

Product guide

For intermediary use only.

Effective from 05.06.2026



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

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

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

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

Buy to Let

1 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 1% until 31/07/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.24%	2% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01725
75%	4.24%	1% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01726

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).

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Buy to Let

2 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.32%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27580
65%	4.36%	£3995	MR6 currently 7.74% Variable	7.5% APRC	B27581
65%	4.56%	£1495	MR6 currently 7.74% Variable	7.5% APRC	B27582
65%	4.87%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27612
75%	3.59%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27552
75%	4.54%	£3995	MR7 currently 8.24% Variable	7.9% APRC	B27553
75%	4.73%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27609
75%	5.09%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27555

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Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.14%	3% of Loan Amount	MR6 currently 7.74% Variable	6.7% APRC	B94859
55%	4.64%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94860
55%	4.77%	£0	MR6 currently 7.74% Variable	6.7% APRC	B94861
65%	4.14%	3% of Loan Amount	MR6 currently 7.74% Variable	6.7% APRC	B94862
65%	4.64%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94863
65%	4.77%	£0	MR6 currently 7.74% Variable	6.7% APRC	B94864
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	7.1% APRC	B94848
75%	4.89%	£1495	MR7 currently 8.24% Variable	7.0% APRC	B94849
75%	5.04%	£0	MR7 currently 8.24% Variable	7.1% APRC	B94850

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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 31/07/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.74%	2% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01727
75%	4.74%	1% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01728

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²Cashback will be paid upon completion.

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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 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.59%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27614
65%	4.53%	£3995	MR6 currently 7.74% Variable	7.5% APRC	B27615
65%	4.73%	£1495	MR6 currently 7.74% Variable	7.5% APRC	B27616
65%	5.12%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27617
75%	3.84%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27562
75%	4.74%	£3995	MR7 currently 8.24% Variable	7.9% APRC	B27563
75%	4.93%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27611
75%	5.41%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27565

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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 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.22%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94866
55%	4.69%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94867
55%	4.89%	£0	MR6 currently 7.74% Variable	6.7% APRC	B94868
65%	4.22%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94869
65%	4.69%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94870
65%	4.89%	£0	MR6 currently 7.74% Variable	6.7% APRC	B94871
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	7.1% APRC	B94853
75%	4.97%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B94854
75%	5.16%	£0	MR7 currently 8.24% Variable	7.1% APRC	B94855

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Buy to Let

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

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.73%	£1495	MR6 currently 7.74% Variable	7.5% APRC	B27613
75%	4.93%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27610

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Buy to Let

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

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

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%	4.69%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94865
75%	4.97%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B94851

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.59%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27618
65%	5.12%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27619
75%	3.84%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27568
75%	5.41%	£0	MR7 currently 8.24% Variable	8.0% APRC	B27569

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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

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Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

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%	4.22%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94872
65%	4.89%	£0	MR6 currently 7.74% Variable	6.8% APRC	B94873
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	B94857
75%	5.16%	£0	MR7 currently 8.24% Variable	7.1% APRC	B94858

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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 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	B27588
80%	5.99%	£0	MR8 currently 8.24% Variable	8.1% APRC	B27571

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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

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

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.14%	2% of Loan Amount	MR8 currently 8.24% Variable	7.4% APRC	B94874
80%	5.64%	£0	MR8 currently 8.24% Variable	7.3% APRC	B94817

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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

Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	£0	MR7 currently 8.24% Variable	7.1% APRC	B94818

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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 31/07/2027¹, then 0.50% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.19% (BBR +0.44% until 31/07/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B71168
65%	4.24% (BBR +0.49% until 31/07/2028)	£1495	MR6 currently 7.74% Variable	7.3% APRC	B71169
65%	4.74% (BBR +0.99% until 31/07/2028)	£0	MR6 currently 7.74% Variable	7.4% APRC	B71170
75%	4.29% (BBR +0.54% until 31/07/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.8% APRC	B71171
75%	4.34% (BBR +0.59% until 31/07/2028)	£1495	MR7 currently 8.24% Variable	7.8% APRC	B71159
75%	4.84% (BBR +1.09% until 31/07/2028)	£0	MR7 currently 8.24% Variable	7.8% APRC	B71160

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Buy to Let

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

Remortgage

Early Repayment Charge: 0.75% until 31/07/2027¹, then 0.50% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.29% (BBR +0.54% until 31/07/2028)	1% of Loan Amount	MR6 currently 7.74% Variable	7.1% APRC	B71178
65%	4.34% (BBR +0.59% until 31/07/2028)	£1495	MR6 currently 7.74% Variable	7.0% APRC	B71179
65%	4.84% (BBR +1.09% until 31/07/2028)	£0	MR6 currently 7.74% Variable	6.9% APRC	B71180
75%	4.39% (BBR +0.64% until 31/07/2028)	1% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	B71181
75%	4.44% (BBR +0.69% until 31/07/2028)	£1495	MR7 currently 8.24% Variable	6.8% APRC	B71182
75%	4.94% (BBR +1.19% until 31/07/2028)	£0	MR7 currently 8.24% Variable	7.0% APRC	B71183

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

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

²Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)		Portfolio Size (Over 10 properties)			Limited Company		Additional Information
<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>	

Let to Buy

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

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.73%	£1495	MR6 currently 7.74% Variable	7.5% APRC	LB2A67
75%	4.93%	£1495	MR7 currently 8.24% Variable	7.9% APRC	LB2A66

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	

Let to Buy

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

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

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%	4.69%	£1495	MR6 currently 7.74% Variable	6.7% APRC	LB9392
75%	4.97%	£1495	MR7 currently 8.24% Variable	7.1% APRC	LB9391

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	

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation
Remortgage

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	LB2A65

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

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

²Cashback will be paid upon completion.

