



Product guide

For intermediary use only.
Effective from 06/09/2025



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

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

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

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

Buy to Let

2 Year Fixed

Purchase / Remortgage

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

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

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

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

²Cashback will be paid upon completion.

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

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

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

Buy to Let

5 Year Fixed

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.90%	3% of Loan Amount	MR6 currently 7.99% Variable	6.8% APRC	B94290
55%	4.35%	£1495	MR6 currently 7.99% Variable	6.7% APRC	B94291
55%	4.46%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94292
65%	3.90%	3% of Loan Amount	MR6 currently 7.99% Variable	6.8% APRC	B94293
65%	4.35%	£1495	MR6 currently 7.99% Variable	6.7% APRC	B94294
65%	4.46%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94295
75%	3.90%	3% of Loan Amount	MR7 currently 8.49% Variable	7.1% APRC	B94296
75%	4.35%	£1495	MR7 currently 8.49% Variable	7.0% APRC	B94297
75%	4.46%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94298

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Buy to Let

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

Remortgage

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

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

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Buy to Let

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

Remortgage

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

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

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Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.95%	3% of Loan Amount	MR6 currently 7.99% Variable	6.8% APRC	B94301
55%	4.40%	£1495	MR6 currently 7.99% Variable	6.7% APRC	B94302
55%	4.56%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94303
65%	3.95%	3% of Loan Amount	MR6 currently 7.99% Variable	6.8% APRC	B94304
65%	4.40%	£1495	MR6 currently 7.99% Variable	6.7% APRC	B94305
65%	4.56%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94306
75%	3.95%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94307
75%	4.42%	£1495	MR7 currently 8.49% Variable	7.0% APRC	B94308
75%	4.56%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94309

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
 Purchase / Remortgage
 Early Repayment Charge: 2% until 30/11/2026¹, then 1% until 30/11/2027¹

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

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Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.40%	£1495	MR6 currently 7.99% Variable	6.7% APRC	B94299
75%	4.42%	£1495	MR7 currently 8.49% Variable	7.0% APRC	B94300

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

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

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

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

Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.95%	3% of Loan Amount	MR6 currently 7.99% Variable	6.8% APRC	B94310
65%	4.56%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94311
75%	3.95%	3% of Loan Amount	MR7 currently 8.49% Variable	7.1% APRC	B94312
75%	4.56%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94313

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

Buy to Let | 80% LTV

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

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

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

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Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
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Buy to Let | 80% LTV

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

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

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

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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	

Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.44%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94314

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Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix⁴
 Purchase / Remortgage
 Early Repayment Charge: 0.75% until 30/11/2026¹, then 0.50% until 30/11/2027¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%		4.59% (BBR +0.59% until 30/11/2027)	£1495	MR7 currently 8.49% Variable	8.0% APRC	B71125
75%		5.09% (BBR +1.09% until 30/11/2027)	£0	MR7 currently 8.49% Variable	8.1% APRC	B71126

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Portfolio Size (0-10 properties)			Portfolio Size (Over 10 properties)			Limited Company		Additional Information
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Let to Buy

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

Remortgage

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

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

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Let to Buy

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.40%	£1495	MR6 currently 7.99% Variable	6.7% APRC	LB9357
75%	4.42%	£1495	MR7 currently 8.49% Variable	7.0% APRC	LB9358

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

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

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

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation
Remortgage

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

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

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

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

²Cashback will be paid upon completion.

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

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

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation
Remortgage

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

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

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

Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

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

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

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- ²Cashback will be paid upon completion.
- ³Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.
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- ⁵Only available where 100% of the Further Advance is to be used to make green improvements to the security (see lending criteria for acceptable purposes).

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

Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.6% APRC	T90581
75%	5.39%	£1495	MR7 currently 8.49% Variable	7.5% APRC	T90582
75%	5.49%	£0	MR7 currently 8.49% Variable	7.4% APRC	T90583

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

Large Porfolio: Buy to Let

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

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

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

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²Cashback will be paid upon completion.

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

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

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

Large Porfolio: Buy to Let

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

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

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

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²Cashback will be paid upon completion.

