	3.69%	£3995	MR6 currently 7.99% Variable	7.6% APRC	B27089
65%	3.84%	£1495	MR6 currently 7.99% Variable	7.4% APRC	B27090
65%	4.19%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27091
75%	2.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.9% APRC	B27092
75%	3.74%	£3995	MR7 currently 8.49% Variable	7.9% APRC	B27093
75%	4.04%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27094
75%	4.29%	£0	MR7 currently 8.49% Variable	7.9% APRC	B27095

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<u>Portfo</u>	Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			ed Company	Additional
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	Information

5 Year Fixed

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.71%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94263
55%	4.17%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94264
55%	4.33%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94265
65%	3.71%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94266
65%	4.17%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94267
65%	4.33%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94268
75%	3.77%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94269
75%	4.22%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94270
75%	4.35%	£0	MR7 currently 8.49% Variable	6.9% APRC	B94271

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

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

Remortgage

Buy t

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.49%	2% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	B01322

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2 Year Fixed | Benefits: Free standard valuation and free standard legal fee $\!^{3}$

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	2.99%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27098
65%	3.79%	£3995	MR6 currently 7.99% Variable	7.4% APRC	B27099
65%	4.04%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27100
65%	4.52%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27101
75%	3.15%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	B27102
75%	3.84%	£3995	MR7 currently 8.49% Variable	7.9% APRC	B27103
75%	4.09%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27104
75%	4.62%	£0	MR7 currently 8.49% Variable	8.0% APRC	B27105

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Porus	olio Size (u-1u pro	operues)	Portiolio Size	(More than 10 m	ortgage properties)	LIMILE	ed Company	Additional
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	Information

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.76%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94274
55%	4.22%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94275
55%	4.43%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94276
65%	3.76%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94277
65%	4.22%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94278
65%	4.43%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94279
75%	3.82%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94280
75%	4.27%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94281
75%	4.44%	£0	MR7 currently 8.49% Variable	6.9% APRC	B94282

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roitit	<u>Folciollo Size (0-10 properties)</u>		rottollo size (More triali 10 mortgage properties)			<u>Limited Company</u>		Additional
to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	Information

Portfolio Siza (More than 10 mortgage properties)

Buy to Let

Buy t

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

Purchase / Remortgage

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

Partfalia Siza (0.10 proportios)

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.04%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27096
75%	4.09%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27097

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roruc	rottolio size (o-10 properties)			rottollo size (More than 10 mortgage properties)			<u>Limited Company</u>	
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	<u>Additional</u> <u>Information</u>

Portfolio Siza (More than 10 mortgage properties)

Buy to Let

Buy t

Partfalia Siza (0.10 proportios)

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

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.22%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94272
75%	4.28%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94273

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

Portfolio Ciza (Mora than 10 mortgage proportios)

Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Buy to

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	2.99%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27106
65%	4.52%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27107
75%	3.15%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	B27108
75%	4.62%	£0	MR7 currently 8.49% Variable	8.0% APRC	B27109

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Portic	лю эке (0-10 рк	Portiono Size (More triair 10 mortgage properties)			<u>Limited Company</u>		Additional	
to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	Information

Portfolio Ciza (Mora than 10 mortgage proportios)

Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Buy to

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.76%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94283
65%	4.43%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94284
75%	3.82%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94285
75%	4.49%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94286

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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).

Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.84%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	B27110
80%	5.34%	£0	MR8 currently 8.49% Variable	8.1% APRC	B27111

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.94%	2% of Loan Amount	MR8 currently 8.49% Variable	7.4% APRC	B94287
80%	5.39%	£0	MR8 currently 8.49% Variable	7.4% APRC	B94288

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roruc	rottolio size (o-10 properties)			rottollo size (More than 10 mortgage properties)			<u>Limited Company</u>	
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	<u>Additional</u> <u>Information</u>

Portfolio Siza (More than 10 mortgage properties)

Green Buy to Let⁵

Partfalia Siza (0.10 proportios)

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Buy t

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94224

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Portio	olio Size (u-1u pro	operties)	Portrollo Size	(More than 10 m	ortgage properties)	<u>Limite</u>	ea Company	Additional
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	Information

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

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.59% (BBR +3.84% until 30/11/2027)	£1495	MR7 currently 8.49% Variable	8.0% APRC	B71125
75%	5.09% (BBR +4.19% until 30/11/2027)	£0	MR7 currently 8.49% Variable	8.1% APRC	B71126

