



This document is for use by mortgage intermediaries and other professionals only

Existing Customer Exclusive Range

We offer a comprehensive range of mortgage products – this guide outlines the rates, fees, features and benefits to your client.

Whatever your clients needs and circumstances we will have a product to suit.

To contact your local Business Development Manager please visit our website:
<http://www.newcastleis.co.uk/MeetTheBDMTeam.aspx> or call our Intermediary Support Team on 0345 602 2338.

Our lines are open 8am - 6pm Monday to Friday with live chat available 9am - 5pm

Or email us at: intermediary.lending@newcastle.co.uk

For further information on which products will be offered to customers at maturity please see:

<https://www.newcastleis.co.uk/Mortgage-Product-Transfers/index.aspx>

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Existing Customer Product Range



Repayment and Interest Only - Effective Tuesday 19th March 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV - Two Year Products										
2 Year Fixed Rate - Repayment & Interest Only Product Code RETN309	4.95%	N/A	31/07/2026	2%, 1% of balance outstanding	6.80%	80%	£999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment & Interest Only Product Code RETN298	5.25%	N/A	31/07/2026	2%, 1% of balance outstanding	6.70%	80%	£0	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Base Rate Tracker - Repayment & Interest Only Product Code RETN310	5.90% (Represents BBR + 0.65%)	1.50%	31/07/2026	N/A	7.0	80%	£1,999	£1,000	£1,500,000	N/A
2 Year Base Rate Tracker - Repayment & Interest Only Product Code RETN311	5.99% (Represents BBR + 0.74%)	1.50%	31/07/2026	N/A	7.0	80%	£999	£1,000	£1,500,000	N/A
2 Year Base Rate Tracker - Repayment & Interest Only Product Code RETN312	6.25% (Represents BBR + 1.00%)	1.50%	31/07/2026	N/A	7.0	80%	£0	£1,000	£1,500,000	N/A
Up to 80% LTV - Five Year Products										
5 Year Fixed Rate - Repayment & Interest Only Product Code RETN350	4.60%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.00%	80%	£999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment & Interest Only Product Code RETN349	4.75%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.00%	80%	£0	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 90% LTV - Two Year Products										
2 Year Fixed Rate - Repayment & Interest Only Product Code RETN313	5.10%	N/A	31/07/2026	2%, 1% of balance outstanding	6.80%	90%	£999	£1,000	£750,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment & Interest Only Product Code RETN314	5.35%	N/A	31/07/2026	2%, 1% of balance outstanding	6.80%	90%	£0	£1,000	£750,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Base Rate Tracker - Repayment Product Code RETN315	5.95% (Represents BBR + 0.70%)	1.50%	31/07/2026	N/A	7.1	90%	£1,999	£1,000	£750,000	N/A
2 Year Base Rate Tracker - Repayment Product Code RETN316	6.10% (Represents BBR + 0.85%)	1.50%	31/07/2026	N/A	7.0	90%	£999	£1,000	£750,000	N/A
2 Year Base Rate Tracker - Repayment Product Code RETN317	6.30% (Represents BBR + 1.05%)	1.50%	31/07/2026	N/A	7.0	90%	£0	£1,000	£750,000	N/A

Up to 90% LTV - Five Year Products										
5 Year Fixed Rate - Repayment & Interest Only Product Code RETN318	4.70%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.00%	90%	£999	£1,000	£750,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment & Interest Only Product Code RETN301	4.85%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.00%	90%	£0	£1,000	£750,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 95% LTV - Two Year Products										
2 Year Fixed Rate - Repayment & Interest Only Product Code RETN337	5.20%	N/A	31/07/2026	2%, 1% of balance outstanding	6.80%	95%	£999	£1,000	£500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment & Interest Only Product Code RETN336	5.55%	N/A	31/07/2026	2%, 1% of balance outstanding	6.80%	95%	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Base Rate Tracker - Repayment Product Code RETN321	5.99% (Represents BBR + 0.74%)	1.50%	31/07/2026	N/A	7.10	95%	£1,999	£1,000	£500,000	N/A
2 Year Base Rate Tracker - Repayment Product Code RETN322	6.2% (Represents BBR + 0.95%)	1.50%	31/07/2026	N/A	7.10	95%	£999	£1,000	£500,000	N/A
2 Year Base Rate Tracker - Repayment Product Code RETN323	6.65% (Represents BBR + 1.40%)	1.50%	31/07/2026	N/A	7.10	95%	£0	£1,000	£500,000	N/A
Up to 95% LTV - Five Year Products										
5 Year Fixed Rate - Repayment & Interest Only Product Code RETN339	4.89%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.10%	95%	£999	£1,000	£500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment & Interest Only Product Code RETN338	5.05%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.10%	95%	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.										
** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)										

Self Employed - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV - Two Year Products										
2 Year Fixed Rate - Repayment Product Code SEMP122	5.15%	N/A	31/07/2026	2%, 1% of balance outstanding	6.90	80%	£999	£1,000	£750,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment Product Code SEMP123	5.35%	N/A	31/07/2026	2%, 1% of balance outstanding	6.90	80%	£0	£1,000	£750,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)

Our Self Employed product range is exclusively available to customers who have been trading for less than two years and therefore can only provide One Year's Accounts

Buy-to-Let - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV - Two Year Products										
2 Year Fixed Rate BUS/RETN305 CON/RETN306	5.20%	N/A	31/08/2026	2%, 1% of balance outstanding	6.90	80%	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate BUS/RETN307 CON/RETN308	5.40%	N/A	31/08/2026	2%, 1% of balance outstanding	6.80	80%	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 80% LTV - Five Year Products										
5 Year Fixed Rate BUS/RETN326 CON/RETN327	4.75%	N/A	31/08/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.20	80%	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate BUS/RETN328 CON/RETN329	4.90%	N/A	31/08/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.20	80%	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)

Large Loans - Effective Effective Tuesday 19th March 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 65% LTV										
2 Year Base Rate Tracker - Repayment Product Code RETN340	5.99% (Represents BBR + 0.74%)	1.50%	31/07/2026	N/A	7.00%	65%	£1,999	£1,000	£3,000,000	N/A
2 Year Fixed Rate - Repayment & Interest Only Product Code RETN341	5.15%	N/A	31/07/2026	2%, 1% of balance outstanding	6.80%	65%	£1,999	£1,000	£3,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment & Interest Only Product Code RETN342	4.75%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.10%	65%	£1,999	£1,000	£3,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 75% LTV										
2 Year Base Rate Tracker - Repayment Product Code RETN343	6.09% (Represents BBR + 0.84%)	1.50%	31/07/2026	N/A	7.00%	75%	£1,999	£1,000	£1,500,000	N/A
2 Year Fixed Rate - Repayment & Interest Only Product Code RETN344	5.20%	N/A	31/07/2026	2%, 1% of balance outstanding	6.90%	75%	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment & Interest Only Product Code RETN345	4.80%	N/A	31/07/2026	5%, 4%, 3%, 2%, 1% of balance outstanding	6.20%	75%	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 80% LTV										
2 Year Base Rate Tracker - Repayment Product Code RETN346	6.09% (Represents BBR + 0.84%)	1.50%	31/07/2026	N/A	7.00%	80%	£1,999	£1,000	£1,000,000	N/A
2 Year Fixed Rate - Repayment & Interest Only Product Code RETN347	5.20%	N/A	31/07/2026	2%, 1% of balance outstanding	6.90%	80%	£1,999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment & Interest Only Product Code RETN348	4.80%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.20%	80%	£1,999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert the to the Society's Standard Variable Rate (Currently 6.94%)