

Product guide

With effect from 28 November 2025

For new borrowers

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New Borrowers

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Use Broker Chat

9.30am - 5pm (Mondays) and 9am - 5pm (Tuesday - Friday) to talk to us about any preapplication lending criteria enquiries **nationwide-intermediary.co.uk/brokerchat**

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First Time Buyers

(excluding Equity Share)

Product features

- ✓ First Time Buyer (FTB) products available up to 95%
 LTV⁶
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- √ £500 cashback for all FTBs⁴
- Range of products with zero product fees
- ✓ Free standard valuation with all home mover products²
- ✓ For fixed rates only: Nationwide Helping Hand mortgage may be available with our 5 year and 10 year fixed rate products (60%-95% LTV). Please see page 17 for details.
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	I3	Product Code		
	Deal Period	Initial rate	Product fee	Loan Size	Standard	Helping Hand	
		3.83%	£1,499	£300k-£5m	198367		
	2 year	3.88%	£999	£25k - £299,999	198361		
		4.24%	03	£25k - £5m	198564		
	_	3.89%	£999	£300k-£5m 1983 £25k - £299,999 1983 £25k - £5m 1986 £25k - £5m 1986 £300k-£5m 1984 £25k - £299,999 1984 £25k - £299,999 1984 £25k - £5m 1986 £300k-£5m 1980 £25k - £5m 1980 £25k - £5m 1980 £25k - £5m 1980 £25k - £5m 1983 £25k - £5m 1983 £25k - £299,999 1983 £25k - £5m 1986 £300k-£5m 1984 £25k - £5m 1986 £300k-£5m 1984 £25k - £5m 1986 £300k-£5m 1984 £25k - £5m 1986 £300k-£5m 1986 £25k - £5m 1986 £25k - £5m 1986 £25k - £299,999 1983 £25k - £5m 1986 £25k - £5m 1980 £25k - £5m 1980 £25k - £5m 1980 £25k - £2m 1985 £25k - £2m 1986 £300k-£2m 1984 £25k - £2m 1986 £300k-£2m 1988 £25k - £2m 1986	198436		
	3 year	4.21%	£0	£25k - £5m	Standard 198367 9 198361 198564 198436 198483 9 198487 198660 198089 198278 198368 9 198362 198437 198613 198484 9 198486 198090 198279 198369 9 198363 198438 198448 198479 198662 198370 198439 198439 198439 198486		
Jp to 60% LTV		4.08%	£1,499	£300k-£5m		198495	
	5 year	4.13%	£999	£25k - £299,999	198477	198489	
		4.25%	O3.	£25k - £5m	198367 198361 198564 198436 198483 198477 198660 198089 198278 198368 198362 198565 198437 198613 198484 198478 198661 198090 198279 198369 198363 198566 198438 198664 198490 198479 198479 198662 198479 198662 198479 198662 198479 198662 198364 198486 198486 198486 198486 198486	198666	
		4.35%	£999	£25k - £5m		198094	
	10 year	4.45%	£O	£25k - £5m	198278	198283	
		3.94%	£1,499	£300k-£5m	198368		
	2 year	3.99%	£999				
		4.29%	£0	· · ·	Standard 198367 198361 198564 198436 198612 198483 198477 198660 198089 198278 198368 198362 198565 198437 198613 198484 198478 198661 198090 198279 198369 198363 198566 198438 198664 198485 198479 198662 198091 198280 198370 198364 198567 198439 198663 198486 198480 198663 198663		
		3.99%	£999	£25k - £5m	\$\text{Standard}\$ 198367 198361 198564 198436 198612 198483 198477 198660 198089 198278 198368 198362 198565 198437 198613 198484 198478 198661 198090 198279 198369 198369 198369 198369 198369 198369 198486 198490 198498 198662 198091 198280 198364 198567 198364 198486 198486 198486 198486 198486		
	3 year	4.21%	£O				
60.01% - 75% LTV	5 year	4.08%	£1,499			198496	
		4.13%	£999			198490	
		4.25%	£0	,		198667	
	10 year	4.35%	£999			198095	
		4.45%	£O	£25k - £5m		198284	
	2 year	4.00%	£1,499				
		4.05%	£999				
		4.29%	£O	,	Standard 198367 198361 198564 198436 198412 198483 198477 198660 198089 198278 198368 198368 198362 198565 198437 198613 198484 198478 198661 198090 198279 198369 198369 198438 198438 198449 198480 198490 198496 198496 198490 198486 198486 198480 198663 198092		
		4.17%	£999				
	3 year	4.40%	£0				
75.01% - 80% LTV		4.08%	£1,499			198497	
	5 year	4.13%	£999			198491	
	- - - - - - - - - -	4.25%	£0			198668	
		4.64%	£999			198096	
	10 year	4.84%	£0			198285	
		4.03%	£1,499			130200	
	2 year	4.08%	£999			_	
		4.29%	£0	,			
		4.17%	£999				
80.01% - 85% LTV	3 year	4.40%	£0				
		4.08%	£1,499			198498	
	5 year	4.13%	£999			198492	
	J year	4.25%	£0			198669	
		4.64%	£999			198099	
80.01% - 85% LTV	10 year	4.84%	£999			198286	

