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B News Cost Of Living Your Money

NatWest rolling out change to accounts from tomorrow and 'has little choice'

Bank rates up to 0.22 per cent higher from Tuesday 30 April as the Cost of Living crisis continues across the country.

NEWS By James Rodger Content Editor

10:47, 29 APR 2024

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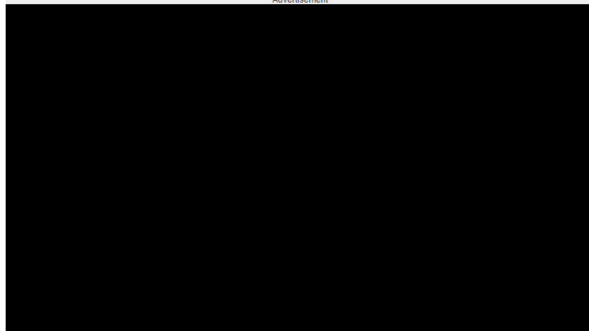


Bank up to 0.22 per cent higher from Tuesday 30 April as the Cost of Living crisis continues across the country.

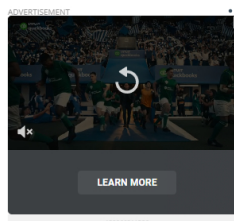
NatWest has followed Santander this morning with [similar increases across the full range](#) of residential and buy-let fixed rate deals, up to 0.22 per cent higher from Tuesday 30 April as the Cost of Living crisis continues across the country.

[They are also extending](#) the range of High-Value mortgage options, especially for those with £2m or more borrowing requirements. Speaking to Newspace, Justin Moy said: "As expected, another High Street lender pushing the cost of borrowing up following the lead from Santander."


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"With the likelihood of base rate cuts becoming less likely in 2024, longer-term Swap rates have continued to increase over the past few weeks, lenders have had little choice other than to follow. Where will this stop? Low inflation and a general election don't seem enough to make a difference."





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Ben Perks, Managing Director at Orchard Financial Advisers, said: "Natwest are the latest lender to shuffle products and make increases. They have shown a bit of innovation and intent to lend on the chunky high value mortgages, but this will do very little to help your every day mortgage borrower."

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Mortgage Shop's Gary Bush said: "May Day looks to be nothing to dance around the maypole about as the major High Street lenders, Santander, Natwest, and Halifax all jump in this week with chunky mortgage rate increases across a variety of schemes - household budgets being under control doesn't seem likely in the short term sadly. Hang onto your hats homeowners the bumpy ride continues."

Dariusz Karpowicz, from Albion Financial Advice, said: "It's another hit from the market, this time from NatWest, with rate increases up to 0.22%. While they're expanding their high-value mortgage options, realistically, these changes will have minimal impact on the broader market."

"The perks, such as free legal fees for loans of £2m or more, aren't substantial enough to sway the majority. This approach seems tailored for a very niche segment, unlikely to influence the overall mortgage landscape significantly."

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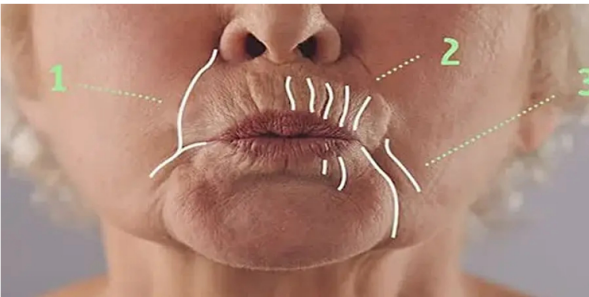
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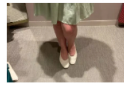
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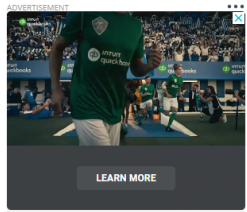
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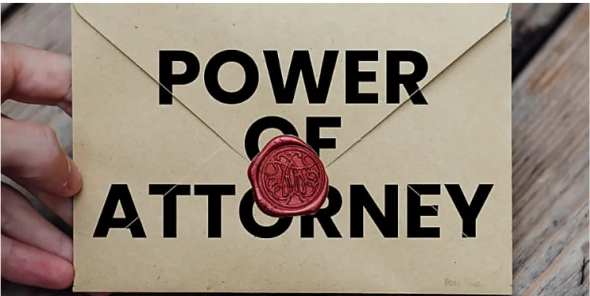
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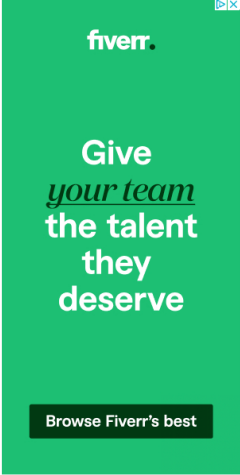
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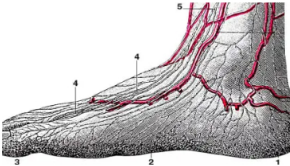
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