

Product guide

For intermediary use only.

Effective from 29.04.2026



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

Portfolio Size (0-10 properties)			Portfolio Size (More than 10 mortgage properties)			Limited Company		Additional Information
<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 31/07/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.34%	2% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	B01343

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

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

²Cashback will be paid upon completion.

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

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

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Buy to Let

2 Year Fixed

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.44%	3% of Loan Amount	MR6 currently 7.74% Variable	7.4% APRC	B27548
65%	4.49%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27549
65%	4.69%	£1495	MR6 currently 7.74% Variable	7.4% APRC	B27550
65%	4.99%	£0	MR6 currently 7.74% Variable	7.4% APRC	B27551
75%	3.59%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27552
75%	4.54%	£3995	MR7 currently 8.24% Variable	7.9% APRC	B27553
75%	4.77%	£1495	MR7 currently 8.24% Variable	7.8% APRC	B27554
75%	5.09%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27555

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Buy to Let

5 Year Fixed

Purchase / Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.29%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94792
55%	4.79%	£1495	MR6 currently 7.74% Variable	6.7% APRC	B94793
55%	4.87%	£0	MR6 currently 7.74% Variable	6.7% APRC	B94794
65%	4.36%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94795
65%	4.84%	£1495	MR6 currently 7.74% Variable	6.8% APRC	B94796
65%	5.07%	£0	MR6 currently 7.74% Variable	6.8% APRC	B94797
75%	4.54%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	B94798
75%	4.93%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B94799
75%	5.10%	£0	MR7 currently 8.24% Variable	7.1% APRC	B94800

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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 31/07/2027¹

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	3.84%	2% of Loan Amount	MR7 currently 8.24% Variable	8.3% APRC	B01344

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Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.74%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27558
65%	4.69%	£3995	MR6 currently 7.74% Variable	7.4% APRC	B27559
65%	4.89%	£1495	MR6 currently 7.74% Variable	7.5% APRC	B27560
65%	5.24%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27561
75%	3.84%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27562
75%	4.74%	£3995	MR7 currently 8.24% Variable	7.9% APRC	B27563
75%	4.97%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27564
75%	5.41%	£0	MR7 currently 8.24% Variable	7.9% APRC	B27565

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Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
55%	4.37%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94803
55%	4.84%	£1495	MR6 currently 7.74% Variable	6.8% APRC	B94804
55%	4.99%	£0	MR6 currently 7.74% Variable	6.8% APRC	B94805
65%	4.44%	3% of Loan Amount	MR6 currently 7.74% Variable	6.8% APRC	B94806
65%	4.89%	£1495	MR6 currently 7.74% Variable	6.8% APRC	B94807
65%	5.19%	£0	MR6 currently 7.74% Variable	6.8% APRC	B94808
75%	4.59%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	B94809
75%	4.99%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B94810
75%	5.21%	£0	MR7 currently 8.24% Variable	7.1% APRC	B94811

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Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.89%	£1495	MR6 currently 7.74% Variable	7.5% APRC	B27556
75%	4.97%	£1495	MR7 currently 8.24% Variable	7.9% APRC	B27557

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Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.89%	£1495	MR6 currently 7.74% Variable	6.8% APRC	B94801
75%	4.99%	£1495	MR7 currently 8.24% Variable	7.1% APRC	B94802

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Buy to Let

2 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	3.74%	3% of Loan Amount	MR6 currently 7.74% Variable	7.5% APRC	B27566
65%	5.24%	£0	MR6 currently 7.74% Variable	7.5% APRC	B27567
75%	3.84%	3% of Loan Amount	MR7 currently 8.24% Variable	7.9% APRC	B27568
75%	5.41%	£0	MR7 currently 8.24% Variable	8.0% APRC	B27569

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Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.44%	3% of Loan Amount	MR6 currently 7.74% Variable	6.9% APRC	B94812
65%	5.19%	£0	MR6 currently 7.74% Variable	6.9% APRC	B94813
75%	4.59%	3% of Loan Amount	MR7 currently 8.24% Variable	7.2% APRC	B94814
75%	5.21%	£0	MR7 currently 8.24% Variable	7.2% APRC	B94815

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Occupation

Buy to Let | 80% LTV

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	B27570
80%	5.99%	£0	MR8 currently 8.24% Variable	8.1% APRC	B27571

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Portfolio Size (0-10 properties)

