

**ONLY FOR USE BY MORTGAGE INTERMEDIARIES**

**Changes to the NatWest Intermediary Solutions core residential and buy-to-let product range**

Here's a summary of the rate changes, with the product codes in brackets:

Summary of changes to the core range:

**RATE CHANGES**

**Help to Buy: mortgage guarantee scheme**

**2 year fixed rate deal**

95% LTV decreasing by 10bps from 3.91% to 3.81% (**APRC 4.1%**, SVR 4.0%), £0 product fee  
[FO13135]

**Residential – purchase**

**2 year fixed rate deals**

60% LTV decreasing by 10bps from 1.67% to 1.57% (**APRC 3.8%**, SVR 4.0%), £995 product fee  
[FO13120]

70% LTV decreasing by 5bps from 1.70% to 1.65% (**APRC 3.8%**, SVR 4.0%), £995 product fee  
[FO13121]

75% LTV decreasing by 7bps from 1.72% to 1.65% (**APRC 3.8%**, SVR 4.0%), £995 product fee  
[FO13122]

80% LTV decreasing by 7bps from 1.79% to 1.72% (**APRC 3.8%**, SVR 4.0%), £995 product fee  
[FO13123]

85% LTV decreasing by 6bps from 1.87% to 1.81% (**APRC 3.8%**, SVR 4.0%), £995 product fee  
[FO13124]

90% LTV decreasing by 25bps from 2.60% to 2.35% (**APRC 3.9%**, SVR 4.0%), £995 product fee  
[FO13125]

**3 year fixed rate deals**

60% LTV decreasing by 10bps from 1.84% to 1.78% (**APRC 3.6%**, SVR 4.0%), £995 product fee  
[FO13126]

**5 year fixed rate deals**

60% LTV decreasing by 6bps from 2.13% to 2.07% (**APRC 3.4%**, SVR 4.0%), £995 product fee  
[FO13127]

70% LTV decreasing by 13bps from 2.43% to 2.30% (**APRC 3.5%**, SVR 4.0%), £995 product fee  
[FO13128]

75% LTV decreasing by 17bps from 2.55% to 2.38% (**APRC 3.5%**, SVR 4.0%), £995 product fee  
[FO13129]

80% LTV decreasing by 10bps from 2.58% to 2.48% (**APRC 3.5%**, SVR 4.0%), £995 product fee  
[FO13130]

85% LTV decreasing by 20bps from 2.93% to 2.73% (**APRC 3.6%**, SVR 4.0%), £995 product fee  
[FO13131]

90% LTV decreasing by 24bps from 3.43% to 3.19% (**APRC 3.8%**, SVR 4.0%), £995 product fee  
[FO13132]

### **Residential –remortgage**

#### **3 year fixed rate deals**

60% LTV decreasing by 5bps from 1.93% to 1.88% (**APRC 3.6%**, SVR 4.0%), £995 product fee  
[FO13133]

70% LTV decreasing by 5bps from 2.03% to 1.98% (**APRC 3.6%**, SVR 4.0%), £995 product fee  
[FO13134]

### **Buy-to-let – purchase**

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

60% LTV decreasing by 23bps from 2.18% to 1.95% (**APRC 4.4%**, SVR 4.5), £1,995 product fee  
[FO13172]

### **Buy-to-let – remortgage**

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

60% LTV decreasing by 19bps from 2.18% to 1.99% (**APRC 4.4%**, SVR 4.5), £1,995 product fee  
[FO13173]

### **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