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

Portfolio Size (Over 10 properties)

Houses in Multiple

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

Houses in Multiple

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

Portfolio Size (0-10 properties)

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.04%	£1495	MR6 currently 7.99% Variable	7.5% APRC	LB2A31
75%	4.09%	£1495	MR7 currently 8.49% Variable	7.9% APRC	LB2A32

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Limited Company

Houses in Multiple

Additional Information

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<u>Portfo</u>	olio Size (0-10 pro	p <u>erties)</u>	Portfolio Size	(More than 10 m	ortgage properties)	<u>Limite</u>	ed Company	Additional
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	Information

Let to Buy

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.22%	£1495	MR6 currently 7.99% Variable	6.6% APRC	LB9354
75%	4.28%	£1495	MR7 currently 8.49% Variable	6.9% APRC	LB9355

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

²Cashback will be paid upon completion.

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

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

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

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

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	LB2A33

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

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

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.89%	2% of Loan Amount	MR8 currently 8.49% Variable	7.3% APRC	LB9356

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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

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Limited Company

Houses in Multiple Occupation

Additional Information

Occupation

Buy to Let

Let To Buy

Houses in Multiple **Occupation**

Buy to Let

Houses in Multiple Occupation

Houses in Multiple

2 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	T20449
75%	5.49%	£1495	MR7 currently 8.49% Variable	8.2% APRC	T20450
75%	6.49%	£0	MR7 currently 8.49% Variable	8.5% APRC	T20451

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

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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 (More than 10 mortgage properties)

Limited Company

Houses in Multiple Occupation

Additional Information

Houses in Multiple Let To Buy Occupation

Buy to Let

Let To Buy

Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

5 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

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

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%	3% of Loan Amount	MR7 currently 8.49% Variable	7.6% APRC	T90581
75%	5.39%	£1495	MR7 currently 8.49% Variable	7.5% APRC	T90582
75%	5.49%	£0	MR7 currently 8.49% Variable	7.4% APRC	T90583

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²Cashback will be paid upon completion.

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

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

Buy to Let To Buy | Houses in Multiple Occupation | Buy to Let To Buy | Houses in Multiple Occupation | Buy to Let | Houses in Multiple Occupation | In Occupation | Description | Descr

Portfolio Size (More than 10 mortgage properties)

Large Porfolio: Buy to Let

Portfolio Size (0-10 properties)

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.64%	3% of Loan Amount	MR7 currently 8.49% Variable	8.1% APRC	Q20817
75%	4.44%	£1495	MR7 currently 8.49% Variable	8.0% APRC	Q20818
75%	4.94%	£0	MR7 currently 8.49% Variable	8.0% APRC	Q20819

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

Limited Company

Additional

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

²Cashback will be paid upon completion.

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

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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).

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

Buy to Let

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	Q90841
75%	4.44%	£1495	MR7 currently 8.49% Variable	7.0% APRC	Q90842
75%	4.79%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90843

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

Buy to Let

Remortgage

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

²Cashback will be paid upon completion.

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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).

Followed by TMW Managed Rate for Maximum LTV Initial Rate Product Fee the remainder of the mortgage term, currently:

£1495

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

MR7 currently 8.49% Variable

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

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.

Portfolio Size (0-10 properties)

Large Porfolio: Buy to Let

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

Let To Buy

Purchase / Remortgage

75%

Buy to Let

Houses in Multiple

Occupation

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

4 69%

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

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

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

Limited Company

Buy to Let

8 1% APRC

Houses in Multiple

Occupation

Product code

Q20820

Additional

Maximum LTV Initial Rate Product Fee the remainder of the mortgage term, currently:

75% 4.44% £1495 MR7 currently 8.49% Variable 7.0% APRC

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for

Large Porfolio: Buy to Let

Portfolio Size (0-10 properties)

Let To Buy

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

Houses in Multiple

Occupation

Purchase / Remortgage

Buy to Let

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

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

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

₂Cashback will be paid upon completion.

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

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

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Product code

Q90844

Additional

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

Buy to Let

Limited Company

Houses in Multiple

Occupation

Additional

Information

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

Portfolio Size (0-10 properties)

Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.94%	£0	MR7 currently 8.49% Variable	8.1% APRC	Q20821

Portfolio Size (More than 10 mortgage properties)

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.

