The mortgage works

Product guide

For intermediary use only. Effective from 06.11.2025



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

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

Portfolio Size (More than 10 mortgage properties)

Limited Company

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Portfolio Size (0-10 properties)

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

Early Repayment Charge: 1% until 31/01/2027¹

Houses in Multiple

Occupation

Maximum LTV Initial Rate Product Fee Followed by TMW Managed Rate for the The overall Cost for remainder of the mortgage term, currently: Comparison Product code

75% 2.69% 2% of Loan Amount MR7 currently 8.49% Variable 8.4% APRC B01325

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

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

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Buy to Let
1 Year Fixed
Purchase / Remortgage

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

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

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Buy to Let Let To Buy

Houses in Multiple Occupation

Buy to Let Let To Buy Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

Additional Information

Buy to Let 2 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

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%	2.64%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27188
65%	3.59%	£3995	MR6 currently 7.99% Variable	7.6% APRC	B27189
65%	3.69%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27190
65%	4.14%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27191
75%	2.89%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	B27192
75%	3.64%	£3995	MR7 currently 8.49% Variable	8.0% APRC	B27193
75%	4.04%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27155
75%	4.26%	£0	MR7 currently 8.49% Variable	7.9% APRC	B27156

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

Limited Company

Buy to Let

Houses in Multiple Information Occupation

Additional

Buy to Let

Let To Buy

5 Year Fixed

Buy to Let

Purchase / Remortgage

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

Houses in Multiple

Occupation

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%	3.59%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94387
55%	4.12%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94388
55%	4.19%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94389
65%	3.59%	3% of Loan Amount	MR6 currently 7.99% Variable	6.6% APRC	B94390
65%	4.12%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94391
65%	4.19%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94392
75%	3.69%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94393
75%	4.20%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94394
75%	4.39%	£0	MR7 currently 8.49% Variable	6.9% APRC	B94395

Let To Buy

Houses in Multiple

Occupation

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

- 2Cashback will be paid upon completion.
- 3 Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.
- 4 Switch to fix option allows an applicant to switch to an existing customer fixed rate, within the same product range at any time during the benefit period without incurring early repayment charges
- 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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Product Fee

2% of Loan Amount

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).

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage 1 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released.

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.49% Variable

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Early Repayment Charge: 1% until 31/01/20271

Buy to Let

Remortgage

Buy to Let

Maximum LTV

75%

Houses in Multiple

Occupation

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

Initial Rate

3 19%

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

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

Limited Company

The overall Cost for

Comparison

8 4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

B01326

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

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

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%	2.84%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27159
65%	3.74%	£3995	MR6 currently 7.99% Variable	7.6% APRC	B27195
65%	3.89%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27196
65%	4.39%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27197
75%	3.05%	3% of Loan Amount	MR7 currently 8.49% Variable	7.9% APRC	B27163
75%	3.74%	£3995	MR7 currently 8.49% Variable	8.0% APRC	B27198
75%	4.09%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27165
75%	4.59%	£0	MR7 currently 8.49% Variable	7.9% APRC	B27166

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₂Cashback will be paid upon completion.

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

Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

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%	3.74%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94398
55%	4.19%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94399
55%	4.31%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94400
65%	3.74%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94401
65%	4.19%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94402
65%	4.31%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94403
75%	3.79%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94404
75%	4.27%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94405
75%	4.49%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94406

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Additional

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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).

Occupation

Buy to Let

Houses in Multiple Occupation

Limited Company

Information

Additional

Buy to Let

Buy to Let

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

Occupation

Purchase / Remortgage

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

Let To Buy

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%	3.94%	£1495	MR6 currently 7.99% Variable	7.5% APRC	B27194
75%	4.09%	£1495	MR7 currently 8.49% Variable	7.9% APRC	B27158

Let To Buy

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2Cashback will be paid upon completion.

