Natwest Product Matrices 14/05/2010

Whats Changing: **Pricing changes / New products**

Product Matrix:	**Corporate Range**								**Countrywide Big Deals**		
Changes	Rate, Fee and End date change	Rate, Fee and End date change	Rate, End date change	New product	New product	New product	End date change	End date change	Withdraw product	Withdraw product	Withdraw product
Current Product Code	TO1414	TO1415	TO1416				FO3130	FO3131	FO3139	FO3140	FO3141
New Product Code	TO1429	TO1430	TO1431	FO3151	FO3152	FO3153	FO3154	FO3155			
Product Name	2 Year Tracker 80% £999 Corporate Range	2 Year Tracker 75% £999 Corporate Range	2 Year Tracker 85% £999 Corporate Range	2 Year Fixed 60% £699 Corporate Range	2 Year Fixed 60% £699 RM Corporate Range	2 Year Fixed 75% £999 Corporate Range	3 Year Fixed 85% £999 Corporate Range	3 Year Fixed 75% £999 Corporate Range	2 Year Fixed 75%	2 Year Fixed 75% RM	Buy to Let 2 Year Fixed 75% £1299
LTV	0-80%	75-%	0-85%	0-60%	0-60%	0-75%	0-85%	0-75%	0-75%	0-75%	0-75%
Product Description	3.99% (NatWest Base Rate + 3.49%) til 31 August 2012	3.99% (NatWest Base Rate + 3.49%) til 31 August 2012	4.79% (NatWest Base Rate + 4.29%) til 31 August 2012	Interest Rate Fixed at 3.29% til 31 August 2012.	Interest Rate Fixed at 3.34% til 31 August 2012	Interest Rate Fixed at 3.84% til 31 August 2012.	Interest Rate Fixed at 5.65% til 31 August 2013.	Interest Rate Fixed at 5.65% til 31 August 2013.	Interest Rate Fixed at 4.25% til 31 August 2012.	Interest Rate Fixed at 4.35% til 31 August 2012.	Interest Rate Fixed at 5.99% til 31 August 2012.
	Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest rate reverts to SVR after fixed rate period, currently 4.50%
APR	4.2%	4.2%	4.3%	4.1%	4.0%	4.2%	4.7%	4.7%	4.2%	4.2%	5.1%
Go to Rate	SVR (4.0%)	SVR (4.0%)	SVR (4.0%)	SVR (4.0%)	SVR (4.0%)	SVR (4.0%)	SVR (4.0%)	SVR (4.0%)	SVR (4.0%)	SVR (4.0%)	BTL SVR (4.5%)
Repayment Type	Capital and Interest Only	Capital and Interest OR Interest Only Repayment	Capital and Interest Only	Capital and Interest OR Interest Only Repayment	Capital and Interest OR Interest Only Repayment	Capital and Interest OR Interest Only Repayment	Capital and Interest Only	Capital and Interest OR Interest Only Repayment	Capital and Interest OR Interest Only Repayment	Capital and Interest OR Interest Only Repayment	Capital and Interest OR Interest Only Repayment
Early Repayment Charge	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2013	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2013	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 August 2012
Incentives	None	None	None	None	Free Legal and Valuation for remortgage	None	None	None	£300 cashback	£300 cashback & Free Valuation for remortgage only	None
Purpose	HP	HP	HP	HP	RM	HP	HP	HP	HP	RM	HP
Eligibility	FTB/Movers/Existing Customers	FTB/Movers/Existing Customers	FTB/Movers/Existing Customers	FTB/Movers/Existing Customers	Remortgage only	FTB/Movers/Existing Customers	FTB/Movers/Existing Customers	FTB/Movers/Existing Customers	FTB/Movers/Existing Customers	Remortgage Only	Buy to Let. Max of 10 properties.
Fee	£999 Arrangement Fee	£999 Arrangement Fee	£999 Arrangement Fee	£699 Arrangement Fee	£699 Arrangement Fee	£999 Arrangement Fee	£999 Arrangement Fee	£999 Arrangement Fee	£0 Arrangement Fee	£0 Arrangement Fee	£1299 Arrangement Fee
Drawdown of Loan Fee	£30	£30	£30	£30	£0	£30	£30	£30	£30	£0	£30
Minimum Loan	£25,000	£25,000	£25,000	£25,000	£25,000	£25,000	£25,000	£25,000	£25,000	£25,000	£15,000 (Min. value £50,000)
Maximum Loan	See maximum loan size table	See maximum loan size table	See maximum loan size table	See maximum loan size table	See maximum loan size table	See maximum loan size table	See maximum loan size table	See maximum loan size table	See maximum loan size table	See maximum loan size table	See maximum loan size table

Buy to Let
Up to £500,000 (per property)
Residential
-Up to £300,000
£300,001 - £500,000
£500,001 - £1,000,000
1,500,000