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

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

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

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

Large Porfolio: Buy to Let 5 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Further Advance

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

Houses in Multiple

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.79%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90845

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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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Limited Company

Houses in Multiple

Additional

Let To Buy Buy to Let Buy to Let Occupation

Houses in Multiple Let To Buy Occupation

Buy to Let

Limited Company

Houses in Multiple

Occupation

Additional

Information

Large Porfolio: Green Buy to Let⁵

Houses in Multiple

5 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Further Advance

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

Ma	ximum 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	Q90831

Portfolio Size (More than 10 mortgage properties)

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.

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

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

Buy to Let To Buy

Let To Buy

Mouses in Multiple
Occupation

Buy to Let
Det To Buy

Houses in Multiple
Occupation

Occupation

Buy to Let

Limited Company

Occupation

Houses in Multiple

Additional

Information

Large Portfolio: Let to Buy

Portfolio Size (0-10 properties)

2 Year Fixed | Benefits: Free standard valuation and £400 cashback $\!^2$

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	£1495	MR7 currently 8.49% Variable	8.1% APRC	LQ2070

Portfolio Size (More than 10 mortgage properties)

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.

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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

Buy to Let To Buy

| Houses in Multiple | Occupation | Buy to Let | Let To Buy | Houses in Multiple | Occupation | Buy to Let | Houses in Multiple | Occupation | In Occupation | Description | Occupation | Occupati

Portfolio Size (More than 10 mortgage properties)

Large Portfolio: Let to Buy

Portfolio Size (0-10 properties)

5 Year Fixed | Benefits: Free standard valuation and £400 cashback $\!^2$

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.44%	£1495	MR7 currently 8.49% Variable	7.0% APRC	LQ9062

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

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

Limited Company

Additional

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

₂Cashback will be paid upon completion.

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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

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

Product Fee

3% of Loan Amount

Occupation

Followed by TMW Managed Rate for

the remainder of the mortgage term,

currently:

MR7 currently 8.49% Variable

Portfolio Size (More than 10 mortgage properties)

Buy to Let

The overall Cost for

Comparison

Houses in Multiple Occupation

Limited Company

8.3% APRC TQ2204

Product code

Additional

Information

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Maximum LTV

75%

Purchase / Remortgage / Further Advance

Portfolio Size (0-10 properties)

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

Initial Rate

4 49%

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.

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

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

Portfolio Size (0-10 properties)

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

Divided by Tapping Houses in Multiple

Occupation

Let To Buy

Houses in Multiple
Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation

Additional

Information

Large Portfolio: Houses in Multiple Occupation

Buy to Let

5 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

Let To Buy

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.6% APRC	TQ9213

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₂Cashback will be paid upon completion.

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

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

Let To Buy Buy to Let

Occupation

Buy to Let Let To Buy Occupation

Buy to Let

Houses in Multiple Occupation

Additional Information

Limited Company: Buy to Let

2 Year Fixed I Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99%	3% of Loan Amount	MR7 currently 8.49% Variable	8.2% APRC	W20830
75%	4.84%	£3995	MR7 currently 8.49% Variable	8.1% APRC	W20831
75%	5.09%	£1495	MR7 currently 8.49% Variable	8.2% APRC	W20832
75%	5.59%	£0	MR7 currently 8.49% Variable	8.2% APRC	W20833
80%	5.54%	2% of Loan Amount	MR8 currently 8.49% Variable	8.4% APRC	W20834

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

²Cashback will be paid upon completion.

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

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

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

Occupation

Limited Company: Buy to Let

Occupation

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

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%	4.27%	5% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	W91059
75%	4.67%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	W91060
75%	4.97%	£3995	MR7 currently 8.49% Variable	7.3% APRC	W91061
75%	5.12%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91062
75%	5.27%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91063
80%	5.67%	2% of Loan Amount	MR8 currently 8.49% Variable	7.7% APRC	W91064
80%	6.09%	£0	MR8 currently 8.49% Variable	7.7% APRC	W91065

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

Occupation

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

²Cashback will be paid upon completion.

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

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

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

Limited Company: Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.72%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	W91066
75%	5.02%	£3995	MR7 currently 8.49% Variable	7.3% APRC	W91067
75%	5.17%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91068
75%	5.37%	£0	MR7 currently 8.49% Variable	7.4% APRC	W91069

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

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

₂Cashback will be paid upon completion.