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

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 To Buy

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

Portfolio Size (More than 10 mortgage properties)

Buy to Let

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

Portfolio Size (0-10 properties)

Purchase / Remortgage

 $Early\ Repayment\ Charge:\ 5\%\ until\ 31/01/2028^1,\ then\ 4\%\ until\ 31/01/2029^1,\ then\ 3\%\ until\ 31/01/2030^1,\ then\ 1\%\ until\ 31/01/2031^1,\ then\ 1\%\ until\ 21/01/2031^1,\ then\ 21/01/2031^1,\ then\$

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%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94396
75%	4.27%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94397

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Limited Company

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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

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

Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 31/01/2027¹, then 1% until 31/01/2028¹

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%	2.84%	3% of Loan Amount	MR6 currently 7.99% Variable	7.5% APRC	B27167
65%	4.39%	£0	MR6 currently 7.99% Variable	7.5% APRC	B27199
75%	3.05%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	B27169
75%	4.59%	£0	MR7 currently 8.49% Variable	8.0% APRC	B27170

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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) **Limited Company** Additional Houses in Multiple Information Houses in Multiple Houses in Multiple Buy to Let Let To Buy Buy to Let Let To Buy Buy to Let Occupation Occupation Occupation

Portfolio Size (More than 10 mortgage properties)

Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

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%	3.74%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94407
65%	4.29%	£0	MR6 currently 7.99% Variable	6.6% APRC	B94408
75%	3.79%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94409
75%	4.49%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94410

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Portfolio Size (0-10 properties) Portfolio Size (More than 10 mortgage properties) Limited Company Houses in Multiple Houses in Multiple Houses in Multiple

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

Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

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%	4.84%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	B27171
80%	5.34%	£0	MR8 currently 8.49% Variable	8.1% APRC	B27172

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

Additional

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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 Houses in Multiple Houses in Multiple Houses in Multiple Let To Buy

Buy to Let Occupation Buy to Let

Let To Buy

Occupation

Buy to Let

Occupation

Information

Additional

Buy to Let | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

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%	4.79%	2% of Loan Amount	MR8 currently 8.49% Variable	7.3% APRC	B94411
80%	5.24%	£0	MR8 currently 8.49% Variable	7.3% APRC	B94412

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Green Buy to Let⁵

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

Houses in Multiple

Occupation

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.29%	£0	MR7 currently 8.49% Variable	6.9% APRC	B94413

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Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 0.75% until 31/01/20271, then 0.50% until 31/01/20281

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%	4.59% (BBR +0.59% until 31/01/2028)	£1495	MR7 currently 8.49% Variable	8.0% APRC	B71133
75%	5.09% (BBR +1.09% until 31/01/2028)	£0	MR7 currently 8.49% Variable	8.1% APRC	B71134

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Let to Buy
2 Year Fixed | Benef

Buy to Let

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

Houses in Multiple

Occupation

Early Repayment Charge: 2% until 31/01/2027¹, then 1% until 31/01/2028¹

Portfolio Size (0-10 properties)

Let To Buy

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%	3.94%	£1495	MR6 currently 7.99% Variable	7.5% APRC	LB2A37
75%	4.09%	£1495	MR7 currently 8.49% Variable	7.9% APRC	LB2A35

Portfolio Size (Over 10 properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information

Portfolio Size (More than 10 mortgage properties)

Let to Buy

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

Portfolio Size (0-10 properties)

rtemortga

Early Repayment Charge: 5% until 31/01/2028¹, then 4% until 31/01/2029¹, then 3% until 31/01/2030¹, then 1% until 31/01/2031¹

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%	4.19%	£1495	MR6 currently 7.99% Variable	6.6% APRC	LB9362
75%	4.27%	£1495	MR7 currently 8.49% Variable	6.9% APRC	LB9363

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

Limited Company

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

₂Cashback will be paid upon completion.

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

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

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

Let to Buy | 80% LTV

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

2 Year Fixed | Benefits: Free standard valuation

Remortgage

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

Houses in Multiple

Occupation

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	LB2A38

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

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

²Cashback will be paid upon completion.