Portfolio Size (More than 10 mortgage properties)

Limited Company

Additional Information

Buy to Let

Let To Buy

Houses in Multiple Occupation

Buy to Let

Let To Buy

Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

Buy to Let | 80% LTV

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	7.4% APRC	B94816
80%	5.64%	£0	MR8 currently 8.24% Variable	7.3% APRC	B94817

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Portfolio Size (0-10 properties)

Portfolio Size (More than 10 mortgage properties)

Limited Company

Additional Information

Buy to Let

Let To Buy

Houses in Multiple Occupation

Buy to Let

Let To Buy

Houses in Multiple Occupation

Buy to Let

Houses in Multiple Occupation

Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

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

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Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.34% (BBR +0.59% until 31/07/2028)	£1495	MR7 currently 8.24% Variable	7.8% APRC	B71159
75%	4.84% (BBR +1.09% until 31/07/2028)	£0	MR7 currently 8.24% Variable	7.8% APRC	B71160

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Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.89%	£1495	MR6 currently 7.74% Variable	7.5% APRC	LB2A61
75%	4.97%	£1495	MR7 currently 8.24% Variable	8.0% APRC	LB2A62

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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	

Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
65%	4.89%	£1495	MR6 currently 7.74% Variable	6.8% APRC	LB9388
75%	4.99%	£1495	MR7 currently 8.24% Variable	7.1% APRC	LB9389

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

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

²Cashback will be paid upon completion.

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

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

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

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

Let to Buy | 80% LTV

2 Year Fixed | Benefits: Free standard valuation
Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	8.1% APRC	LB2A63

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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	

Let to Buy | 80% LTV

5 Year Fixed | Benefits: Free standard valuation
Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
80%	5.19%	2% of Loan Amount	MR8 currently 8.24% Variable	7.4% APRC	LB9390

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²Cashback will be paid upon completion.

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

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

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

[Buy to Let](#)[Let To Buy](#)[Houses in Multiple
Occupation](#)[Buy to Let](#)[Let To Buy](#)[Houses in Multiple
Occupation](#)[Buy to Let](#)[Houses in Multiple
Occupation](#)

Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.59%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	T20509
75%	5.69%	£1495	MR7 currently 8.24% Variable	8.1% APRC	T20510
75%	6.69%	£0	MR7 currently 8.24% Variable	8.3% APRC	T20511

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²Cashback will be paid upon completion.

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

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

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

[Buy to Let](#)[Let To Buy](#)[Houses in Multiple Occupation](#)[Buy to Let](#)[Let To Buy](#)[Houses in Multiple Occupation](#)[Buy to Let](#)[Houses in Multiple Occupation](#)

Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.24%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	T90633
75%	5.69%	£1495	MR7 currently 8.24% Variable	7.4% APRC	T90634
75%	6.04%	£0	MR7 currently 8.24% Variable	7.6% APRC	T90635

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.04%	3% of Loan Amount	MR7 currently 8.24% Variable	8.0% APRC	Q20929
75%	5.17%	£1495	MR7 currently 8.24% Variable	8.0% APRC	Q20930
75%	5.61%	£0	MR7 currently 8.24% Variable	8.0% APRC	Q20931

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.79%	3% of Loan Amount	MR7 currently 8.24% Variable	7.3% APRC	Q90963
75%	5.19%	£1495	MR7 currently 8.24% Variable	7.2% APRC	Q90964
75%	5.41%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q90965

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.17%	£1495	MR7 currently 8.24% Variable	8.0% APRC	Q20932

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.19%	£1495	MR7 currently 8.24% Variable	7.2% APRC	Q90966

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Further Advance

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

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

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²Cashback will be paid upon completion.

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

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

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

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

Large Porfolio: Buy to Let

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.41%	£0	MR7 currently 8.24% Variable	7.3% APRC	Q90967

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²Cashback will be paid upon completion.

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

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

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

Large Porfolio: Green Buy to Let⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.19%	£0	MR7 currently 8.24% Variable	7.2% APRC	Q90968

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²Cashback will be paid upon completion.

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

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

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

Large Portfolio: Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.17%	£1495	MR7 currently 8.24% Variable	8.0% APRC	LQ2081

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²Cashback will be paid upon completion.

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

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

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

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

Large Portfolio: Let to Buy

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.19%	£1495	MR7 currently 8.24% Variable	7.2% APRC	LQ9073

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²Cashback will be paid upon completion.

