

NatWest International 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 ^c (variable)	Overall cost for comparison	Product Fee	Minimum Loan	Early Repayment Charge ^d
BUY TO LIVE - rates available for intermediary use only							
New borrowing range, includes £749 cashback for remortgages from other lenders							
Maximum 70% Loan to Value^b products							
2 Year Base Rate Tracker ^e (Base Rate + 2.29%)	3.04%	31/01/2022	4.50%	4.4% APRC		£100,000	0.50% until 31/01/2021
2 Year Base Rate Tracker ^e (Base Rate + 2.09%)	2.84%	31/01/2022	4.50%	4.3% APRC	0.75% of loan amount	£500,000	0.50% until 31/01/2021
2 Year Fixed Rate	2.94%	31/01/2022	4.50%	4.4% APRC	(min £1,000, max £5,000)	£100,000	2% Year 1, 1% Year 2
5 Year Fixed Rate	3.15%	31/01/2025	4.50%	4.1% APRC		£100,000	5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
Maximum 80% Loan to Value^b products							
2 Year Base Rate Tracker ^e (Base Rate + 2.44%)	3.19%	31/01/2022	4.50%	4.4% APRC	0.75% of loan amount	£100,000	0.50% until 31/01/2021
2 Year Fixed Rate	3.14%	31/01/2022	4.50%	4.4% APRC	(min £1,000, max £5,000)	£100,000	2% Year 1, 1% Year 2
5 Year Fixed Rate	3.35%	31/01/2025	4.50%	4.2% APRC		£100,000	5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
BUY TO LIVE - Additional borrowing range, for existing customers only							
Maximum 70% Loan to Value^b products							
2 Year Base Rate Tracker ^e (Base Rate + 2.29%)	3.04%	31/01/2022	4.50%	4.4% APRC	0.75% of loan amount	£25,000	0.50% until 31/01/2021
2 Year Fixed Rate	2.94%	31/01/2022	4.50%	4.4% APRC	(min £495, max £5,000)	£25,000	2% Year 1, 1% Year 2
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YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Mortgages are offered by The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Authorised and regulated by the Jersey Financial Services Commission. The Royal Bank of Scotland International Limited trading as NatWest International is authorised and regulated by the Financial Conduct Authority. Isle of Man business address: 2 Athol Street, Douglas, Isle of Man IM99 1AN. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary. Guernsey business address: Royal Bank Place, 1 Glatigny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended. NatWest International is the registered business name of The Royal Bank Scotland International Limited under the Business Names Registration Act. Gibraltar business address: NatWest International House, 57 Line Wall Road, Gibraltar. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall Road, Gibraltar. Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed. Over 18's only. Security required. APR stands for Annual Percentage Rate and is an interest rate which takes account of the full amount of interest on any money borrowed plus the timing of repayments and any other charges that you have to pay. It may not take into account any reduction in interest rate following maturity of the initial product. The frequency of the interest payments, for example monthly or quarterly, affects the calculation.

Product Name	Initial Rate ^c	End Date	Follow on Rate ^c (variable)	Overall cost for comparison	Product Fee	Minimum Loan	Early Repayment Charge ^d
BUY TO LET							
New borrowing range, includes £749 cashback for remortgages from other lenders							
Maximum 65% Loan to Value ^b products							
2 Year Base Rate Tracker ^e (Base Rate + 2.63%)	3.38%	31/01/2022	5.00%	4.9% APRC	1% of loan amount (max £5,000)	£100,000	0.50% until 31/01/2021
2 Year Fixed Rate	3.05%	31/01/2022	5.00%	4.8% APRC		£100,000	2% Year 1, 1% Year 2
5 Year Fixed Rate	3.95%	31/01/2025	5.00%	4.8% APRC		£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 Base Rate Tracker ^e (Base Rate + 2.84%)	3.59%	31/01/2022	5.00%	4.9% APRC	1% of loan amount (max £5,000)	£100,000	0.50% until 31/01/2021
2 Year Fixed Rate	3.34%	31/01/2022	5.00%	4.9% APRC		£100,000	2% Year 1, 1% Year 2
5 Year Fixed Rate	4.25%	31/01/2025	5.00%	4.9% APRC		£100,000	5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
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You must currently own no more than nine Buy to Let properties and your maximum borrowing amount cannot exceed £3.5 million. Buy to let properties 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 for mortgages up to £1 million, above which additional lending criteria may apply. All figures are an indication only and are not a formal quotation or commitment to lend.
- b 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 (Switch date), 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 overleaf on overpayments.
- e These rates track the Bank's base rate, so when the base rate goes down, your rate will too. Your rate will also go up when the base rate increases. From three months after completion until the end of any tracker period, you can switch to a fixed rate and pay no early repayment charge, just pay the Product Fee for the new mortgage.

Representative Example - Fixed Rate

A mortgage of £200,000 payable over 25 years initially on a fixed rate for 2 years at 3.12% and then our variable rate of 4.50% for the remaining 23 years would require 24 monthly payments of £960.38 and 276 payments of £1,099.51. The total amount payable would be £326,513.88 made up of the loan amount of £200,000 plus interest of £126,513.88. A product fee of £1,500, a valuation fee of £255 and a CHAPS fee of £30 are also payable. The overall cost for comparison is 4.4% APRC representative.

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

- 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.

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.

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