



# Product Guide 30.08.2024

Use Broker Chat 9.30am - 5pm (Mondays) and 9am - 5pm (Tuesday - Friday)  
to talk to us about any pre-lending criteria enquiries: [themortgageworks.co.uk/brokerchat](https://themortgageworks.co.uk/brokerchat)

**For Intermediary use only.**

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 at completion) |            |                                  | Portfolio Size (Over 10 properties at completion) |            |                                  | Limited Company<br>(Single properties only) |                                  | Additional<br>Information |
|--|------------|----------------------------------|---|------------|----------------------------------|---|----------------------------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let  | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let                                  | Houses in Multiple<br>Occupation |                           |

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|--|------------|----------------------------------|---|------------|----------------------------------|---|----------------------------------|---------------------------|
| Portfolio Size (0-10 properties at completion) |            |                                  | Portfolio Size (Over 10 properties at completion) |            |                                  | Limited Company<br>(Single properties only) |                                  | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let  | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let                                  | Houses in Multiple<br>Occupation |                           |

# Buy to Let

## 1 Year Fixed Purchase / Remortgage

Early Repayment Charge: 1% until 30/11/2025<sup>1</sup>

| 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 8.99% Variable  | 8.9% APRC                       | B01307       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## 2 Year Fixed Purchase / Remortgage

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%         | 3.49%        | 3% of Loan Amount | MR6 currently 8.49% Variable  | 8.1% APRC                       | B26514       |
| 65%         | 4.34%        | £3995             | MR6 currently 8.49% Variable  | 8.1% APRC                       | B26515       |
| 65%         | 4.54%        | £1495             | MR6 currently 8.49% Variable  | 8.0% APRC                       | B26516       |
| 65%         | 4.99%        | £0                | MR6 currently 8.49% Variable  | 8.1% APRC                       | B26517       |
| 75%         | 3.59%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.5% APRC                       | B26518       |
| 75%         | 4.44%        | £3995             | MR7 currently 8.99% Variable  | 8.6% APRC                       | B26519       |
| 75%         | 4.64%        | £1495             | MR7 currently 8.99% Variable  | 8.5% APRC                       | B26520       |
| 75%         | 5.09%        | £0                | MR7 currently 8.99% Variable  | 8.5% APRC                       | B26521       |
| 80%         | 5.29%        | 2% of Loan Amount | MR8 currently 8.99% Variable  | 8.8% APRC                       | B26522       |
| 80%         | 6.29%        | £0                | MR8 currently 8.99% Variable  | 8.8% APRC                       | B26523       |

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| Portfolio Size (0-10 properties at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## 5 Year Fixed Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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%         | 3.79%        | 3% of Loan Amount | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93740       |
| 55%         | 4.14%        | £3995             | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93741       |
| 55%         | 4.24%        | £1495             | MR6 currently 8.49% Variable  | 6.9% APRC                       | B93742       |
| 55%         | 4.49%        | £0                | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93743       |
| 65%         | 3.79%        | 3% of Loan Amount | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93744       |
| 65%         | 4.14%        | £3995             | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93745       |
| 65%         | 4.24%        | £1495             | MR6 currently 8.49% Variable  | 6.9% APRC                       | B93746       |
| 65%         | 4.49%        | £0                | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93747       |
| 75%         | 3.79%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 7.2% APRC                       | B93748       |
| 75%         | 4.19%        | £3995             | MR7 currently 8.99% Variable  | 7.3% APRC                       | B93749       |
| 75%         | 4.29%        | £1495             | MR7 currently 8.99% Variable  | 7.2% APRC                       | B93750       |
| 75%         | 4.64%        | £0                | MR7 currently 8.99% Variable  | 7.3% APRC                       | B93751       |
| 80%         | 5.14%        | 2% of Loan Amount | MR8 currently 8.99% Variable  | 7.8% APRC                       | B93752       |
| 80%         | 5.54%        | £0                | MR8 currently 8.99% Variable  | 7.7% APRC                       | B93753       |

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<sup>2</sup>Cashback will be paid upon completion.

