



Product guide

For intermediary use only.



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

Portfolio Size (0-10 properties)			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>	

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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 30/09/2026¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	2% of Loan Amount	MR7 currently 8.49% Variable	8.5% APRC	B01319

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

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

²Cashback will be paid upon completion.

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

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

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

Buy to Let

2 Year Fixed
Purchase / Remortgage

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	2.79%	3% of Loan Amount	MR6 currently 7.99% Variable	7.6% APCR	B27003
65%	3.69%	£3995	MR6 currently 7.99% Variable	7.6% APCR	B27004
65%	3.84%	£1495	MR6 currently 7.99% Variable	7.5% APCR	B27076
65%	4.19%	£0	MR6 currently 7.99% Variable	7.5% APCR	B27077
75%	2.99%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APCR	B27007
75%	3.74%	£3995	MR7 currently 8.49% Variable	8.1% APCR	B27008
75%	4.04%	£1495	MR7 currently 8.49% Variable	8.0% APCR	B27009
75%	4.29%	£0	MR7 currently 8.49% Variable	8.0% APCR	B27078

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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

5 Year Fixed
Purchase / Remortgage

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.71%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94198
55%	4.17%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94199
55%	4.33%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94200
65%	3.71%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94201
65%	4.17%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94202
65%	4.33%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94203
75%	3.77%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94204
75%	4.22%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94205
75%	4.35%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94261

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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

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

Early Repayment Charge: 1% until 30/09/2026¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.49%	2% of Loan Amount	MR7 currently 8.49% Variable	8.5% APRC	B01320

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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

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

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	2.99%	3% of Loan Amount	MR6 currently 7.99% Variable	7.6% APRC	B27013
65%	3.79%	£3995	MR6 currently 7.99% Variable	7.5% APRC	B27014
65%	4.04%	£1495	MR6 currently 7.99% Variable	7.6% APRC	B27081
65%	4.52%	£0	MR6 currently 7.99% Variable	7.6% APRC	B27016
75%	3.15%	3% of Loan Amount	MR7 currently 8.49% Variable	8.0% APRC	B27017
75%	3.84%	£3995	MR7 currently 8.49% Variable	8.1% APRC	B27082
75%	4.09%	£1495	MR7 currently 8.49% Variable	8.0% APRC	B27083
75%	4.62%	£0	MR7 currently 8.49% Variable	8.0% APRC	B27084

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

Buy to Let

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

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	3.76%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94209
55%	4.22%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94210
55%	4.43%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94211
65%	3.76%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94212
65%	4.22%	£1495	MR6 currently 7.99% Variable	6.6% APRC	B94213
65%	4.43%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94214
75%	3.82%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94215
75%	4.27%	£1495	MR7 currently 8.49% Variable	6.9% APRC	B94216
75%	4.44%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94262

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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

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

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.04%	£1495	MR6 currently 7.99% Variable	7.6% APCR	B27079
75%	4.09%	£1495	MR7 currently 8.49% Variable	8.0% APCR	B27080

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

Buy to Let

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

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.22%	£1495	MR6 currently 7.99% Variable	6.6% APCR	B94207
75%	4.28%	£1495	MR7 currently 8.49% Variable	7.0% APCR	B94208

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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

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	2.99%	3% of Loan Amount	MR6 currently 7.99% Variable	7.6% APRC	B27021
65%	4.52%	£0	MR6 currently 7.99% Variable	7.6% APRC	B27022
75%	3.15%	3% of Loan Amount	MR7 currently 8.49% Variable	8.1% APRC	B27023
75%	4.62%	£0	MR7 currently 8.49% Variable	8.0% APRC	B27085

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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

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.76%	3% of Loan Amount	MR6 currently 7.99% Variable	6.7% APRC	B94218
65%	4.43%	£0	MR6 currently 7.99% Variable	6.7% APRC	B94219
75%	3.82%	3% of Loan Amount	MR7 currently 8.49% Variable	7.0% APRC	B94220
75%	4.49%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94221

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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 | 8o% LTV

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

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.84%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	B27086
80%	5.34%	£0	MR8 currently 8.49% Variable	8.2% APRC	B27087

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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 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.94%	2% of Loan Amount	MR8 currently 8.49% Variable	7.4% APRC	B94222
80%	5.39%	£0	MR8 currently 8.49% Variable	7.4% APRC	B94223

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

Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.39%	£0	MR7 currently 8.49% Variable	7.0% APRC	B94224

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Buy to Let

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

Early Repayment Charge: 0.75% until 30/09/2026¹, then 0.50% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.59% (BBR +0.59% until 30/09/2027)	£1495	MR7 currently 8.49% Variable	8.1% APRC	B71113
75%	5.09% (BBR +1.09% until 30/09/2027)	£0	MR7 currently 8.49% Variable	8.1% APRC	B71114

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Portfolio Size (0-10 properties)			Portfolio Size (Over 10 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

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

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.04%	£1495	MR6 currently 7.99% Variable	7.6% APCR	LB2A29
75%	4.09%	£1495	MR7 currently 8.49% Variable	8.0% APCR	LB2A30

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

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

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

Let to Buy

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

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.22%	£1495	MR6 currently 7.99% Variable	6.6% APRC	LB9351
75%	4.28%	£1495	MR7 currently 8.49% Variable	7.0% APRC	LB9352

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

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation
Remortgage

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.49% Variable	8.3% APRC	LB2A28

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

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation
Remortgage

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.89%	2% of Loan Amount	MR8 currently 8.49% Variable	7.4% APRC	LB9353

