

NatWest International Personal Banking mortgage rates

Rates correct as at 04/08/2016^a

RBS PLC (Isle Of Man Branch) only accepts new applications for Buy to Live mortgages via regulated Mortgage Brokers/Independent Financial Advisers

Product name	Initial rate ^c	End date	Follow on rate (variable) ^c	Overall cost for comparison	Product fee	Minimum loan	Early repayment charge ^d
BUY TO LIVE - New borrowing range – These rates are for Intermediary use only							
Maximum 70% loan to value^b products							
2 year fixed rate	2.98%	28/09/2018	4.00%	4.1% APRC	0.75% of loan amount (Min £1000)	£100,000	2% year 1, 1% year 2 5% year 1, 4% year 2, 3% year 3, 2% year 4, 1% year 5
5 year fixed rate	3.12%	30/09/2021	4.00%	4.0% APRC	0.75% of loan amount (Min £1000)	£100,000	1% year 5
2 year base rate tracker ^e (Base + 2.29%)	2.54%	28/09/2018	4.00%	4.1% APRC	0.75% of loan amount (Min £1000)	£100,000	0.50% until 28/09/2018
2 year base rate tracker ^e (Base + 2.14%)	2.39%	28/09/2018	4.00%	4.0% APRC	0.75% of loan amount (Min £1000)	£500,000	0.50% until 28/09/2018
Maximum 80% loan to value^b products							
2 year fixed rate	3.46%	28/09/2018	4.00%	4.1% APRC	0.75% of loan amount (Min £1000)	£100,000	2% year 1, 1% year 2 5% year 1, 4% year 2, 3% year 3, 2% year 4, 1% year 5
5 year fixed rate	3.81%	30/09/2021	4.00%	4.2% APRC	0.75% of loan amount (Min £1000)	£100,000	1% year 5
2 year base rate tracker ^e (Base + 2.98%)	3.23%	28/09/2018	4.00%	4.2% APRC	0.75% of loan amount (Min £1000)	£100,000	0.50% until 28/09/2018
BUY TO LIVE – Additional borrowing range (existing customers only)							
Maximum 70% loan to value^b products							
2 year fixed rate	2.98%	28/09/2018	4.00%	4.1% APRC	0.75% of loan amount (Min £495)	£25,000	2% year 1, 1% year 2 5% year 1, 4% year 2, 3% year 3, 2% year 4, 1% year 5
5 year fixed rate	3.12%	30/09/2021	4.00%	4.0% APRC	0.75% of loan amount (Min £495)	£25,000	1% year 5
2 year base rate tracker ^e (Base + 2.29%)	2.54%	28/09/2018	4.00%	4.0% APRC	0.75% of loan amount (Min £495)	£25,000	0.50% until 28/09/2018
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Product name	Initial rate ^c	End date	Follow on rate (variable) ^c	Overall cost for comparison	Product fee	Minimum loan	Early repayment charge ^d
BUY TO LET - New borrowing range							
Maximum 60% Loan to value^b products							
2 Year Base Rate Tracker ^e (Base + 2.97%)	3.22%	28/09/2018	4.00%	4.2% APRC	1% of loan amount (min £1000)	£100,000	0.50% until 28/09/2018
2 Year Fixed Rate	3.59%	28/09/2018	4.00%	4.2% APRC	1% of loan amount (min £1000)	£100,000	2% year 1, 1% year 2
5 Year Fixed Rate	4.19%	30/09/2021	4.00%	4.4% APRC	1% of loan amount (min £1000)	£100,000	5% year 1, 4% year 2, 3% year 3, 2% year 4, 1% year 5
Maximum 75% Loan to value^b products							
2 year fixed rate	3.90%	28/09/2018	4.00%	4.3% APRC	1% of loan amount (min £1000)	£100,000	2% year 1, 1% year 2
2 year base rate tracker ^e (Base + 3.39%)	3.64%	28/09/2018	4.00%	4.3% APRC	1% of loan amount (min £1000)	£100,000	0.50% until 28/09/2018
5 year fixed rate	4.60%	30/09/2021	4.00%	4.6% APRC	1% of loan amount (Min £1000)	£100,000	5% year 1, 4% year 2, 3% year 3, 2% year 4, 1% year 5
BUY TO LET – Additional borrowing range (existing customers only)							
Maximum 60% Loan to value^b products							
2 Year Base Rate Tracker ^e (Base + 2.97%)	3.22%	28/09/2018	4.00%	4.1% APRC	1% of loan amount (min £495)	£25,000	0.50% until 28/09/2018
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5 year fixed rate	4.60%	30/09/2021	4.00%	4.6% APRC	1% of loan amount (Min £495)	£25,000	5% year 1, 4% year 2, 3% year 3, 2% year 4, 1% year 5