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| Portfolio Size (0-10 properties at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company (Single properties only) |            | 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 |                        |

# Buy to Let

## 2 Year Tracker | Benefits: Switch to Fix<sup>4</sup> Purchase / Remortgage

Early Repayment Charge: 0.75% until 30/11/2025<sup>1</sup>, then 0.50% until 30/11/2026<sup>1</sup>

| 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%         | 5.69% (BBR +0.69% until 30/11/2026) | £1495       | MR6 currently 8.49% Variable  | 8.3% APRC                       | B71031       |
| 65%         | 6.09% (BBR +1.09% until 30/11/2026) | £0          | MR6 currently 8.49% Variable  | 8.4% APRC                       | B71032       |
| 75%         | 5.79% (BBR +0.79% until 30/11/2026) | £1495       | MR7 currently 8.99% Variable  | 8.8% APRC                       | B71033       |
| 75%         | 6.19% (BBR +1.19% until 30/11/2026) | £0          | MR7 currently 8.99% Variable  | 8.8% APRC                       | B71034       |

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<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            |                                  | Portfolio Size (Over 10 properties at completion) |            |                                  | Limited Company<br>(Single properties only) |                                  | Additional<br>Information |
|--|------------|----------------------------------|---|------------|----------------------------------|---|----------------------------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let  | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let                                  | Houses in Multiple<br>Occupation |                           |

# Buy to Let

## 1 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup> Remortgage

Early Repayment Charge: 1% until 30/11/2025<sup>1</sup>

| 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%        | 2% of Loan Amount | MR7 currently 8.99% Variable  | 9.0% APRC                       | B01308       |

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|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## 2 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup> Remortgage

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%         | 3.84%        | 3% of Loan Amount | MR6 currently 8.49% Variable  | 8.1% APRC                       | B26528       |
| 65%         | 4.44%        | £3995             | MR6 currently 8.49% Variable  | 8.1% APRC                       | B26529       |
| 65%         | 4.69%        | £1495             | MR6 currently 8.49% Variable  | 8.1% APRC                       | B26530       |
| 65%         | 5.24%        | £0                | MR6 currently 8.49% Variable  | 8.1% APRC                       | B26531       |
| 75%         | 3.99%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.6% APRC                       | B26532       |
| 75%         | 4.64%        | £3995             | MR7 currently 8.99% Variable  | 8.6% APRC                       | B26533       |
| 75%         | 4.84%        | £1495             | MR7 currently 8.99% Variable  | 8.5% APRC                       | B26534       |
| 75%         | 5.34%        | £0                | MR7 currently 8.99% Variable  | 8.5% APRC                       | B26535       |

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| Portfolio Size (0-10 properties at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## 5 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup> Remortgage

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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%         | 3.89%        | 3% of Loan Amount | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93758       |
| 55%         | 4.24%        | £3995             | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93759       |
| 55%         | 4.34%        | £1495             | MR6 currently 8.49% Variable  | 6.9% APRC                       | B93760       |
| 55%         | 4.64%        | £0                | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93761       |
| 65%         | 3.89%        | 3% of Loan Amount | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93762       |
| 65%         | 4.24%        | £3995             | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93763       |
| 65%         | 4.34%        | £1495             | MR6 currently 8.49% Variable  | 6.9% APRC                       | B93764       |
| 65%         | 4.64%        | £0                | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93765       |
| 75%         | 3.89%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 7.3% APRC                       | B93766       |
| 75%         | 4.29%        | £3995             | MR7 currently 8.99% Variable  | 7.3% APRC                       | B93767       |
| 75%         | 4.34%        | £1495             | MR7 currently 8.99% Variable  | 7.2% APRC                       | B93768       |
| 75%         | 4.74%        | £0                | MR7 currently 8.99% Variable  | 7.3% APRC                       | B93769       |

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|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## 2 Year Tracker | Benefits: Free standard valuation and free standard legal fee<sup>3</sup> & Switch to Fix<sup>4</sup> Remortgage

Early Repayment Charge: 0.75% until 30/11/2025<sup>1</sup>, then 0.50% until 30/11/2026<sup>1</sup>

| 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%         | 5.09% (BBR +0.09% until 30/11/2026) | 3% of Loan Amount | MR6 currently 8.49% Variable  | 8.4% APRC                       | B71037       |
| 65%         | 5.89% (BBR +0.89% until 30/11/2026) | £1495             | MR6 currently 8.49% Variable  | 8.4% APRC                       | B71038       |
| 65%         | 6.29% (BBR +1.29% until 30/11/2026) | £0                | MR6 currently 8.49% Variable  | 8.4% APRC                       | B71039       |
| 75%         | 5.19% (BBR +0.19% until 30/11/2026) | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.9% APRC                       | B71040       |
| 75%         | 5.99% (BBR +0.99% until 30/11/2026) | £1495             | MR7 currently 8.99% Variable  | 8.8% APRC                       | B71041       |
| 75%         | 6.39% (BBR +1.39% until 30/11/2026) | £0                | MR7 currently 8.99% Variable  | 8.8% APRC                       | B71042       |

