The mortgage works

Product guide

For intermediary use only.

Effective from 04.11.2026



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

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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.

Buy to Let

1 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 1% until 31/01/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.49%	2% of Loan Amount	MR7 currently 8.24% Variable	8.4% APRC	B01749
75%	4.49%	1% of Loan Amount	MR7 currently 8.24% Variable	8.4% APRC	B01750

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

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

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

Buy to Let

2 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.79%	3% of Loan Amount	MR6 currently 7.74% Variable	7.7% APRC	B27866
65%	4.79%	£3995	MR6 currently 7.74% Variable	7.5% APRC	B27867
65%	4.99%	£1495	MR6 currently 7.74% Variable	7.6% APRC	B27868
65%	5.29%	£0	MR6 currently 7.74% Variable	7.6% APRC	B27869
75%	3.79%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	B27870
75%	4.79%	£3995	MR7 currently 8.24% Variable	8.0% APRC	B27871
75%	4.99%	£1495	MR7 currently 8.24% Variable	8.1% APRC	B27872
75%	5.34%	£0	MR7 currently 8.24% Variable	8.1% APRC	B27873

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Buy to Let

5 Year Fixed

Purchase / Remortgage

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.64%	3% of Loan Amount	MR6 currently 7.74% Variable	7.0% APRC	B95141
55%	5.19%	£1495	MR6 currently 7.74% Variable	7.0% APRC	B95142
55%	5.24%	£0	MR6 currently 7.74% Variable	7.0% APRC	B95143
65%	4.64%	3% of Loan Amount	MR6 currently 7.74% Variable	7.0% APRC	B95144
65%	5.19%	£1495	MR6 currently 7.74% Variable	7.0% APRC	B95145
65%	5.24%	£0	MR6 currently 7.74% Variable	7.0% APRC	B95146
75%	4.64%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	B95147
75%	5.19%	£1495	MR7 currently 8.24% Variable	7.3% APRC	B95148
75%	5.27%	£0	MR7 currently 8.24% Variable	7.3% APRC	B95149

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Buy to Let

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

Early Repayment Charge: 1% until 31/01/2028[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99%	2% of Loan Amount	MR7 currently 8.24% Variable	8.4% APRC	B01751
75%	4.99%	1% of Loan Amount	MR7 currently 8.24% Variable	8.4% APRC	B01752

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Buy to Let

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

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.99%	3% of Loan Amount	MR6 currently 7.74% Variable	7.7% APRC	B27876
65%	4.94%	£3995	MR6 currently 7.74% Variable	7.6% APRC	B27877
65%	5.14%	£1495	MR6 currently 7.74% Variable	7.6% APRC	B27878
65%	5.49%	£0	MR6 currently 7.74% Variable	7.6% APRC	B27879
75%	3.99%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	B27880
75%	4.94%	£3995	MR7 currently 8.24% Variable	8.1% APRC	B27881
75%	5.14%	£1495	MR7 currently 8.24% Variable	8.0% APRC	B27882
75%	5.49%	£0	MR7 currently 8.24% Variable	8.0% APRC	B27883

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Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.74%	3% of Loan Amount	MR6 currently 7.74% Variable	7.0% APRC	B95152
55%	5.24%	£1495	MR6 currently 7.74% Variable	7.0% APRC	B95153
55%	5.37%	£0	MR6 currently 7.74% Variable	7.0% APRC	B95154
65%	4.74%	3% of Loan Amount	MR6 currently 7.74% Variable	7.0% APRC	B95155
65%	5.24%	£1495	MR6 currently 7.74% Variable	7.0% APRC	B95156
65%	5.37%	£0	MR6 currently 7.74% Variable	7.0% APRC	B95157
75%	4.74%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	B95158
75%	5.24%	£1495	MR7 currently 8.24% Variable	7.3% APRC	B95159
75%	5.37%	£0	MR7 currently 8.24% Variable	7.3% APRC	B95160

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Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	5.19%	£1495	MR6 currently 7.74% Variable	7.7% APRC	B27874
75%	5.19%	£1495	MR7 currently 8.24% Variable	8.1% APRC	B27875

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Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	5.29%	£1495	MR6 currently 7.74% Variable	7.0% APRC	B95150
75%	5.29%	£1495	MR7 currently 8.24% Variable	7.3% APRC	B95151

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.99%	3% of Loan Amount	MR6 currently 7.74% Variable	7.7% APRC	B27884
65%	5.49%	£0	MR6 currently 7.74% Variable	7.7% APRC	B27885
75%	3.99%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	B27886
75%	5.49%	£0	MR7 currently 8.24% Variable	8.1% APRC	B27887

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Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.74%	3% of Loan Amount	MR6 currently 7.74% Variable	7.1% APRC	B95161
65%	5.37%	£0	MR6 currently 7.74% Variable	7.0% APRC	B95162
75%	4.74%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	B95163
75%	5.37%	£0	MR7 currently 8.24% Variable	7.3% APRC	B95164

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

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	7.6% APRC	B27890

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

5 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	6.3% APRC	B95167

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Buy to Let | 80% LTV

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.2% APRC	B27888
80%	5.99%	£0	MR8 currently 8.24% Variable	8.2% APRC	B27889