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

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

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

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

Large Portfolio: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.59%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	TQ2247

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²Cashback will be paid upon completion.

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

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

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

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

Large Portfolio: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.24%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	TQ9252

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

2 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.49%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	W20946
75%	5.29%	£3995	MR7 currently 8.24% Variable	8.0% APRC	W20947
75%	5.59%	£1495	MR7 currently 8.24% Variable	8.1% APRC	W20948
75%	6.04%	£0	MR7 currently 8.24% Variable	8.1% APRC	W20949
80%	5.74%	2% of Loan Amount	MR8 currently 8.24% Variable	8.3% APRC	W20950

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

5 Year Fixed | Benefits: Free standard valuation

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
70%	4.59%	5% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91317
75%	4.99%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91318
75%	5.44%	£3995	MR7 currently 8.24% Variable	7.3% APRC	W91319
75%	5.52%	£1495	MR7 currently 8.24% Variable	7.3% APRC	W91320
75%	5.67%	£0	MR7 currently 8.24% Variable	7.4% APRC	W91321
80%	5.74%	2% of Loan Amount	MR8 currently 8.24% Variable	7.6% APRC	W91322
80%	6.24%	£0	MR8 currently 8.24% Variable	7.6% APRC	W91323

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

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

²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.69%	3% of Loan Amount	MR7 currently 8.24% Variable	8.1% APRC	W20951
75%	6.14%	£0	MR7 currently 8.24% Variable	8.1% APRC	W20952

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

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

Remortgage

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91328
75%	5.49%	£3995	MR7 currently 8.24% Variable	7.4% APRC	W91329
75%	5.57%	£1495	MR7 currently 8.24% Variable	7.4% APRC	W91330
75%	5.75%	£0	MR7 currently 8.24% Variable	7.4% APRC	W91331

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

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

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.09%	3% of Loan Amount	MR7 currently 8.24% Variable	7.4% APRC	W91324
75%	5.49%	£3995	MR7 currently 8.24% Variable	7.4% APRC	W91325
75%	5.57%	£1495	MR7 currently 8.24% Variable	7.4% APRC	W91326
75%	5.75%	£0	MR7 currently 8.24% Variable	7.4% APRC	W91327

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let Green⁵

5 Year Fixed | Benefits: Free standard valuation
Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.49%	£0	MR7 currently 8.24% Variable	7.4% APRC	W91332

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Buy to Let

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

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

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

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Houses in Multiple Occupation

2 Year Fixed

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	4.59%	3% of Loan Amount	MR7 currently 8.24% Variable	8.2% APRC	WT2282
75%	5.69%	£1495	MR7 currently 8.24% Variable	8.1% APRC	WT2283
75%	6.69%	£0	MR7 currently 8.24% Variable	8.3% APRC	WT2284

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²Cashback will be paid upon completion.

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

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

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

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

Limited Company: Houses in Multiple Occupation

5 Year Fixed

Purchase / Remortgage / Further Advance

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

Maximum LTV	Initial Rate	Product Fee	Followed by TMW Managed Rate for the remainder of the mortgage term, currently:	The overall Cost for Comparison	Product code
75%	5.24%	3% of Loan Amount	MR7 currently 8.24% Variable	7.5% APRC	WT9288
75%	5.69%	£1495	MR7 currently 8.24% Variable	7.4% APRC	WT9289
75%	6.04%	£0	MR7 currently 8.24% Variable	7.6% APRC	WT9290

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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	

Additional information

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

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

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

Interest Cover Ratios (ICR) and Stress Rates

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

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

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

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

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

When calculating the maximum borrowing, this will include any product fees you want to add to the loan. If the product fee is being added to the loan, this can exceed the maximum LTV. But it can't exceed the maximum loan amount.

For further advances individual loan elements will be stressed separately in line with the above. However, the stress rate applied to existing lending will also be set to a minimum of the stress rate applicable to the new borrowing. Please download our [further advance calculator](#) for support calculating potential further borrowing. For portfolio landlord applications, an aggregate rental calculation applies (please refer to the lending criteria section of the TMW website for details)

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

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

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

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

Additional information continued...

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

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

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

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

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

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Need support?

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

Mondays 9.30am - 5pm

Tuesday – Friday: 9am – 5pm

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

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

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