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

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

Buy to Let To Buy

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

Buy to Let

Limited Company

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

Additional

Limited Company: Buy to Let Green⁵

5 Year Fixed | Benefits: Free standard valuation

Portfolio Size (0-10 properties)

Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.27%	£0	MR7 currently 8.49% Variable	7.4% APRC	W91020

Portfolio Size (More than 10 mortgage properties)

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

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

₂Cashback will be paid upon completion.

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

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

Portfolio Size (0-10 properties)

Portfolio Size (More than 10 mortgage properties)

Limited Company

Additional

Houses in Multiple
Buy to Let

Occupation

Limited Company: Buy to Let

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

Occupation

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49% (BBR +0.59% until 30/11/2027)	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	W70061

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

Occupation

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

₂Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)

et Let To Buy

Houses

Houses in Multiple Occupation

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation Information

Additional

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	WT2223

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

Portfolio Size (0-10 properties)

et Let To Buy

Houses

Houses in Multiple Occupation

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation Information

Additional

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.5% APRC	WT9235

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

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

₂Cashback will be paid upon completion.

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

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

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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.

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

All fixed

1 and 2 year fixed

5 year fixed

Term

All fixed

1 and 2 year fixed

5 year fixed

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

Houses in Multiple

Occupation

65% LTV or lower

Higher than 65% LTV

All LTVs

65% LTV or lower

Higher than 65% LTV

Loan to Value (LTV)

All LTVs

All LTVs

All I TVs

Limited Company

Buy to Let

Houses in Multiple

Occupation

4.00% or pay rate

4.50% or pay rate 5.50% or pay rate +2.00%

4.00% or pay rate

4.50% or pay rate

Stress rate

(we'll always use which ever is higher)

4.50% or pay rate

5.50% or pay rate +2.00%

4.50% or pay rate

Additional Information

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

For further advances individual loan elements will be stressed separately in line with the above. However, the stress rate applied to existing lending will also be set to a minimum of the stress rate applicable to the new borrowing. Please download our <u>further advance calculator</u> for support calculating potential further borrowing. For portfolio landlord applications, an aggregate rental calculation applies (please refer to the lending criteria section of the TMW website for details)

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

Portfolio Size (0-10 properties)

Let To Buy

Interest Cover Ratios (ICR) and Stress Rates

Like for like remortgage

Purchase, Remortgage with capital raising or

further advance

Limited Company BTL and HMO applications

Like for like remortgage

Purchase, Remortgage with capital raising or further advance

incurring early repayment charges.

Buy to Let

Houses in Multiple

Occupation

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

Additional information

Buy to Let

The Mortgage Works (UK) plc. is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. Most buy to let mortgages are not regulated by the FCA. You can confirm our registration on the FCA's website fca.org.uk.

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

Maximum Loan per property** Product / Customer Type LTV Maximum Loan 2 Year Tracker 0.75% 0.50% 50% £1,500,000 70% £1.000.000 Buy to let 75% £750,000 80% £350,000 2 Year Fixed 2% 1% 50% £750,000 70% £500.000 First Time Landlords £350.000 80% 70% £500,000 Let to Buy 5 Year Fixed 5% 5% 3% 1% 80% £350.000 65% £750,000 HMO 75% £500,000

Standard terms and conditions available on request. All information correct at time of going to press. No responsibility can be taken for information held within any mortgage sourcing system. The Company reserves the right to withdraw any of the products in this brochure at any time, or to

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

The Mortgage Works (UK) plc. is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. Most buy to let mortgages are not regulated by the FCA. You can confirm our registration on the FCA's website fca.org.uk.

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

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

Portfolio Size (More than 10 mortgage properties)

ERC

1 Year Fixed

Let To Buy

Houses in Multiple

Occupation

1%

Limited Company

30-Nov-28

Buy to Let

30-Nov-27

Houses in Multiple

Occupation

30-Nov-29

Additional Information

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Portfolio Size (0-10 properties)

Let To Buy

Product LTV

55% LTV

65% LTV 70% LTV

75% LTV 80% LTV

potential borrowers.

Buv to Let

Houses in Multiple

Occupation

Follow On Rates
All products followed by The Mortgage

Works Managed Rate for the remainder

of the term as per the table below:

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

Additional information continued...

Managed Rates

7.99% (Issue 6)

8.49% (Issue 7)

8.49% (Issue 8)

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

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

Buy to Let

The mortgage works

Need support?

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

Mondays 9.30am - 5pm

Tuesday - Friday: 9am - 5pm

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

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

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