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

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

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation and £400 cashback²
 Purchase / Remortgage
 Early Repayment Charge: 2% until 30/11/2026¹, then 1% until 30/11/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	£1495	MR7 currently 8.49% Variable	8.1% APRC	Q20820

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²Cashback will be paid upon completion.

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

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

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

Large Porfolio: Buy to Let

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

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.44%	£1495	MR7 currently 8.49% Variable	7.0% APRC	Q90844

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

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

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

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

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

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

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

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

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

Large Porfolio: Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.59%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90846

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²Cashback will be paid upon completion.

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

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

Large Portfolio: Let to Buy

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

Remortgage

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

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

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

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

Large Portfolio: Let to Buy

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

Remortgage

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

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

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

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 30/11/2026¹, then 1% until 30/11/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	TQ2204

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

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹

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

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

Limited Company: Buy to Let

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

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

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

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

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

Limited Company: Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.27%	5% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	W91059
75%	4.67%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	W91060
75%	4.97%	£3995	MR7 currently 8.49% Variable	7.3% APRC	W91061
75%	5.12%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91062
75%	5.27%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91063
80%	5.67%	2% of Loan Amount	MR8 currently 8.49% Variable	7.7% APRC	W91064
80%	6.09%	£0	MR8 currently 8.49% Variable	7.7% APRC	W91065

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

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

Limited Company: Buy to Let

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

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

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

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

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

²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Let To Buy	Houses in Multiple Occupation	Buy to Let	Houses in Multiple Occupation	
Limited Company: Buy to Let Green⁵ 5 Year Fixed Benefits: Free standard valuation Further Advance Early Repayment Charge: 5% until 30/11/2027¹, then 4% until 30/11/2028¹, then 3% until 30/11/2029¹, then 1% until 30/11/2030¹								
Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:		The overall Cost for Comparison	Product code		
75%	5.27%	£0	MR7 currently 8.49% Variable		7.4% APRC	W91070		

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

Limited Company: Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix⁴
Purchase / Remortgage / Further Advance
Early Repayment Charge: 0.75% until 30/11/2026¹, then 0.50% until 30/11/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49% (BBR +0.49% until 30/11/2027)	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	W70061

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²Cashback will be paid upon completion.

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

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

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

Limited Company: Houses in Multiple Occupation

2 Year Fixed
Purchase / Remortgage / Further Advance
Early Repayment Charge: 2% until 30/11/2026¹, then 1% until 30/11/2027¹

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

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

²Cashback will be paid upon completion.

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

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

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

Limited Company: Houses in Multiple Occupation

5 Year Fixed
Purchase / Remortgage / Further Advance
Early Repayment Charge: 5% until 30/11/2027*, then 4% until 30/11/2028*, then 3% until 30/11/2029*, then 1% until 30/11/2030*

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

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

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²Cashback will be paid upon completion.

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

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

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

Additional information

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

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

Interest Cover Ratios (ICR) and Stress Rates

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

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

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

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

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

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

This guide is to be read in conjunction with the Lending Criteria | Telephone: 0345 600 31 31
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Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.

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

Additional information continued...

Follow On Rates			ERC	30-Nov-26	30-Nov-27	30-Nov-28	30-Nov-29	30-Nov-30
All products followed by The Mortgage Works Managed Rate for the remainder of the term as per the table below:								
Product LTV		Managed Rates						
55% LTV		7.99% (Issue 6)						
65% LTV								
70% LTV		8.49% (Issue 7)						
75% LTV								
80% LTV		8.49% (Issue 8)						
Maximum Loan per property**			1 Year Fixed	1%				
Product / Customer Type	LTV	Maximum Loan						
Buy to let	50%	£1,500,000						
	70%	£1,000,000						
	75%	£750,000						
	80%	£350,000						
First Time Landlords	50%	£750,000						
	70%	£500,000						
	80%	£350,000						
Let to Buy	70%	£500,000						
	80%	£350,000						
HMO	65%	£750,000						
	75%	£500,000						
			2 Year Tracker	0.75%	0.50%			
			2 Year Fixed	2%	1%			
			5 Year Fixed	5%	5%	4%	3%	1%

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

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

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

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

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Need support?

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

Mondays 9.30am - 5pm

Tuesday – Friday: 9am – 5pm

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

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

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