The mortgage works

Product guide

For intermediary use only.

Effective from 17.09.2026

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

Contents

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

Buy to Let

1 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 1% until 30/11/2027[1]

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 8.24% Variable	8.4% APRC	B01745
75%	4.49%	1% of Loan Amount	MR7 currently 8.24% Variable	8.4% APRC	B01746

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

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

5 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).

Buy to Let

2 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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%	3.79%	3% of Loan Amount	MR6 currently 7.74% Variable	7.6% APRC	B27811
65%	4.79%	£3995	MR6 currently 7.74% Variable	7.6% APRC	B27812
65%	4.99%	£1495	MR6 currently 7.74% Variable	7.6% APRC	B27813
65%	5.29%	£0	MR6 currently 7.74% Variable	7.6% APRC	B27814
75%	3.79%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	B27815
75%	4.79%	£3995	MR7 currently 8.24% Variable	8.0% APRC	B27816
75%	4.99%	£1495	MR7 currently 8.24% Variable	8.0% APRC	B27817
75%	5.34%	£0	MR7 currently 8.24% Variable	8.0% APRC	B27818

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Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.64%	3% of Loan Amount	MR6 currently 7.74% Variable	7.0% APRC	B95081
55%	5.19%	£1495	MR6 currently 7.74% Variable	7.0% APRC	B95082
55%	5.24%	£0	MR6 currently 7.74% Variable	7.0% APRC	B95083
65%	4.64%	3% of Loan Amount	MR6 currently 7.74% Variable	7.0% APRC	B95084
65%	5.19%	£1495	MR6 currently 7.74% Variable	7.0% APRC	B95085
65%	5.24%	£0	MR6 currently 7.74% Variable	7.0% APRC	B95086
75%	4.64%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	B95087
75%	5.19%	£1495	MR7 currently 8.24% Variable	7.3% APRC	B95088
75%	5.27%	£0	MR7 currently 8.24% Variable	7.3% APRC	B95089

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Buy to Let

1 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 1% until 30/11/2027[1]

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%	2% of Loan Amount	MR7 currently 8.24% Variable	8.4% APRC	B01747
75%	4.99%	1% of Loan Amount	MR7 currently 8.24% Variable	8.4% APRC	B01748

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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%	3.99%	3% of Loan Amount	MR6 currently 7.74% Variable	7.6% APRC	B27821
65%	4.94%	£3995	MR6 currently 7.74% Variable	7.6% APRC	B27822
65%	5.14%	£1495	MR6 currently 7.74% Variable	7.6% APRC	B27823
65%	5.49%	£0	MR6 currently 7.74% Variable	7.6% APRC	B27824
75%	3.99%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	B27825
75%	4.94%	£3995	MR7 currently 8.24% Variable	8.0% APRC	B27826
75%	5.14%	£1495	MR7 currently 8.24% Variable	8.0% APRC	B27827
75%	5.49%	£0	MR7 currently 8.24% Variable	8.0% APRC	B27828

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Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.74%	3% of Loan Amount	MR6 currently 7.74% Variable	7.0% APRC	B95092
55%	5.24%	£1495	MR6 currently 7.74% Variable	7.0% APRC	B95093
55%	5.37%	£0	MR6 currently 7.74% Variable	7.0% APRC	B95094
65%	4.74%	3% of Loan Amount	MR6 currently 7.74% Variable	7.0% APRC	B95095
65%	5.24%	£1495	MR6 currently 7.74% Variable	7.0% APRC	B95096
65%	5.37%	£0	MR6 currently 7.74% Variable	7.0% APRC	B95097
75%	4.74%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	B95098
75%	5.24%	£1495	MR7 currently 8.24% Variable	7.3% APRC	B95099
75%	5.37%	£0	MR7 currently 8.24% Variable	7.3% APRC	B95100

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Purchase / Remortgage

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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%	5.19%	£1495	MR6 currently 7.74% Variable	7.6% APRC	B27819
75%	5.19%	£1495	MR7 currently 8.24% Variable	8.1% APRC	B27820

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Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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%	5.29%	£1495	MR6 currently 7.74% Variable	7.0% APRC	B95090
75%	5.29%	£1495	MR7 currently 8.24% Variable	7.3% APRC	B95091