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

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

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).

Product Fee

2% of Loan Amount

Buy to Let

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.

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR8 currently 8.49% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Remortgage

Maximum LTV

80%

Houses in Multiple

Occupation

Initial Rate

4.79%

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

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

Limited Company

The overall Cost for

Comparison

7.3% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LB9364

Portfolio Size (0-10 properties)

Let To Buy

Houses in Multiple Occupation Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

Limited Company

<u>Information</u>

Additional

Houses in Multiple Occupation 2 Year Fixed

2 Teal Tixe

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2027¹, then 1% until 31/01/2028¹

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%	4.09%	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	T20465
75%	5.04%	£1495	MR7 currently 8.49% Variable	8.2% APRC	T20466
75%	6.19%	£0	MR7 currently 8.49% Variable	8.4% APRC	T20467

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

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

₂Cashback will be paid upon completion.

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

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

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

Portfolio Size (0-10 properties)

Let To Buy

Portfolio Size (More than 10 mortgage properties) Houses in Multiple

Buy to Let

Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

Limited Company

Information

Additional

Houses in Multiple Occupation 5 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2028¹, then 4% until 31/01/2029¹, then 3% until 31/01/2030¹, then 1% until 31/01/2031¹

Occupation

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 8.49% Variable	7.4% APRC	T90596
75%	5.14%	£1495	MR7 currently 8.49% Variable	7.4% APRC	T90597
75%	5.49%	£0	MR7 currently 8.49% Variable	7.4% APRC	T90591

Let To Buy

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

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

₂Cashback will be paid upon completion.

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

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

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).

 75%
 4.34%
 £1495
 MR7 currently 8.49% Variable
 8.0% APRC

 75%
 4.84%
 £0
 MR7 currently 8.49% Variable
 8.0% APRC

Product Fee

3% of Loan Amount

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.49% Variable

Limited Company

The overall Cost for

Comparison

8.0% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q20839

Q20840

Q20841

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

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

Buy to Let

Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

Initial Rate

3.34%

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

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

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

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

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

Product Fee

3% of Loan Amount

£1495

£0

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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.

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

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.49% Variable

MR7 currently 8.49% Variable

MR7 currently 8.49% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

This isn't available if the whole loan is being repaid or security released.

2 Cashback will be paid upon completion.

Buy to Let

Remortgage

Maximum LTV

75%

75%

75%

Houses in Multiple

Occupation

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

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

Initial Rate

3.89%

4.34%

4.79%

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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Limited Company

The overall Cost for

Comparison

7.0% APRC

7.0% APRC

7.1% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90865

Q90866

Q90855

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

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

Product Fee

£1495

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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.

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

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.49% Variable

Portfolio Size (0-10 properties)

Let To Buy

Large Porfolio: Buy to Let

This isn't available if the whole loan is being repaid or security released.

²Cashback will be paid upon completion.

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

Buy to Let

Purchase / Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

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

Initial Rate

4.39%

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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Limited Company

The overall Cost for

Comparison

8.0% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q20842

Additional

Information

Limited Company

Buy to Let

Houses in Multiple

Occupation

Large Porfolio: Buy to Let 5 Year Fixed | Benefits: Free standard valuation and £400 cashback²

Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage

Buy to Let

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

Houses in Multiple

Occupation

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.29%	£1495	MR7 currently 8.49% Variable	7.0% APRC	Q90867

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

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

2Cashback will be paid upon completion.

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

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

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).

Houses in Multiple

Occupation

Further Advance

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

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%	4.84%	£0	MR7 currently 8.49% Variable	8.1% APRC	Q20843

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

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

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

¹ You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges.

This isn't available if the whole loan is being repaid or security released.

₂Cashback will be paid upon completion. 3 Exclusions/additional charges may apply. Please see TMW website criteria page for full terms and conditions and a list of non-standard fees your client may have to pay.