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| Portfolio Size (0-10 properties at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## 2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup> Purchase / Remortgage

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%         | 4.89%        | £1495             | MR6 currently 8.49% Variable  | 8.1% APRC                       | B26524       |
| 75%         | 5.04%        | £1495             | MR7 currently 8.99% Variable  | 8.5% APRC                       | B26525       |
| 80%         | 5.64%        | 2% of Loan Amount | MR8 currently 8.99% Variable  | 8.9% APRC                       | B26526       |
| 80%         | 6.64%        | £0                | MR8 currently 8.99% Variable  | 8.9% APRC                       | B26527       |

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## 5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup> Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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%         | 4.34%        | £1495             | MR6 currently 8.49% Variable  | 6.9% APRC                       | B93754       |
| 75%         | 4.39%        | £1495             | MR7 currently 8.99% Variable  | 7.2% APRC                       | B93755       |
| 80%         | 5.29%        | 2% of Loan Amount | MR8 currently 8.99% Variable  | 7.8% APRC                       | B93756       |
| 80%         | 5.69%        | £0                | MR8 currently 8.99% Variable  | 7.8% APRC                       | B93757       |

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## 2 Year Tracker | Benefits: Free standard valuation and £400 cashback<sup>2</sup> & Switch to Fix<sup>4</sup> Purchase / Remortgage

Early Repayment Charge: 0.75% until 30/11/2025<sup>1</sup>, then 0.50% until 30/11/2026<sup>1</sup>

| 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%         | 5.89% (BBR +0.89% until 30/11/2026) | £1495       | MR6 currently 8.49% Variable  | 8.4% APRC                       | B71035       |
| 75%         | 5.99% (BBR +0.99% until 30/11/2026) | £1495       | MR7 currently 8.99% Variable  | 8.8% APRC                       | B71036       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## 2 Year Fixed | Benefits: Free standard valuation Further Advance

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%         | 3.84%        | 3% of Loan Amount | MR6 currently 8.49% Variable  | 8.2% APRC                       | B26536       |
| 65%         | 5.24%        | £0                | MR6 currently 8.49% Variable  | 8.1% APRC                       | B26537       |
| 75%         | 3.99%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.6% APRC                       | B26538       |
| 75%         | 5.34%        | £0                | MR7 currently 8.99% Variable  | 8.6% APRC                       | B26539       |
| 80%         | 5.64%        | 2% of Loan Amount | MR8 currently 8.99% Variable  | 8.9% APRC                       | B26540       |
| 80%         | 6.64%        | £0                | MR8 currently 8.99% Variable  | 8.9% APRC                       | B26541       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## 5 Year Fixed | Benefits: Free standard valuation Further Advance

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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%         | 3.89%        | 3% of Loan Amount | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93770       |
| 65%         | 4.64%        | £0                | MR6 currently 8.49% Variable  | 7.0% APRC                       | B93771       |
| 75%         | 3.89%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 7.3% APRC                       | B93772       |
| 75%         | 4.74%        | £0                | MR7 currently 8.99% Variable  | 7.4% APRC                       | B93773       |
| 80%         | 5.29%        | 2% of Loan Amount | MR8 currently 8.99% Variable  | 7.8% APRC                       | B93774       |
| 80%         | 5.69%        | £0                | MR8 currently 8.99% Variable  | 7.8% APRC                       | B93775       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Green Buy to Let<sup>5</sup>

## 5 Year Fixed | Benefits: Free standard valuation Further Advance

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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 8.99% Variable  | 7.3% APRC                       | B93776       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Buy to Let

## Lifetime Variable Purchase / Remortgage

Early Repayment Charge: 0.75% until 31/03/2024<sup>1</sup>

| 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%         | 8.49%        | £995        | MR6 currently 8.49% Variable  | 9.1% APRC                       | B08245       |
| 75%         | 8.99%        | £995        | MR7 currently 8.99% Variable  | 9.6% APRC                       | B08246       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Let to Buy

## 2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup> Remortgage

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%         | 4.89%        | £1495             | MR6 currently 8.49% Variable  | 8.1% APRC                       | LB2A00       |
| 75%         | 5.04%        | £1495             | MR7 currently 8.99% Variable  | 8.5% APRC                       | LB2A01       |
| 80%         | 5.64%        | 2% of Loan Amount | MR8 currently 8.99% Variable  | 8.9% APRC                       | LB2A02       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Let to Buy