Maximum number of Buy to let properties is 10 and are subject to a minimum purchase price of £150,000

For Buy to Let, we can assist when the property will be let out for investment purposes. By 'investment' we mean that you are looking to benefit from rental income or future house price growth

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- a All rates and charges quoted are correct as at the date on page 1. All figures are an indication only and are not a formal quotation or commitment to lend.
- b Loan to value (LTV) may be reduced depending on individual circumstances, repayment method, loan amount and property age or type.
- c At the end of the fixed rate or base rate tracker term, the rate will automatically switch to the Bank's standard variable rate or Buy to let standard variable rate.
- d Please refer to the section below on overpayments.
- e These rates track the Bank of England base rate, so when the base rate goes down, your rate will too. Your rate will also go up when the base rate increases.

Representative Example – Fixed Rate

A mortgage of £200,000 payable over 25 years initially on a fixed rate for 5 years at 3.75% and then our variable rate of 4.00% for the remaining 20 years would require 60 monthly payments of £1028.26 and 240 payments of £1050.97. The total amount payable would be £316213.40 made up of the loan amount of £200,000 plus interest of £116213.40, a product fee of £2000, a valuation fee of £255 and a CHAPS fee of £30. The overall cost for comparison is 4.0% APRC representative.

Fees and charges (Please refer to our Mortgage Tariff of Charges for full details of fees that may be payable during the life of the mortgage term)

- Drawdown fee £30
- Porting of rate to new property (at Bank discretion) £295
- Product maturity renewal fee £749
- These figures do not include any valuation fees, legal fees or any other fees that may be payable. Product fees may only be added to the mortgage if the loan to value criteria is not exceeded and on product switch for capital and interest repayment mortgages only. Adding fees to your mortgage means that the interest on the fee will be charged for the remaining term of the mortgage and therefore cost you more.

Repayment methods

With a **repayment** mortgage your monthly repayments meet the interest accrued on your mortgage, as well as repaying a portion of capital each month. This means your mortgage is repaid in full over the term of your loan.

- The mortgage is guaranteed to be paid off in full if you make all the payments.
- No life assurance is included.

With an **interest only** mortgage your payments only cover the interest on your mortgage. At the end of the mortgage you will still owe the amount you originally borrowed. A repayment strategy must be nominated at the outset.

- The repayment strategy should be designed to eventually pay off your loan in full at the end of the mortgage term.
- You will need to make suitable arrangements to repay the capital at the end of the term. You should regularly check the performance of any investment used as a repayment strategy, to see whether it is likely to be adequate to repay the capital at the end of the term.

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Overpayments

You are not permitted to make **regular** overpayments. An overpayment is any additional payment on top of the monthly repayment amount we notify you to make. If you wish to make a lump sum **overpayment** you must pay a minimum of £1,000. Any **overpayment** may also be subject to the early repayment charge. Overpayments will be applied against the capital balance. The term of your mortgage will remain unchanged but your monthly payments will be reduced. For additional payments in excess of £10,000, you may have the option to reduce your mortgage term. Your Relationship manager will be able to give you more information on this or any other aspect of your mortgage options at any time during the life of your mortgage term. Please also refer to our standard mortgage conditions, Tariff of charges and your mortgage special conditions for full details.

If you would like any more information on the information contained within this document you can contact us on +44 (0)1624 632323.

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