

Natwest Product Matrices - 05/02/10

Product Matrix:	Corporate Exclusives									
	Loan size	Rate, Description	Description	New product	New product	New product	New product	New product	New product	New product
Product Code (internal use only)	FO3036	FO3036	TO1355	TO1356	TO1357	TO1358	TO1359	TO1360	TO1361	FO3
Product Name	3 Year Fixed 90% E999 Launch Range	3 Year Fixed 75% E999 Launch Range	2 Year Tracker 60% E999 Launch Range	2 Year Tracker 80% E499 Launch Range	2 Year Tracker 75% E499 Launch Range	2 Year Tracker 85% E999 Launch Range	2 Year Tracker 75% E999 Launch Range	2 Year Tracker 90% E99 Launch Range	2 Year Tracker 75% E99 Launch Range	3 Year Fixed 80% E999 Launch Range
TV	0-90%	0-75%	0-60%	0-80%	75-%	0-85%	0-75%	0-90%	0-75%	0-8
Product Description	Interest Rate Fixed at 5.89% till 31 March 2013. Interest rate reverts to SVR after fixed rate period, currently 4.00%	Interest Rate Fixed at 5.89% till 31 March 2013. Interest rate reverts to SVR after fixed rate period, currently 4.00%	2.69% (NatWest Base Rate + 2.19%) till 31 March 2012 Interest rate reverts to SVR after fixed rate period, currently 4.00%	3.49% (NatWest Base Rate + 2.99%) till 31 March 2012 Interest rate reverts to SVR after fixed rate period, currently 4.00%	3.49% (NatWest Base Rate + 2.99%) till 31 March 2012 Interest rate reverts to SVR after fixed rate period, currently 4.00%	4.59% (NatWest Base Rate + 4.09%) till 31 March 2012 Interest rate reverts to SVR after fixed rate period, currently 4.00%	4.59% (NatWest Base Rate + 4.09%) till 31 March 2012 Interest rate reverts to SVR after fixed rate period, currently 4.00%	4.99% (NatWest Base Rate + 4.49%) till 31 March 2012 Interest rate reverts to SVR after fixed rate period, currently 4.00%	4.99% (NatWest Base Rate + 4.49%) till 31 March 2012 Interest rate reverts to SVR after fixed rate period, currently 4.00%	4.99% (NatWest Base Rate + 4.49%) till 31 March 2012 Interest rate reverts to SVR after fixed rate period, currently 4.00%
APR	4.7%	4.8%	4.0%	4.1%	4.1%	4.3%	4.3%	4.3%	4.3%	4.6%
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%)
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 OR Interest Only Repayment	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. 3 % until 31 March 2013	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 March 2013	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 March 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 March 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 March 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 March 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 March 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 March 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 March 2012	Overpayments allowed up to 10% of balance outstanding per annum. 3 % until 31 March 2012
Incentives	None	None	None	None	None	None	None	None	None	No
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	FTB/Movers/Existing Customers	FTB/Movers/Existing Customers
Fee	E999 Arrangement Fee	E999 Arrangement Fee	E999 Arrangement Fee	E499 Arrangement Fee	E499 Arrangement Fee	E999 Arrangement Fee	E999 Arrangement Fee	E99 Arrangement Fee	E99 Arrangement Fee	E999 Arrangement Fee
Drawdown of Loan Fee	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30
Minimum Loan	£25,000	£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	See maximum loan size table

Maximum loan sizes For RBS and Natwest Offset	
Loan amount	
Buy to Let	
Up to £500,000 (per property)	
Residential	
-Up to £300,000	- 95%
£300,001 - £500,000	- 90%
£500,001 - £1,000,000	- 85%
max 1.5 million	- 75%

Product	New product FO3038	New product FO3039	New product FO3040	New product FO3041
999 Launch Range	3 Year Fixed 75% E999 Launch Range	3 Year Fixed 85% E999 Launch Range	3 Year Fixed 75% E999 Launch Range	2 Year Fixed 60% E999 Launch Range RM
0%	0.75%	0.85%	0.75%	0.60%
15.35% til 31 March 2013.	Interest Rate Fixed at 5.35% til 31 March 2013.	Interest Rate Fixed at 5.65% til 31 March 2013.	Interest Rate Fixed at 5.65% til 31 March 2013.	Interest Rate Fixed at 3.84% til 31 March 2012.
1 SVR after fixed rate initially 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%
3%	4.6%	4.7%	4.7%	4.2%
4.0%	SVR (4.0%)	SVR (4.0%)	SVR (4.0%)	SVR (4.0%)
1 OR Interest Only Payment	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
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.
March 2013	3 % until 31 March 2013	3 % until 31 March 2013	3 % until 31 March 2013	3 % until 31 March 2012
none	None	None	None	Free Legal and Valuation for remortgage
Eligible Customers	FTB/Movers/Existing Customers	FTB/Movers/Existing Customers	FTB/Movers/Existing Customers	Remortgage Only
Arrangement Fee	E999 Arrangement Fee	E999 Arrangement Fee	E999 Arrangement Fee	E999 Arrangement Fee
10	£30	£30	£30	£0
1000	£25,000	£25,000	£25,000	£25,000
loan size table	See maximum loan size table	See maximum loan size table	See maximum loan size table	See maximum loan size table