

## ONLY FOR USE BY MORTGAGE INTERMEDIARIES

### Changes to the NatWest Intermediary Solutions semi-exclusive residential and buy-to-let product range

Here's a summary of the new residential and buy-to-let mortgage deals and rate changes in our semi-exclusive range, with the product codes in brackets:

#### New Products

##### Residential – purchase

###### 2 year fixed rate deals

60% LTV, £0 product fee 1.74% (**APRC 3.7%**, SVR 4.0%) [FO13137]

70% LTV, £0 product fee 1.84% (**APRC 3.7%**, SVR 4.0%) [FO13139]

75% LTV, £0 product fee 1.84% (**APRC 3.7%**, SVR 4.0%) [FO13141]

80% LTV, £0 product fee 2.05% (**APRC 3.7%**, SVR 4.0%) [FO13143]

85% LTV, £0 product fee 2.20% (**APRC 3.8%**, SVR 4.0%) [FO13145]

##### Residential – remortgage

###### 2 year fixed rate deals

60% LTV, £0 product fee 1.85% (**APRC 3.7%**, SVR 4.0%) [FO13153]

70% LTV, £0 product fee 1.98% (**APRC 3.7%**, SVR 4.0%) [FO13155]

75% LTV, £0 product fee 2.03% (**APRC 3.7%**, SVR 4.0%) [FO13157]

80% LTV, £0 product fee 2.13% (**APRC 3.7%**, SVR 4.0%) [FO13159]

85% LTV, £0 product fee 2.29% (**APRC 3.8%**, SVR 4.0%) [FO13161]

90% LTV, £995 product fee 2.35% (**APRC 3.8%**, SVR 4.0%) [FO13162]

###### 5 year fixed rate deals

60% LTV, £0 product fee 2.33% (**APRC 3.7%**, SVR 4.0%) [FO13164]

##### Residential – First Time Buyer

###### 2 year fixed rate deals

80% LTV, £0 product fee, 500 cashback 2.32% (**APRC 3.8%**, SVR 4.0%) [FO13169]

85% LTV, £0 product fee, 500 cashback 2.47% (**APRC 3.8%**, SVR 4.0%) [FO13170]

90% LTV, £0 product fee, 500 cashback 2.90% (**APRC 3.6%**, SVR 4.0%) [FO13171]

#### Rate changes

##### Residential – purchase

###### 2 year fixed rate deals

60% LTV increasing by 1bps from 1.33% to 1.34% (**APRC 3.7%**, SVR 4.0%), £995 product fee [FO13136]

70% LTV decreasing by 6bps from 1.49% to 1.43% (**APRC 3.7%**, SVR 4.0%), £995 product fee [FO13138]

75% LTV decreasing by 1bps from 1.49% to 1.48% (**APRC 3.7%**, SVR 4.0%), £995 product fee [FO13140]

80% LTV decreasing by 6bps from 1.54% to 1.48% (**APRC 3.7%**, SVR 4.0%), £995 product fee [FO13142]

85% LTV decreasing by 11bps from 1.69% to 1.58% (**APRC 3.8%**, SVR 4.0%), £995 product fee [FO13144]

###### 5 year fixed rate deals

60% LTV decreasing by 65bps from 2.98% to 2.33% (**APRC 3.4%**, SVR 4.0%), £0 product fee [FO13146]

70% LTV decreasing by 10bps from 2.37% to 2.27% (**APRC 3.5%**, SVR 4.0%), £995 product fee  
[FO13147]

75% LTV decreasing by 13bps from 2.43% to 2.30% (**APRC 3.5%**, SVR 4.0%), £995 product fee  
[FO13148]

80% LTV decreasing by 8bps from 2.48% to 2.40% (**APRC 3.5%**, SVR 4.0%), £995 product fee  
[FO13149]

85% LTV decreasing by 10bps from 2.65% to 2.55% (**APRC 3.6%**, SVR 4.0%), £995 product fee  
[FO13150]

90% LTV decreasing by 20bps from 3.33% to 3.13% (**APRC 3.8%**, SVR 4.0%), £995 product fee  
[FO13151]