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

Houses in Multiple Occupation

2 Year Fixed
Purchase / Remortgage / Further Advance
Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%		4.49%	3% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	T20436
75%		5.49%	£1495	MR7 currently 8.49% Variable	8.3% APRC	T20437
75%		6.49%	£0	MR7 currently 8.49% Variable	8.5% APRC	T20438

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

Houses in Multiple Occupation

5 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.6% APRC	T90568
75%	5.39%	£1495	MR7 currently 8.49% Variable	7.5% APRC	T90569
75%	5.49%	£0	MR7 currently 8.49% Variable	7.5% APRC	T90570

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

Large Porfolio: Buy to Let

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

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%		3.64%	3% of Loan Amount	MR7 currently 8.49% Variable	8.1% APRC	Q20802
75%		4.44%	£1495	MR7 currently 8.49% Variable	8.1% APRC	Q20803
75%		4.94%	£0	MR7 currently 8.49% Variable	8.1% APRC	Q20804

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

Large Porfolio: Buy to Let

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

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV		Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%		3.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.1% APRC	Q90826
75%		4.44%	£1495	MR7 currently 8.49% Variable	7.0% APRC	Q90827
75%		4.79%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90828

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

Large Porfolio: Buy to Let

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

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	£1495	MR7 currently 8.49% Variable	8.1% APRC	Q20805

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

Large Porfolio: Buy to Let

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

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.44%	£1495	MR7 currently 8.49% Variable	7.1% APRC	Q90829

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

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.94%	£0	MR7 currently 8.49% Variable	8.1% APRC	Q20806

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

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.79%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90830

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

Large Porfolio: Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.59%	£0	MR7 currently 8.49% Variable	7.1% APRC	Q90831

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

Large Portfolio: Let to Buy

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

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	£1495	MR7 currently 8.49% Variable	8.1% APRC	LQ2069

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

Large Portfolio: Let to Buy

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

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.44%	£1495	MR7 currently 8.49% Variable	7.0% APRC	LQ9061

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

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	TQ2193

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

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.6% APRC	TQ9202

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

Limited Company: Buy to Let

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

Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99%	3% of Loan Amount	MR7 currently 8.49% Variable	8.2% APRC	W20819
75%	4.84%	£3995	MR7 currently 8.49% Variable	8.3% APRC	W20820
75%	5.09%	£1495	MR7 currently 8.49% Variable	8.2% APRC	W20821
75%	5.59%	£0	MR7 currently 8.49% Variable	8.2% APRC	W20822
80%	5.54%	2% of Loan Amount	MR8 currently 8.49% Variable	8.5% APRC	W20823

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

Limited Company: Buy to Let

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

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.27%	5% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	W91009
75%	4.67%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	W91010
75%	4.97%	£3995	MR7 currently 8.49% Variable	7.3% APRC	W91011
75%	5.12%	£1495	MR7 currently 8.49% Variable	7.3% APRC	W91012
75%	5.27%	£0	MR7 currently 8.49% Variable	7.3% APRC	W91013
80%	5.67%	2% of Loan Amount	MR8 currently 8.49% Variable	7.8% APRC	W91014
80%	6.09%	£0	MR8 currently 8.49% Variable	7.7% APRC	W91015

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

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

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.72%	3% of Loan Amount	MR7 currently 8.49% Variable	7.4% APRC	W91016
75%	5.02%	£3995	MR7 currently 8.49% Variable	7.4% APRC	W91017
75%	5.17%	£1495	MR7 currently 8.49% Variable	7.4% APRC	W91018
75%	5.37%	£0	MR7 currently 8.49% Variable	7.4% APRC	W91019

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

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

Limited Company: Buy to Let Green⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.27%	£0	MR7 currently 8.49% Variable	7.4% APRC	W91020

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

Limited Company: Buy to Let

2 Year Tracker | Benefits: Free standard valuation & Switch to Fix⁴
Purchase / Remortgage / Further Advance
Early Repayment Charge: 0.75% until 30/09/2026¹, then 0.50% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49% (BBR +0.49% until 30/09/2027)	3% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	W70057

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²Cashback will be paid upon completion.

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

Limited Company: Houses in Multiple Occupation

2 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 2% until 30/09/2026¹, then 1% until 30/09/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.49% Variable	8.4% APRC	WT2211

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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: Houses in Multiple Occupation

5 Year Fixed
 Purchase / Remortgage / Further Advance
 Early Repayment Charge: 5% until 30/09/2027¹, then 4% until 30/09/2028¹, then 3% until 30/09/2029¹, then 1% until 30/09/2030¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.99%	3% of Loan Amount	MR7 currently 8.49% Variable	7.6% APRC	WT9224

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

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

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													
All products followed by The Mortgage Works Managed Rate for the remainder of the term as per the table below:													
Product LTV		Managed Rates											
55% LTV		7.99% (Issue 6)											
65% LTV													
70% LTV		8.49% (Issue 7)											
75% LTV													
80% LTV		8.49% (Issue 8)											
Maximum Loan per property**													
Product / Customer Type	LTV	Maximum Loan											
Buy to let	50%	£1,500,000											
	70%	£1,000,000											
	75%	£750,000											
	80%	£350,000											
First Time Landlords	50%	£750,000											
	70%	£500,000											
	80%	£350,000											
Let to Buy	70%	£500,000											
	80%	£350,000											
HMO	65%	£750,000											
	75%	£500,000											

ERC	31-July-26	31-July-27	31-July-28	31-July-29	31-July-30	31-July-31	31-July-32	31-July-33	31-July-34	31-July-35
1 Year Fixed	1%									
2 Year Tracker	0.75%	0.50%								
2 Year Fixed	2%	1%								
5 Year Fixed	5%	5%	4%	3%	1%					

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

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

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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.