## 5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup> Remortgage

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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%         | 4.34%        | £1495             | MR6 currently 8.49% Variable  | 6.9% APRC                       | LB9323       |
| 75%         | 4.39%        | £1495             | MR7 currently 8.99% Variable  | 7.2% APRC                       | LB9324       |
| 80%         | 5.29%        | 2% of Loan Amount | MR8 currently 8.99% Variable  | 7.8% APRC                       | LB9325       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            |                                  | Portfolio Size (Over 10 properties at completion) |            |                                  | Limited Company<br>(Single properties only) |                                  | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let  | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let                                  | Houses in Multiple<br>Occupation |                           |

# Houses in Multiple Occupation

## 2 Year Fixed

### Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.8% APRC                       | T20390       |
| 75%         | 6.14%        | £1495             | MR7 currently 8.99% Variable  | 8.9% APRC                       | T20391       |
| 75%         | 6.79%        | £0                | MR7 currently 8.99% Variable  | 9.0% APRC                       | T20392       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            |                                  | Portfolio Size (Over 10 properties at completion) |            |                                  | Limited Company<br>(Single properties only) |                                  | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let  | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let                                  | Houses in Multiple<br>Occupation |                           |

# Houses in Multiple Occupation

## 5 Year Fixed

### Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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 8.99% Variable  | 7.8% APRC                       | T90523       |
| 75%         | 5.29%        | £1495             | MR7 currently 8.99% Variable  | 7.7% APRC                       | T90524       |
| 75%         | 5.34%        | £0                | MR7 currently 8.99% Variable  | 7.6% APRC                       | T90525       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Large Porfolio: Buy to Let

**2 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup>  
Remortgage**

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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 8.99% Variable  | 8.6% APRC                       | Q20711       |
| 75%         | 4.84%        | £1495             | MR7 currently 8.99% Variable  | 8.5% APRC                       | Q20712       |
| 75%         | 5.34%        | £0                | MR7 currently 8.99% Variable  | 8.5% APRC                       | Q20713       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Large Porfolio: Buy to Let

## 5 Year Fixed | Benefits: Free standard valuation and free standard legal fee<sup>3</sup> Remortgage

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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 8.99% Variable  | 7.3% APRC                       | Q90729       |
| 75%         | 4.34%        | £1495             | MR7 currently 8.99% Variable  | 7.2% APRC                       | Q90730       |
| 75%         | 4.74%        | £0                | MR7 currently 8.99% Variable  | 7.3% APRC                       | Q90731       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company (Single properties only) |            | 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 |                        |

# Large Porfolio: Buy to Let

**2 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
Purchase / Remortgage**

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| Maximum LTV | Initial Rate | Product Fee | Followed by TMW Managed Rate for the remainder of the mortgage term, currently: | The overall Cost for Comparison | Product code |
|-------------|--------------|-------------|---|---------------------------------|--------------|
| 75%         | 5.14%        | £1495       | MR7 currently 8.99% Variable  | 8.6% APRC                       | Q20714       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Large Porfolio: Buy to Let

**5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup>  
Purchase / Remortgage**

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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%        | £1495       | MR7 currently 8.99% Variable  | 7.3% APRC                       | Q90732       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Large Porfolio: Buy to Let

## 2 Year Fixed | Benefits: Free standard valuation Further Advance

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%         | 5.34%        | £0          | MR7 currently 8.99% Variable  | 8.6% APRC                       | Q20715       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Large Porfolio: Buy to Let

## 5 Year Fixed | Benefits: Free standard valuation Further Advance

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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%         | 4.74%        | £0          | MR7 currently 8.99% Variable  | 7.4% APRC                       | Q90733       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company (Single properties only) |            | Additional Information        |
|--|------------|---|------------|------------|--|------------|-------------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple Occupation                     | Buy to Let | Let To Buy | Houses in Multiple Occupation            | Buy to Let | Houses in Multiple Occupation |

# Large Porfolio: Green Buy to Let<sup>5</sup>

**5 Year Fixed | Benefits: Free standard valuation  
Further Advance**

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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 8.99% Variable  | 7.3% APRC                       | Q90734       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company (Single properties only) |            | 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 cashback<sup>2</sup> Remortgage**

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.7% APRC                       | LQ2061       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Large Portfolio: Let to Buy