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

Product Fee

£0

Portfolio Size (0-10 properties)

Let To Buy

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

This isn't available if the whole loan is being repaid or security released.

²Cashback will be paid upon completion.

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4.79%

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

Limited Company

The overall Cost for

Comparison

7.1% APRC

Buy to Let

Houses in Multiple

Occupation

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

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

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.

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.49% Variable

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).

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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Additional

Information

Product code

Q90857

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

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

Product Fee

£0

Portfolio Size (More than 10 mortgage properties)

Let To Buy

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.

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

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.49% Variable

Portfolio Size (0-10 properties)

Let To Buy

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Further Advance

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4.59%

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

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

This isn't available if the whole loan is being repaid or security released.

2 Cashback will be paid upon completion.

Large Porfolio: Green Buy to Let⁵

Limited Company

The overall Cost for

Comparison

7.1% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

Q90858

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.

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

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

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.

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).

Large Portfolio: Let to Buy

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Remortgage
Early Repayment Charge: 2% until 31/01/2027¹, then 1% until 31/01/2028¹

Houses in Multiple

Occupation

Larry Repayment Charge. 270 drid 51/01/2027, then 170 drid 51/01/20

This isn't available if the whole loan is being repaid or security released.

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%	£1495	MR7 currently 8.49% Variable	8.0% APRC	LQ2072

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional

Product Fee

£1495

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.

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.49% Variable

₂Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Large Portfolio: Let to Buy

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

Initial Rate

4.39%

Buy to Let

Remortgage

Maximum LTV

75%

Houses in Multiple

Occupation

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

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

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

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

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Limited Company

The overall Cost for

Comparison

7.0% APRC

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

LQ9064

75% 4.09% 8.3% APRC 3% of Loan Amount MR7 currently 8.49% Variable

Product Fee

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

Limited Company

The overall Cost for

Comparison

Buy to Let

Houses in Multiple

Occupation

Additional

Information

Product code

TQ2215

1 You can make lump sum or regular overpayments of up to 10% of the initial mortgage balance in each 12 month period from the anniversary of completion, without having to pay any early repayment charges. This isn't available if the whole loan is being repaid or security released. 2 Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

Buy to Let

2 Year Fixed

Maximum LTV

Houses in Multiple

Occupation

Initial Rate

Large Portfolio: Houses in Multiple Occupation

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

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

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).

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

Product Fee

3% of Loan Amount

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.

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

remainder of the mortgage term, currently:

MR7 currently 8.49% Variable

2Cashback will be paid upon completion

Portfolio Size (0-10 properties)

Let To Buy

Purchase / Remortgage / Further Advance

Buy to Let

5 Year Fixed

Maximum LTV

75%

Houses in Multiple

Occupation

Initial Rate

4.69%

Large Portfolio: Houses in Multiple Occupation

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

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

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

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

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Limited Company

The overall Cost for

Comparison

7.4% APRC

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

TQ9224

Buy to Let To Buy

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

Portfolio Size (More than 10 mortgage properties)

Limited Company: Buy to Let 2 Year Fixed | Benefits: Free standard valuation

2 Teal Tixed | Bellelits. Tree standard valuatio

Portfolio Size (0-10 properties)

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2027¹, then 1% until 31/01/2028¹

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%	3.94%	3% of Loan Amount	MR7 currently 8.49% Variable	8.1% APRC	W20846
75%	4.84%	£3995	MR7 currently 8.49% Variable	8.1% APRC	W20847
75%	5.09%	£1495	MR7 currently 8.49% Variable	8.2% APRC	W20848
75%	5.59%	£0	MR7 currently 8.49% Variable	8.2% APRC	W20849
80%	5.54%	2% of Loan Amount	MR8 currently 8.49% Variable	8.4% APRC	W20850

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

Limited Company

Additional

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

²Cashback will be paid upon completion.

