

Natwest Product Matrices

Whats Changing: **New product launch**

Product Matrix:

Corporate Launch Range																		
Changes	New product		New product		New product		New product		New product		New product		New product		New product			
Available through	GMS & MGM		GMS & MGM		GMS & MGM		GMS & MGM		GMS & MGM		GMS & MGM		GMS & MGM		GMS & MGM			
Product code (internal use only)	T01111		T01112		T01265		T01266		T01267		T01268		T01269		T01270			
Product Name	3 Year Fixed 90% EPRP Launch Range		3 Year Fixed 75% EPRP Launch Range		2 Year Tracker 60% EPRP Launch Range		2 Year Tracker 80% EPRP Launch Range		2 Year Tracker 75% EPRP Launch Range		2 Year Tracker 80% EPRP Launch Range		2 Year Tracker 75% EPRP Launch Range		2 Year Tracker 60% EPRP Launch Range			
TV	0.90%		0.75%		0.60%		0.80%		0.75%		0.80%		0.75%		0.60%			
Product Description	Interest Rate Fixed at 4.50% till 31 March 2012		Interest Rate Fixed at 4.50% till 31 March 2012		2.49% (NatWest Base Rate + 2.19%) till 31 March 2012		3.49% (NatWest Base Rate + 2.99%) till 31 March 2012		3.49% (NatWest Base Rate + 2.99%) till 31 March 2012		4.59% (NatWest Base Rate + 4.09%) till 31 March 2012		4.59% (NatWest Base Rate + 4.09%) till 31 March 2012		5.49% (NatWest Base Rate + 5.19%) till 31 March 2012		5.49% (NatWest Base Rate + 5.19%) till 31 March 2012	
Interest rate reverts to SWR after fixed rate period, currently 4.00%	Interest rate reverts to SWR after fixed rate period, currently 4.00%		Interest rate reverts to SWR after fixed rate period, currently 4.00%		Interest rate reverts to SWR after fixed rate period, currently 4.00%		Interest rate reverts to SWR after fixed rate period, currently 4.00%		Interest rate reverts to SWR after fixed rate period, currently 4.00%		Interest rate reverts to SWR after fixed rate period, currently 4.00%		Interest rate reverts to SWR after fixed rate period, currently 4.00%		Interest rate reverts to SWR after fixed rate period, currently 4.00%			
APR	4.9%		5.0%		4.0%		4.1%		4.1%		4.3%		4.3%		4.5%		4.6%	
Go to Rate	SWR (4.0%)		SWR (4.0%)		SWR (4.0%)		SWR (4.0%)		SWR (4.0%)		SWR (4.0%)		SWR (4.0%)		SWR (4.0%)		SWR (4.0%)	
Repayment Type	Capital and Interest Only		Capital and Interest OR Interest Only Repayment		Capital and Interest OR Interest Only Repayment		Capital and Interest Only		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	
Early Repayment Charge	Overpayments allowed up to 10% of balance outstanding per annum		Overpayments allowed up to 10% of balance outstanding per annum		Overpayments allowed up to 10% of balance outstanding per annum		Overpayments allowed up to 10% of balance outstanding per annum		Overpayments allowed up to 10% of balance outstanding per annum		Overpayments allowed up to 10% of balance outstanding per annum		Overpayments allowed up to 10% of balance outstanding per annum		Overpayments allowed up to 10% of balance outstanding per annum		Overpayments allowed up to 10% of balance outstanding per annum	
3% until 31 March 2012	3% until 31 March 2012		3% until 31 March 2012		3% until 31 March 2012		3% until 31 March 2012		3% until 31 March 2012		3% until 31 March 2012		3% until 31 March 2012		3% until 31 March 2012		3% until 31 March 2012	
Incentives	None		None		None		None		None		None		None		None		Free Legal and Valuation for remortgage	
Purpose	HP		HP		HP		HP		HP		HP		HP		HP		HP	
Eligibility	FTB/Movers/Existing Customers		FTB/Movers/Existing Customers		FTB/Movers/Existing Customers		FTB/Movers/Existing Customers		FTB/Movers/Existing Customers		FTB/Movers/Existing Customers		FTB/Movers/Existing Customers		FTB/Movers/Existing Customers		Remortgage Only	
Fee	EPRP Arrangement Fee		EPRP Arrangement Fee		EPRP Arrangement Fee		EPRP Arrangement Fee		EPRP Arrangement Fee		EPRP Arrangement Fee		EPRP Arrangement Fee		EPRP Arrangement Fee		EPRP Arrangement Fee	
Standard of Loan Fee	£30		£30		£30		£30		£30		£30		£30		£30		£0	
Minimum Loan	£25,000		£25,000		£25,000		£25,000		£25,000		£25,000		£25,000		£25,000		£25,000	
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	

Maximum loan sizes	
Loan amount	Buy to Let
Up to £200,000 (per property)	
Residential	
–Up to £300,000	85%
£300,001 – £500,000	90%
£500,001 – £1,000,000	85%
£1,000,000	75%