## 5 Year Fixed | Benefits: Free standard valuation and £400 cashback<sup>2</sup> Remortgage

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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 8.99% Variable  | 7.5% APRC                       | LQ9053       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            |                                  | Portfolio Size (Over 10 properties at completion) |            |                                  | Limited Company<br>(Single properties only) |                                  | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let  | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let                                  | Houses in Multiple<br>Occupation |                           |

# Large Portfolio: Houses in Multiple Occupation

## 2 Year Fixed

### Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.9% APRC                       | TQ2157       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            |                                  | Portfolio Size (Over 10 properties at completion) |            |                                  | Limited Company<br>(Single properties only) |                                  | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let  | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let                                  | Houses in Multiple<br>Occupation |                           |

# Large Portfolio: Houses in Multiple Occupation

## 5 Year Fixed

### Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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 8.99% Variable  | 7.8% APRC                       | TQ9169       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company (Single properties only) |            | 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 |                        |

# Limited Company: Buy to Let

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

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.8% APRC                       | W20694       |
| 75%         | 5.29%        | £3995             | MR7 currently 8.99% Variable  | 8.8% APRC                       | W20695       |
| 75%         | 5.89%        | £1495             | MR7 currently 8.99% Variable  | 8.8% APRC                       | W20696       |
| 75%         | 6.49%        | £0                | MR7 currently 8.99% Variable  | 8.8% APRC                       | W20697       |
| 80%         | 6.49%        | 2% of Loan Amount | MR8 currently 8.99% Variable  | 9.1% APRC                       | W20698       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
|--|------------|---|------------|------------|---|------------|---------------------------|
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Limited Company: Buy to Let

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

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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%         | 4.59%        | 5% of Loan Amount | MR7 currently 8.99% Variable  | 7.8% APRC                       | W90838       |
| 75%         | 4.99%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 7.8% APRC                       | W90839       |
| 75%         | 5.34%        | £3995             | MR7 currently 8.99% Variable  | 7.7% APRC                       | W90840       |
| 75%         | 5.59%        | £1495             | MR7 currently 8.99% Variable  | 7.8% APRC                       | W90841       |
| 75%         | 5.74%        | £0                | MR7 currently 8.99% Variable  | 7.8% APRC                       | W90842       |
| 80%         | 5.99%        | 2% of Loan Amount | MR8 currently 8.99% Variable  | 8.2% APRC                       | W90843       |
| 80%         | 6.49%        | £0                | MR8 currently 8.99% Variable  | 8.2% APRC                       | W90844       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Limited Company: Buy to Let

## 2 Year Tracker | Benefits: Free standard valuation & Switch to Fix<sup>4</sup> Purchase / Remortgage / Further Advance

Early Repayment Charge: 0.75% until 30/11/2025<sup>1</sup>, then 0.50% until 30/11/2026<sup>1</sup>

| 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%         | 5.49% (BBR +0.49% until 30/11/2026) | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.9% APRC                       | W70047       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            |                                  | Portfolio Size (Over 10 properties at completion) |            |                                  | Limited Company<br>(Single properties only) |                                  | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let  | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let                                  | Houses in Multiple<br>Occupation |                           |

# Limited Company: Buy to Let Green<sup>5</sup>

## 5 Year Fixed | Benefits: Free standard valuation Further Advance

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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%         | 5.49%        | £0          | MR7 currently 8.99% Variable  | 7.8% APRC                       | W90845       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company<br>(Single properties only) |            | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation                  | Buy to Let | Let To Buy | Houses in Multiple<br>Occupation            | Buy to Let |                           |

# Limited Company: Houses in Multiple Occupation

## 2 Year Fixed

### Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2025<sup>1</sup>, then 1% until 30/11/2026<sup>1</sup>

| 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%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.8% APRC                       | WT2177       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            |                                  | Portfolio Size (Over 10 properties at completion) |            |                                  | Limited Company<br>(Single properties only) |                                  | Additional<br>Information |
| Buy to Let                                     | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let  | Let To Buy | Houses in Multiple<br>Occupation | Buy to Let                                  | Houses in Multiple<br>Occupation |                           |

# Limited Company: Houses in Multiple Occupation

## 5 Year Fixed

### Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2026<sup>1</sup>, then 4% until 30/11/2027<sup>1</sup>, then 3% until 30/11/2028<sup>1</sup>, then 1% until 30/11/2029<sup>1</sup>

| 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%         | 5.49%        | 3% of Loan Amount | MR7 currently 8.99% Variable  | 8.1% APRC                       | WT9191       |

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

<sup>1</sup>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.