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

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

⁵⁰nly 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 To Buy

| Houses in Multiple | Occupation | Buy to Let | Let To Buy | Houses in Multiple | Occupation | Duration | Houses in Multiple | Occupation | Information | Informatio

Portfolio Size (More than 10 mortgage properties)

Limited Company: Buy to Let 5 Year Fixed | Benefits: Free standard valuation

5 real rixed | Deficility, rice standard valuation

Portfolio Size (0-10 properties)

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

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%	4.12%	5% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91102
75%	4.52%	3% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91103
75%	4.97%	£3995	MR7 currently 8.49% Variable	7.3% APRC	W91104
75%	5.12%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91105
75%	5.27%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91106
80%	5.54%	2% of Loan Amount	MR8 currently 8.49% Variable	7.7% APRC	W91107
80%	6.09%	£0	MR8 currently 8.49% Variable	7.7% APRC	W91108

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

Limited Company

Additional

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

₂Cashback will be paid upon completion.

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

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).

Let To Buy Buy to Let Let To Buy Buy to Let Buy to Let Occupation Occupation Occupation Limited Company: Buy to Let

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

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

Remortgage

Houses in Multiple

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

Portfolio Size (0-10 properties)

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99%	3% of Loan Amount	MR7 currently 8.49% Variable	8.2% APRC	W20851
75%	5.64%	£0	MR7 currently 8.49% Variable	8.2% APRC	W20852

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

Limited Company

Houses in Multiple

Additional

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

²Cashback will be paid upon completion.

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

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

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 Occupation

Buy to Let To Buy

Occupation

Buy to Let To Buy

Occupation

Doccupation

Buy to Let
Occupation

Occupation

Occupation

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

Limited Company: Buy to Let

Portfolio Size (0-10 properties)

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

Houses in Multiple

Early Repayment Charge: 5% until 31/01/2028¹, then 4% until 31/01/2029¹, then 3% until 31/01/2030¹, then 1% until 31/01/2031¹

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%	4.57%	3% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91113
75%	5.02%	£3995	MR7 currently 8.49% Variable	7.4% APRC	W91114
75%	5.17%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91115
75%	5.29%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91116

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

Limited Company

Houses in Multiple

Additional

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

²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

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

Remortgag

Early Repayment Charge: 5% until 31/01/2028¹, then 4% until 31/01/2029¹, then 3% until 31/01/2030¹, then 1% until 31/01/2031¹

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%	4.57%	3% of Loan Amount	MR7 currently 8.49% Variable	7.3% APRC	W91109
75%	5.02%	£3995	MR7 currently 8.49% Variable	7.4% APRC	W91110
75%	5.17%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91111
75%	5.29%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91112

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

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

²Cashback will be paid upon completion.

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

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

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

Maximum LTV Product Fee remainder of the mortgage term, currently: Comparison 75% £0 MR7 currently 8.49% Variable 7.3% APRC 5.14%

Buy to Let

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

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

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Followed by TMW Managed Rate for the

2Cashback will be paid upon completion.

Portfolio Size (0-10 properties)

Let To Buy

5 Year Fixed | Benefits: Free standard valuation

Buy to Let

Further Advance

Houses in Multiple

Occupation

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

Limited Company: Buy to Let Green⁵

Initial Rate

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

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

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

The overall Cost for

Buy to Let

Houses in Multiple

Occupation

Additional Information

Product code

W91117

Occupation Occupation Occupation Limited Company: Buy to Let

Let To Buy

Buy to Let

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple

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

Purchase / Remortgage / Further Advance

Houses in Multiple

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Early Repayment Charge: 0.75% until 31/01/20271, then 0.50% until 31/01/20281

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% (BBR +0.34% until 31/01/2028)	3% of Loan Amount	MR7 currently 8.49% Variable	8.2% APRC	W70065

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

Limited Company

Buy to Let

Houses in Multiple

Additional

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

²Cashback will be paid upon completion.