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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%	3.99%	3% of Loan Amount	MR6 currently 7.74% Variable	7.7% APRC	B27829
65%	5.49%	£0	MR6 currently 7.74% Variable	7.6% APRC	B27830
75%	3.99%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	B27831
75%	5.49%	£0	MR7 currently 8.24% Variable	8.1% APRC	B27832

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Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.74%	3% of Loan Amount	MR6 currently 7.74% Variable	7.0% APRC	B95101
65%	5.37%	£0	MR6 currently 7.74% Variable	7.0% APRC	B95102
75%	4.74%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	B95103
75%	5.37%	£0	MR7 currently 8.24% Variable	7.3% APRC	B95104

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Buy to Let[5] (Energy Efficiency Further Advance) | EEFA

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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

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Buy to Let[5] (Energy Efficiency Further Advance) | EEFA

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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

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Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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

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Buy to Let | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.34%	2% of Loan Amount	MR8 currently 8.24% Variable	7.5% APRC	B95105
80%	5.77%	£0	MR8 currently 8.24% Variable	7.5% APRC	B95106

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Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix[4]

Purchase / Remortgage

Early Repayment Charge: 0.75% until 30/11/2027[1], then 0.50% until 30/11/2028[1]

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%	3.99% (BBR +0.24% until 30/11/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B71214
65%	4.24% (BBR +0.49% until 30/11/2028)	£1495	MR6 currently 7.74% Variable	7.4% APRC	B71203
65%	4.74% (BBR +0.99% until 30/11/2028)	£0	MR6 currently 7.74% Variable	7.5% APRC	B71204
75%	4.19% (BBR +0.44% until 30/11/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B71215
75%	4.34% (BBR +0.59% until 30/11/2028)	£1495	MR7 currently 8.24% Variable	7.8% APRC	B71206
75%	4.84% (BBR +1.09% until 30/11/2028)	£0	MR7 currently 8.24% Variable	7.9% APRC	B71207

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Buy to Let

2 Year Tracker | Benefits: Free standard valuation and free standard legal fee[3] & Switch to Fix[4]

Remortgage

Early Repayment Charge: 0.75% until 30/11/2027[1], then 0.50% until 30/11/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.19% (BBR +0.44% until 30/11/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B71216
65%	4.34% (BBR +0.59% until 30/11/2028)	£1495	MR6 currently 7.74% Variable	7.4% APRC	B71209
65%	4.84% (BBR +1.09% until 30/11/2028)	£0	MR6 currently 7.74% Variable	7.5% APRC	B71210
75%	4.29% (BBR +0.54% until 30/11/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B71217
75%	4.44% (BBR +0.69% until 30/11/2028)	£1495	MR7 currently 8.24% Variable	7.9% APRC	B71212
75%	4.94% (BBR +1.19% until 30/11/2028)	£0	MR7 currently 8.24% Variable	7.9% APRC	B71213

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Let to Buy

2 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Remortgage

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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%	5.19%	£1495	MR6 currently 7.74% Variable	7.6% APRC	LB2A81
75%	5.19%	£1495	MR7 currently 8.24% Variable	8.0% APRC	LB2A82

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Let to Buy

5 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Remortgage

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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%	5.29%	£1495	MR6 currently 7.74% Variable	7.0% APRC	LB9406
75%	5.29%	£1495	MR7 currently 8.24% Variable	7.3% APRC	LB9407

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

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

[2]Cashback will be paid upon completion.

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

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

[5]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).

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Remortgage

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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

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

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Remortgage

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.34%	2% of Loan Amount	MR8 currently 8.24% Variable	7.5% APRC	LB9408

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2 Cashback will be paid upon completion.

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

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

5 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).

Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	T20534
75%	5.69%	£1495	MR7 currently 8.24% Variable	8.2% APRC	T20535
75%	6.49%	£0	MR7 currently 8.24% Variable	8.3% APRC	T20533

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

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2 Cashback will be paid upon completion.

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

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

5 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).

Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.22%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	T90656
75%	5.74%	£1495	MR7 currently 8.24% Variable	7.5% APRC	T90657
75%	5.94%	£0	MR7 currently 8.24% Variable	7.6% APRC	T90655

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2 Cashback will be paid upon completion.

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

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

5 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).

Large Portfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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%	4.19%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	Q20984
75%	5.34%	£1495	MR7 currently 8.24% Variable	8.1% APRC	Q20985
75%	5.69%	£0	MR7 currently 8.24% Variable	8.1% APRC	Q20986

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

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Large Portfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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 8.24% Variable	7.4% APRC	Q91027
75%	5.44%	£1495	MR7 currently 8.24% Variable	7.4% APRC	Q91028
75%	5.57%	£0	MR7 currently 8.24% Variable	7.3% APRC	Q91029

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

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Large Portfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Purchase / Remortgage

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.39%	£1495	MR7 currently 8.24% Variable	8.1% APRC	Q20987

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

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2 Cashback will be paid upon completion.

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

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

5 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).

Large Portfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Purchase / Remortgage

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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%	£1495	MR7 currently 8.24% Variable	7.4% APRC	Q91030

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

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Large Portfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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%	5.69%	£0	MR7 currently 8.24% Variable	8.1% APRC	Q20988

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

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Large Portfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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%	5.57%	£0	MR7 currently 8.24% Variable	7.4% APRC	Q91031

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

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Large Portfolio: Buy to Let[5] (Energy Efficiency Further Advance) | EEFA

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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

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

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Large Portfolio: Buy to Let[5] (Energy Efficiency Further Advance) | EEFA

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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

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2 Cashback will be paid upon completion.

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

5 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).

Large Portfolio: Let to Buy

2 Year Fixed | Benefits: Free standard valuation and £400 cashback[2]

Remortgage

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.39%	£1495	MR7 currently 8.24% Variable	8.1% APRC	LQ2088

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

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

2 Cashback will be paid upon completion.

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

5 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).

Large Portfolio: Let to Buy

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.4% APRC	LQ9080

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

5 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).

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	TQ2264

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2 Cashback will be paid upon completion.

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

5 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).

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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%	5.22%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	TQ9267

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	W21022
75%	5.39%	£3995	MR7 currently 8.24% Variable	8.1% APRC	W21023
75%	5.69%	£1495	MR7 currently 8.24% Variable	8.1% APRC	W21024
75%	5.99%	£0	MR7 currently 8.24% Variable	8.1% APRC	W21025
80%	5.49%	2% of Loan Amount	MR8 currently 8.24% Variable	8.3% APRC	W21026

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

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[2]Cashback will be paid upon completion.

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

[5]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).

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.84%	5% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	W91479
75%	5.22%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	W91480
75%	5.64%	£3995	MR7 currently 8.24% Variable	7.5% APRC	W91481
75%	5.74%	£1495	MR7 currently 8.24% Variable	7.5% APRC	W91482
75%	5.84%	£0	MR7 currently 8.24% Variable	7.5% APRC	W91483
80%	5.99%	2% of Loan Amount	MR8 currently 8.24% Variable	7.8% APRC	W91484
80%	6.34%	£0	MR8 currently 8.24% Variable	7.7% APRC	W91485

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

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2 Cashback will be paid upon completion.

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

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

5 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).

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	W21027
75%	6.19%	£0	MR7 currently 8.24% Variable	8.2% APRC	W21028

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

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

[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and free standard legal fee[3]

Remortgage

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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%	5.32%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	W91490
75%	5.69%	£3995	MR7 currently 8.24% Variable	7.5% APRC	W91491
75%	5.84%	£1495	MR7 currently 8.24% Variable	7.6% APRC	W91492
75%	5.99%	£0	MR7 currently 8.24% Variable	7.5% APRC	W91493

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

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

2 Cashback will be paid upon completion.

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

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

5 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).

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation and £750 cashback[2]

Remortgage

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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%	5.32%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	W91486
75%	5.69%	£3995	MR7 currently 8.24% Variable	7.5% APRC	W91487
75%	5.84%	£1495	MR7 currently 8.24% Variable	7.6% APRC	W91488
75%	5.99%	£0	MR7 currently 8.24% Variable	7.6% APRC	W91489

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Buy to Let[5] (Energy Efficiency Further Advance) | EEFA

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

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

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2 Cashback will be paid upon completion.