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Buy to Let | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.34%	2% of Loan Amount	MR8 currently 8.24% Variable	7.5% APRC	B95165
80%	5.77%	£0	MR8 currently 8.24% Variable	7.5% APRC	B95166

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Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 0.75% until 31/01/2028[1], then 0.50% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.99% (BBR +0.24% until 31/01/2029)	1% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B71224
65%	4.24% (BBR +0.49% until 31/01/2029)	£1495	MR6 currently 7.74% Variable	7.4% APRC	B71225
65%	4.74% (BBR +0.99% until 31/01/2029)	£0	MR6 currently 7.74% Variable	7.5% APRC	B71226
75%	4.19% (BBR +0.44% until 31/01/2029)	1% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B71227
75%	4.34% (BBR +0.59% until 31/01/2029)	£1495	MR7 currently 8.24% Variable	7.9% APRC	B71228
75%	4.84% (BBR +1.09% until 31/01/2029)	£0	MR7 currently 8.24% Variable	7.9% APRC	B71229

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Buy to Let

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

Early Repayment Charge: 0.75% until 31/01/2028[1], then 0.50% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.19% (BBR +0.44% until 31/01/2029)	1% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B71230
65%	4.34% (BBR +0.59% until 31/01/2029)	£1495	MR6 currently 7.74% Variable	7.4% APRC	B71231
65%	4.84% (BBR +1.09% until 31/01/2029)	£0	MR6 currently 7.74% Variable	7.5% APRC	B71232
75%	4.29% (BBR +0.54% until 31/01/2029)	1% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B71233
75%	4.44% (BBR +0.69% until 31/01/2029)	£1495	MR7 currently 8.24% Variable	7.9% APRC	B71234
75%	4.94% (BBR +1.19% until 31/01/2029)	£0	MR7 currently 8.24% Variable	7.9% APRC	B71235

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Let to Buy

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

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	5.19%	£1495	MR6 currently 7.74% Variable	7.7% APRC	LB2A83
75%	5.19%	£1495	MR7 currently 8.24% Variable	8.1% APRC	LB2A84

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

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

[2]Cashback will be paid upon completion.

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

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

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

Let to Buy

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

Remortgage

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	5.29%	£1495	MR6 currently 7.74% Variable	7.0% APRC	LB9409
75%	5.29%	£1495	MR7 currently 8.24% Variable	7.3% APRC	LB9410

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[2]Cashback will be paid upon completion.

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

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation
Remortgage

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	4.99%	2% of Loan Amount	MR8 currently 8.24% Variable	8.2% APRC	LB2A85

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

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[2]Cashback will be paid upon completion.

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

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation

Remortgage

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.34%	2% of Loan Amount	MR8 currently 8.24% Variable	7.5% APRC	LB9411

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[2]Cashback will be paid upon completion.

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

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

Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	T20542
75%	5.69%	£1495	MR7 currently 8.24% Variable	8.2% APRC	T20543
75%	6.49%	£0	MR7 currently 8.24% Variable	8.3% APRC	T20544

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

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[2]Cashback will be paid upon completion.

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

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

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

Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.22%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	T90664
75%	5.74%	£1495	MR7 currently 8.24% Variable	7.5% APRC	T90665
75%	5.94%	£0	MR7 currently 8.24% Variable	7.6% APRC	T90666

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

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[2]Cashback will be paid upon completion.

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

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

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

Large Portfolio: Buy to Let

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

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.19%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	Q20998
75%	5.34%	£1495	MR7 currently 8.24% Variable	8.1% APRC	Q20999
75%	5.69%	£0	MR7 currently 8.24% Variable	8.1% APRC	Q21000

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

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[2]Cashback will be paid upon completion.

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

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

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

Large Portfolio: Buy to Let

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

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.94%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	Q91042
75%	5.44%	£1495	MR7 currently 8.24% Variable	7.4% APRC	Q91043
75%	5.57%	£0	MR7 currently 8.24% Variable	7.4% APRC	Q91044

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

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[2]Cashback will be paid upon completion.

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

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

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

Large Portfolio: Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.39%	£1495	MR7 currently 8.24% Variable	8.2% APRC	Q21001

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

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[2]Cashback will be paid upon completion.

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

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

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

Large Portfolio: Buy to Let

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

Purchase / Remortgage

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.5% APRC	Q91045

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

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[2]Cashback will be paid upon completion.

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

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

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

Large Portfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.69%	£0	MR7 currently 8.24% Variable	8.1% APRC	Q21002

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

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[2]Cashback will be paid upon completion.

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

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

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

Large Portfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.57%	£0	MR7 currently 8.24% Variable	7.4% APRC	Q91046

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

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[2]Cashback will be paid upon completion.

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

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

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

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

2 Year Fixed | Benefits: Free standard valuation

Further Advance

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	7.6% APRC	Q21003

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

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[2]Cashback will be paid upon completion.