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

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

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

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

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation
Remortgage

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.14%	2% of Loan Amount	MR8 currently 8.24% Variable	7.4% APRC	LB9393

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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).

[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 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	T20513
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	T20514
75%	6.49%	£0	MR7 currently 8.24% Variable	8.3% APRC	T20515

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

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²Cashback will be paid upon completion.

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

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

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

[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 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	T90636
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.4% APRC	T90637
75%	5.94%	£0	MR7 currently 8.24% Variable	7.6% APRC	T90638

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

Remortgage

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.04%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	Q20929
75%	5.13%	£1495	MR7 currently 8.24% Variable	8.0% APRC	Q20943
75%	5.61%	£0	MR7 currently 8.24% Variable	8.0% APRC	Q20931

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	Q90976
75%	5.17%	£1495	MR7 currently 8.24% Variable	7.2% APRC	Q90977
75%	5.36%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q90978

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.13%	£1495	MR7 currently 8.24% Variable	8.0% APRC	Q90979

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

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%	5.17%	£1495	MR7 currently 8.24% Variable	7.2% APRC	Q90980

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.61%	£0	MR7 currently 8.24% Variable	8.0% APRC	Q20933

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

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

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%	5.36%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q90981

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

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

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%	5.19%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q90968

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	

Large Portfolio: Let to Buy

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

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.13%	£1495	MR7 currently 8.24% Variable	7.9% APRC	LQ2082

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

²Cashback will be paid upon completion.

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

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

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

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

Large Portfolio: Let to Buy

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

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

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%	5.17%	£1495	MR7 currently 8.24% Variable	7.2% APRC	LQ9074

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²Cashback will be paid upon completion.

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

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

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

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

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	TQ2249

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

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²Cashback will be paid upon completion.

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

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

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

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

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	TQ9253

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

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.34%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	W20953
75%	5.24%	£3995	MR7 currently 8.24% Variable	8.1% APRC	W20968
75%	5.44%	£1495	MR7 currently 8.24% Variable	8.1% APRC	W20969
75%	5.84%	£0	MR7 currently 8.24% Variable	8.1% APRC	W20970
80%	5.39%	2% of Loan Amount	MR8 currently 8.24% Variable	8.2% APRC	W20971

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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>	

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.49%	5% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91356
75%	4.94%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91357
75%	5.21%	£3995	MR7 currently 8.24% Variable	7.3% APRC	W91358
75%	5.29%	£1495	MR7 currently 8.24% Variable	7.3% APRC	W91359
75%	5.49%	£0	MR7 currently 8.24% Variable	7.3% APRC	W91360
80%	5.74%	2% of Loan Amount	MR8 currently 8.24% Variable	7.6% APRC	W91322
80%	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	W91323

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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
<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Let To Buy</u>	<u>Houses in Multiple Occupation</u>	<u>Buy to Let</u>	<u>Houses in Multiple Occupation</u>	

Limited Company: Buy to Let

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

Remortgage

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.54%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	W20957
75%	5.94%	£0	MR7 currently 8.24% Variable	8.1% APRC	W20972

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

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%	5.04%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91365
75%	5.29%	£3995	MR7 currently 8.24% Variable	7.3% APRC	W91366
75%	5.37%	£1495	MR7 currently 8.24% Variable	7.3% APRC	W91367
75%	5.57%	£0	MR7 currently 8.24% Variable	7.3% APRC	W91368

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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 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

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%	5.04%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91361
75%	5.29%	£3995	MR7 currently 8.24% Variable	7.3% APRC	W91362
75%	5.37%	£1495	MR7 currently 8.24% Variable	7.4% APRC	W91363
75%	5.57%	£0	MR7 currently 8.24% Variable	7.3% APRC	W91364

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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 Green⁵

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

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%	5.34%	£0	MR7 currently 8.24% Variable	7.3% APRC	W91369

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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).

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

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 31/07/2027¹, then 0.50% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99% (BBR +0.24% until 31/07/2028)	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W70075

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/07/2027¹, then 1% until 31/07/2028¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	WT2286
75%	5.57%	£1495	MR7 currently 8.24% Variable	8.1% APRC	WT2287
75%	6.49%	£0	MR7 currently 8.24% Variable	8.3% APRC	WT2288

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/07/2028¹, then 4% until 31/07/2029¹, then 3% until 31/07/2030¹, then 1% until 31/07/2031¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	WT9291
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.4% APRC	WT9292
75%	5.94%	£0	MR7 currently 8.24% Variable	7.6% APRC	WT9293

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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

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

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

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					
All products followed by The Mortgage Works Managed Rate for the remainder of the term as per the table below:			31-July-27	31-July-28	31-July-29	31-July-30	31-July-31	
Product LTV	Managed Rates							
55% LTV	7.74% (Issue 6)							
65% LTV								
70% LTV	8.24% (Issue 7)							
75% LTV								
80% LTV	8.24% (Issue 8)							
Maximum Loan per property**			1 Year Fixed					
Product / Customer Type	LTV	Maximum Loan	1%					
Buy to let	50%	£2,000,000						
	70%	£1,500,000						
	75%	£1,000,000						
	80%	£500,000						
First Time Landlords	50%	£1,000,000						
	70%	£750,000						
	80%	£500,000						
Let to Buy	50%	£1,000,000						
	70%	£750,000						
	80%	£500,000						
HMO	65%	£750,000						
	75%	£500,000						
			2 Year Tracker					
			0.75%	0.50%				
			2 Year Fixed					
			2%	1%				
			5 Year Fixed					
			5%	5%	4%	3%	1%	

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

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

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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.