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

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

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)

Let To Buy

Houses

Houses in Multiple

Occupation

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation Information

Additional

Limited Company: Houses in Multiple Occupation 2 Year Fixed

Z Teal Live

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/20271, then 1% until 31/01/20281

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%	4.09%	3% of Loan Amount	MR7 currently 8.49% Variable	8.3% APRC	WT2238
75%	5.04%	£1495	MR7 currently 8.49% Variable	8.2% APRC	WT2239
75%	6.19%	£0	MR7 currently 8.49% Variable	8.4% APRC	WT2240

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.

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

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

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

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

Let To Buy

Portfolio Size (More than 10 mortgage properties)

Houses in Multiple Occupation

Buy to Let

Limited Company

Houses in Multiple Occupation Additional Information

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Buy to Let

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/20281, then 4% until 31/01/20291, then 3% until 31/01/20301, then 1% until 31/01/20311

Houses in Multiple

Occupation

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 8.49% Variable	7.4% APRC	WT9250
75%	5.14%	£1495	MR7 currently 8.49% Variable	7.4% APRC	WT9251
75%	5.49%	£0	MR7 currently 8.49% Variable	7.5% APRC	WT9245

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.

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

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

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

Additional information

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

Houses in Multiple

Occupation

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.

Portfolio Size (More than 10 mortgage properties)

Let To Buy

Houses in Multiple

Occupation

Limited Company

Buy to Let

Houses in Multiple

Occupation

Additional Information

Interest Cover Ratios (ICR) and Stress Rates

Portfolio Size (0-10 properties)

Let To Buy

Buy to Let

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

Buv to Let

ICR					
Buy to Let (BTL) ar	nd Let to Buy (LTB)	Houses of Multiple	Limited Company		
Tax Rate of 20% or less	Tax Rate of 40% or more	Occupation (HMO)	Buy to Let		
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
Like for like remortgage	All lixed	Higher than 65% LTV	4.50% or pay rate
Dunalizas Damantona a with a mital validing av	1 and 2 year fixed	All LTVs	5.50% or pay rate +2.00%
Purchase, Remortgage with capital raising or further advance	E C	65% LTV or lower	4.00% or pay rate
Turtilei duvance	5 year fixed	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	1 and 2 year fixed	All LTVs	5.50% or pay rate +2.00%
further advance	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 <u>further advance calculator</u> for support calculating potential further borrowing. For portfolio landlord applications, an aggregate rental calculation applies (please refer to the lending criteria section of the TMW website for details)

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

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. 43

75% LTV 80% LTV 8.49% (Issue 8) Maximum Loan per property** Product / Customer Type LTV Maximum Loan 2 Year Tracker 0.75% 0.50% 50% £2,000,000 70% £1,500,000 Buy to let 75% £1,000,000 £500.000 80% 50% £1.000.000 2 Year Fixed 2% 1% 70% £750,000 First Time Landlords 80% £500,000 50% £1,000,000

Portfolio Size (More than 10 mortgage properties)

ERC

1 Year Fixed

5 Year Fixed

Let To Buy

Houses in Multiple

Occupation

31-Jan-27

1%

5%

Limited Company

31-Jan-29

Buy to Let

31-Jan-28

5%

Houses in Multiple

Occupation

31-Jan-30

3%

Additional Information

31-Jan-31

1%

70%

80%

65%

75%

Portfolio Size (0-10 properties)

Let To Buy

Product LTV

55% LTV

65% LTV 70% LTV

Let to Buy

нмо

Buv to Let

Houses in Multiple

Occupation

Follow On Rates
All products followed by The Mortgage

Works Managed Rate for the remainder

of the term as per the table below:

Additional information continued...

Managed Rates

7.99% (Issue 6)

8.49% (Issue 7)

£750.000

£500.000

£750.000

£500,000

Buy to Let

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

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

The mortgage works

Need support?

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

Mondays 9.30am - 5pm

Tuesday - Friday: 9am - 5pm

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

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

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