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

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

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

5 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	6.3% APRC	Q91047

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

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

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

Large Portfolio: Let to Buy

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

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.39%	£1495	MR7 currently 8.24% Variable	8.1% APRC	LQ2089

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

Large Portfolio: Let to Buy

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

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.49%	£1495	MR7 currently 8.24% Variable	7.4% APRC	LQ9081

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

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

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	TQ2271

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[2]Cashback will be paid upon completion.

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

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

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

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.22%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	TQ9274

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

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[2]Cashback will be paid upon completion.

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

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

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	W21042
75%	5.39%	£3995	MR7 currently 8.24% Variable	8.2% APRC	W21043
75%	5.69%	£1495	MR7 currently 8.24% Variable	8.2% APRC	W21044
75%	5.99%	£0	MR7 currently 8.24% Variable	8.2% APRC	W21045
80%	5.49%	2% of Loan Amount	MR8 currently 8.24% Variable	8.3% APRC	W21046

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

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

[2]Cashback will be paid upon completion.

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

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

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.84%	5% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	W91515
75%	5.09%	5% of Loan Amount	MR7 currently 8.24% Variable	7.7% APRC	W91531
75%	5.20%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	W91532
75%	5.64%	£3995	MR7 currently 8.24% Variable	7.5% APRC	W91517
75%	5.74%	£1495	MR7 currently 8.24% Variable	7.5% APRC	W91518
75%	5.84%	£0	MR7 currently 8.24% Variable	7.5% APRC	W91519
80%	5.99%	2% of Loan Amount	MR8 currently 8.24% Variable	7.8% APRC	W91520
80%	6.34%	£0	MR8 currently 8.24% Variable	7.7% APRC	W91521

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

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[2]Cashback will be paid upon completion.

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

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

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

Limited Company: Buy to Let

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

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	W21047
75%	6.19%	£0	MR7 currently 8.24% Variable	8.2% APRC	W21048

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

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[2]Cashback will be paid upon completion.

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

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

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

Limited Company: Buy to Let

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

Remortgage

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.32%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	W91526
75%	5.69%	£3995	MR7 currently 8.24% Variable	7.6% APRC	W91527
75%	5.84%	£1495	MR7 currently 8.24% Variable	7.6% APRC	W91528
75%	5.99%	£0	MR7 currently 8.24% Variable	7.6% APRC	W91529

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[2]Cashback will be paid upon completion.

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

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

Limited Company: Buy to Let

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

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.32%	3% of Loan Amount	MR7 currently 8.24% Variable	7.6% APRC	W91522
75%	5.69%	£3995	MR7 currently 8.24% Variable	7.5% APRC	W91523
75%	5.84%	£1495	MR7 currently 8.24% Variable	7.6% APRC	W91524
75%	5.99%	£0	MR7 currently 8.24% Variable	7.6% APRC	W91525

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[2]Cashback will be paid upon completion.

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

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

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

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

2 Year Fixed | Benefits: Free standard valuation
Further Advance
Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	7.7% APRC	W21049

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[2]Cashback will be paid upon completion.

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

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

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

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

5 Year Fixed | Benefits: Free standard valuation
Further Advance

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	2.99%	£0	MR7 currently 8.24% Variable	6.5% APRC	W91530

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[2]Cashback will be paid upon completion.

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

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

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

Limited Company: Buy to Let

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

Purchase / Remortgage / Further Advance

Early Repayment Charge: 0.75% until 31/01/2028[1], then 0.50% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.99% (BBR +0.24% until 31/01/2029)	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	W70081
75%	4.49% (BBR +0.74% until 31/01/2029)	2% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	W70082
75%	4.99% (BBR +1.24% until 31/01/2029)	£1495	MR7 currently 8.24% Variable	7.9% APRC	W70083

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[2]Cashback will be paid upon completion.

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

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

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 2% until 31/01/2028[1], then 1% until 31/01/2029[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	WT2315
75%	5.69%	£1495	MR7 currently 8.24% Variable	8.2% APRC	WT2316
75%	6.49%	£0	MR7 currently 8.24% Variable	8.4% APRC	WT2317

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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.

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

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

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

Early Repayment Charge: 5% until 31/01/2029[1], then 4% until 31/01/2030[1], then 3% until 31/01/2031[1], then 1% until 31/01/2032[1]

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.22%	3% of Loan Amount	MR7 currently 8.24% Variable	7.7% APRC	WT9319
75%	5.74%	£1495	MR7 currently 8.24% Variable	7.7% APRC	WT9320
75%	5.94%	£0	MR7 currently 8.24% Variable	7.7% APRC	WT9321

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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.

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

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

Additional information

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

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

Interest Cover Ratios (ICR) and Stress Rates

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

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

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

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

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

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

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.

Additional information continued...

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

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

ERC	31-Jan-28	31-Jan.29	31.Jan.30	31.Jan.31	31.Jan.32
1 Year Fixed	1%				
2 Year Tracker	0.75%	0.50%			
2 Year Fixed	2%	1%			
5 Year Fixed	5%	5%	4%	3%	1%

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

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

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

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

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The mortgage works

Need support?

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

Mondays 9.30am - 5pm

Tuesday – Friday: 9am – 5pm

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

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