<sup>2</sup>Cashback will be paid upon completion.

<sup>3</sup>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.

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

<sup>5</sup>Only 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 at completion) |            | Portfolio Size (Over 10 properties at completion) |            |            | Limited Company (Single properties only) |            | 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 |                        |

# 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 and Let to Buy |                          | HMO   | Limited Company Buy to Let                      |                         |
| Tax Rate of 20% or less   | Tax Rate of 40% or more  |   | 175%  | 125%                    |
| 125%                      | 160%                     |   |   |                         |
| Application Type          | Tracker & Variable       | Fixed for 1 or 2 Years                      |   | Fixed for 5 or 10 years |
|                           |                          | Purchase, Remortgage (With Capital raising) | Like for Like Remortgage (excluding Let To Buy) |                         |
| Stress rate               | Higher of +2.0% or 5.50% | Higher of pay rate or 4.50%                 |   |                         |

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

For further advances individual loan elements will be stressed separately in line with the above. However, the stress rate applied to existing lending will also be set to a minimum of the stress rate applicable to the new borrowing. Please download our [further advance calculator](#) for support calculating potential further borrowing.

For portfolio landlord applications, an aggregate rental calculation applies (please refer to the lending criteria section of the TMW website for details)

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

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| Portfolio Size (0-10 properties at completion) |            |                               | Portfolio Size (Over 10 properties at completion) |            |                               | Limited Company<br>(Single properties only) |                               |  | Additional<br>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 until         |            |            |            |            |            |            |            |            |            |            |       |
|--|-----------------|--------------|-------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|
| All products followed by The Mortgage Works Managed Rate for the remainder of the term as per the table below: |                 |              | 31-Mar-25         | 30-Sept-25 | 30-Sept-26 | 30-Sept-27 | 30-Sept-28 | 30-Sept-29 | 30-Sept-30 | 30-Sept-31 | 30-Sept-32 | 30-Sept-33 | 30-Sept-34 |       |
| Product LTV  | Managed Rates   |              | Lifetime Variable | 0.75%      |            |            |            |            |            |            |            |            |            |       |
| 55% LTV  | 8.49% (Issue 6) |              |                   |            |            |            |            |            |            |            |            |            |            |       |
| 65% LTV  |                 |              |                   |            |            |            |            |            |            |            |            |            |            |       |
| 70% LTV  | 8.99% (Issue 7) |              |                   |            |            |            |            |            |            |            |            |            |            |       |
| 75% LTV  |                 |              |                   |            |            |            |            |            |            |            |            |            |            |       |
| 80% LTV  | 8.99% (Issue 8) |              | 1 Year Fixed      | 1%         | 1%         |            |            |            |            |            |            |            |            |       |
|  |                 |              |                   |            |            |            |            |            |            |            |            |            |            |       |
| Maximum Loan per property**  |                 |              | 2 Year Tracker    | 0.75%      | 0.75%      | 0.50%      |            |            |            |            |            |            |            |       |
| Product / Customer Type  | LTV             | Maximum Loan |                   |            |            |            |            |            |            |            |            |            |            |       |
| Buy to let   | 50%             | £1,500,000   | 2 Year Fixed      | 2%         | 2%         | 1%         |            |            |            |            |            |            |            |       |
|  | 70%             | £1,000,000   |                   |            |            |            |            |            |            |            |            |            |            |       |
|  | 75%             | £750,000     |                   |            |            |            |            |            |            |            |            |            |            |       |
|  | 80%             | £350,000     |                   |            |            |            |            |            |            |            |            |            |            |       |
| First Time Landlords   | 50%             | £750,000     | 5 Year Fixed      | 5%         | 5%         | 5%         | 4%         | 3%         | 1%         |            |            |            |            |       |
|  | 70%             | £500,000     |                   |            |            |            |            |            |            |            |            |            |            |       |
|  | 80%             | £350,000     |                   |            |            |            |            |            |            |            |            |            |            |       |
| Let to Buy   | 70%             | £500,000     | 10 Year Fixed     | 7%         | 7%         | 7%         | 7%         | 7%         | 6%         | 5%         | 4%         | 3.50%      | 2.50%      | 1.50% |
|  | 80%             | £350,000     |                   |            |            |            |            |            |            |            |            |            |            |       |
| HMO  | 65%             | £750,000     |                   |            |            |            |            |            |            |            |            |            |            |       |
|  | 75%             | £500,000     |                   |            |            |            |            |            |            |            |            |            |            |       |

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

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

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