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

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

5 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).

Limited Company: Buy to Let[5] (Energy Efficiency Further Advance) | EEFA

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 30/11/2028[1], then 4% until 30/11/2029[1], then 3% until 30/11/2030[1], then 1% until 30/11/2031[1]

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

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix[4]

Purchase / Remortgage / Further Advance

Early Repayment Charge: 0.75% until 30/11/2027[1], then 0.50% until 30/11/2028[1]

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

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[2]Cashback will be paid upon completion.

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

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

[5]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).

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 30/11/2027[1], then 1% until 30/11/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	WT2307
75%	5.69%	£1495	MR7 currently 8.24% Variable	8.2% APRC	WT2308
75%	6.49%	£0	MR7 currently 8.24% Variable	8.3% APRC	WT2306

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2 Cashback will be paid upon completion.

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

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

5 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).

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.22%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	WT9311
75%	5.74%	£1495	MR7 currently 8.24% Variable	7.5% APRC	WT9312
75%	5.94%	£0	MR7 currently 8.24% Variable	7.7% APRC	WT9310

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

5 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).

Additional information

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

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

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

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

BTL, LTB, Large Portfolio and HMO applications	Term	Loan to Value (LTV)	Stress rate (we'll always use which ever is higher)
Like for like remortgage	All fixed	65% LTV or lower	4.00% or pay rate
		Higher than 65% LTV	4.50% or pay rate
Purchase, Remortgage with capital raising or further advance	1 and 2 year fixed	All LTVs	5.50% or pay rate +2.00%
	5 year fixed	65% LTV or lower	4.00% or pay rate
		Higher than 65% LTV	4.50% or pay rate

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

Limited Company BTL and HMO applications	Term	Loan to Value (LTV)	Stress rate (we'll always use which ever is higher)
Like for like remortgage	All fixed	All LTVs	4.50% or pay rate
Purchase, Remortgage with capital raising or further advance	1 and 2 year fixed	All LTVs	5.50% or pay rate +2.00%
	5 year fixed	All LTVs	4.50% or pay rate

When calculating the maximum borrowing, this will include any product fees you want to add to the loan. If the product fee is being added to the loan, this can exceed the maximum LTV. But it can't exceed the maximum loan amount.
For further advances individual loan elements will be stressed separately in line with the above. However, the stress rate applied to existing lending will also be set to a minimum of the stress rate applicable to the new borrowing. Please download our further advance calculator for support calculating potential further borrowing.
For portfolio landlord applications, an aggregate rental calculation applies (please refer to the lending criteria section of the TMW website for details)

Additional information continued...

Follow On Rates	
All products followed by The Mortgage Works Managed Rate for the remainder of the term as per the table below:	
Product LTV	**Managed Rates**
55% LTV	7.74% (Issue 6)
65% LTV	
70% LTV	8.24% (Issue 7)
75% LTV	
80% LTV	8.24% (Issue 8)

Maximum Loan per property**		
Product / Customer Type	**LTV**	**Maximum Loan**
Buy to let	50%	£2,000,000
	70%	£1,500,000
	75%	£1,000,000
	80%	£500,000
First Time Landlords	50%	£1,000,000
	70%	£750,000
	80%	£500,000
Let to Buy	50%	£1,000,000
	70%	£750,000
	80%	£500,000
HMO	65%	£750,000
	75%	£500,000

ERC	30-Nov-27	30-Nov--28	30-Nov--29	30-Nov--30	30-Nov--31
1 Year Fixed	1%				
2 Year Tracker	0.75%	0.50%			
2 Year Fixed	2%	1%			
5 Year Fixed	5%	5%	4%	3%	1%

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

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

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

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

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

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The mortgage works

Need support?

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

Mondays 9.30am - 5pm

Tuesday – Friday: 9am – 5pm

For further copies of the product guide, lending criteria or application form, please see **themortgageworks.co.uk/intermediaries**
For a decision in principle and case updates call 0345 605 40 60 or email **dip@themortgageworks.co.uk**

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