### **Residential – remortgage**

#### **2 year fixed rate deals**

60% LTV decreasing by 10bps from 1.44% to 1.34% (**APRC 3.7%**, SVR 4.0%), £995 product fee  
[FO13152]

70% LTV decreasing by 10bps from 1.64% to 1.54% (**APRC 3.7%**, SVR 4.0%), £995 product fee  
[FO13154]

75% LTV decreasing by 10bps from 1.64% to 1.54% (**APRC 3.7%**, SVR 4.0%), £995 product fee  
[FO13156]

80% LTV decreasing by 10bps from 1.74% to 1.64% (**APRC 3.7%**, SVR 4.0%), £995 product fee  
[FO13158]

85% LTV decreasing by 14bps from 1.88% to 1.74% (**APRC 3.7%**, SVR 4.0%), £995 product fee  
[FO13160]

#### **5 year fixed rate deals**

60% LTV decreasing by 9bps from 2.18% to 2.09% (**APRC 3.4%**, SVR 4.0%), £995 product fee [FO13163]

70% LTV decreasing by 10bps from 2.39% to 2.29% (**APRC 3.5%**, SVR 4.0%), £995 product fee  
[FO13165]

75% LTV decreasing by 14bps from 2.48% to 2.34% (**APRC 3.5%**, SVR 4.0%), £995 product fee  
[FO13166]

80% LTV decreasing by 10bps from 2.54% to 2.44% (**APRC 3.5%**, SVR 4.0%), £995 product fee  
[FO13167]

85% LTV decreasing by 10bps from 2.69% to 2.59% (**APRC 3.6%**, SVR 4.0%), £995 product fee  
[FO13168]

### **Buy-to-let – purchase**

#### **2 year fixed rate deals**

60% LTV decreasing from 2.10% to 2.09% (**APRC 4.3%**, SVR 4.5%), £0 product fee [FO13174]

70% LTV decreasing from 3.13% to 2.99% (**APRC 4.3%**, SVR 4.5%), £0 product fee [FO13175]

75% LTV decreasing from 3.19% to 2.99% (**APRC 4.3%**, SVR 4.5%), £0 product fee [FO13177]

75% LTV decreasing from 2.59% to 2.47% (**APRC 4.3%**, SVR 4.5%), £955 product fee [FO13176]

### **Buy-to-let – remortgage**

#### **2 year fixed rate deals**

60% LTV decreasing from 2.79% to 2.77% (**APRC 4.3%**, SVR 4.5%), £0 product fee [FO13179]

60% LTV decreasing from 2.28% to 2.19% (**APRC 4.3%**, SVR 4.5%), £995 product fee [FO13178]

70% LTV decreasing from 3.26% to 3.04% (**APRC 4.4%**, SVR 4.5%), £0 product fee [FO13181]

70% LTV decreasing from 2.57% to 2.52% (**APRC 4.4%**, SVR 4.5%), £995 product fee [FO13180]

75% LTV decreasing from 3.29% to 3.04% (**APRC 4.3%**, SVR 4.5%), £0 product fee [FO13183]

75% LTV decreasing from 2.74% to 2.52% (**APRC 4.4%**, SVR 4.5%), £955 product fee [FO13182]

Overpayments of up to 10% of the outstanding balance per annum are allowed during the initial deal period.

#### **Early repayment charges:**

2 year fixed rate: 2% until 30 November 2017, 1% until 30 November 2018

3 year fixed rate: 3% until 30 November 2017, 2% until 30 November 2018, 1% until 30 November 2019

5 year fixed rate: 5% until 30 November 2017, 4% until 30 November 2018, 3% until 30 November 2019, 2% until 30 November 2020, 1% until 30 November 2021

2 year tracker: 1% until 30 November 2017, 0.5% until 30 November 2018

#### **Minimum loan amounts:**

£25,000

#### **Transitional Arrangements**

- Closing date for online applications to be submitted is 10:30pm on Tuesday 30 August
- Last date for receipt of supporting documentation is Tuesday 13 September