First Time Buyers

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product	Loan	Produc	ct Code
	Deat Fellou	Illitiat i ate	fee	size ³	Standard	Helping Hand
		4.23%	£1,499	£25k - £1m	198371	
	2 year	4.28%	£999	£25k - £299,999	198365	
		4.52%	£0	£25k - £1m	198568	
	2	4.54%	£999	£25k - £1m	198440	
0E 040/ 000/ LTV	3 year	4.74%	£0	£25k - £1m	198616	
85.01% - 90% LTV	5 year	4.26%	£1,499	£300k-£1m	198487	198499
		4.31%	£999	£25k - £299,999	198481	198493
		4.46%	£0	£25k - £1m	198664	198670
	10	4.89%	£999	£25k - £1m	198093	198098
	10 year	4.99%	£0	£25k - £1m	198282	198287
		4.74%	£1,499	£300k-£750k	198372	
	2 year	4.79%	£999	£25k - £299,999	198366	
		4.89%	£0	£25k - £750k	198569	
00 010/ 0E0/ LTV	2	4.99%	£999	£25k - £750k	198441	
90.01% - 95% LTV	3 year	5.14%	£0	£25k - £750k	198617	
		4.84%	£1,499	£300k-£750k	198488	198500
	5 year	4.89%	£999	£25k - £299,999	198482	198494
		4.94%	£0	£25k - £750k	198665	198671

Tracker mortgages

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Un to 60% LTV	2.400#	+0.29%	4.29%	£999	£25k - £5m	197544
Up to 60% LTV	2 year	+0.99%	4.99%	£0	£ZSK-£SIII	197783
60 010/ 7E0/ LTM	.01% - 75% LTV 2 year	+0.34%	4.34%	£999	£25k - £5m	197545
60.01% - 75% LI V		+1.04%	5.04%	£0	£ZOK - £OM	197784
75 040/ 000/ LTV	_	+0.54%	4.54%	£999	COEL COm	197546
75.01% - 80% LTV	2 year	+1.09%	5.09%	£0	£25k - £2m	197785
00 040/ 0E0/ LT\/	2	+0.69%	4.69%	£999	C251- C2	197547
80.01% - 85% LTV	2 year	+1.19%	5.19%	£0	£25k - £2m	197786
05 010/ 000/ LTV	2	+1.04%	5.04%	£999	£25k - £1m	197548
85.01% - 90% LTV	2 year	+1.19%	5.19%	£0	£∠SK-£IM	197787
00 010/ 0E0/ LTV	2	+1.14%	5.14%	£999	COEL CZEOL	197549
90.01% - 95% LTV	2 year	+1.24%	5.24%	£O	£25k - £750k	197788

Equity Share Home Mover for New Borrowers and First Time Buyers

Product features

- \checkmark Free standard valuation with all home mover products²
- Range of products with zero product fees
- \checkmark £500 cashback for all First Time Buyers (FTB)⁴
- ✓ Flexible features come as standard on all fixed products:
 - Overpayments up to 10% of the initial balance per annum⁸
 - Unlimited overpayments on tracker products
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period 2 year 5 year 2 year 5 year	Initial rate	Product fee	Loan size ³	Product Code	
			110000000		New Borrower	First Time Buyer
	2	3.93%	£999		198710	198707
Um to 600/ LTV	2 year	4.29%	£0	£25k - £5m	198728	198725
Up to 60% LTV	F	4.18%	£999	£25K-£5M	198719 198737	198716
5 ye	5 year	4.30%	£0		198737	198734
	2	4.04%	£999	C251, C5	198711	198708
60.01% - 75% LTV	∠ year	4.34%	0£		198729	198726
60.01% - 15% LI V	F	4.18%	£999	£25k - £5m	198720	198717
	5 year	4.30%	£0		198737 198711 198729	198735
	2	4.10%	£999		198712	198709
75 040/ 000/ LTV	2 year	4.34%	£0	£25k - £2m	198730	198727
75.01% - 80% LTV	Ever	4.18%	£999	±∠3K-±∠M	198721	198718
	5 year	4.30%	£0		198739	198736

Tracker mortgages

	Difference		.		Product Code		
	Deal Period	from Base Rate	Initial rate	Product fee	Loan size ³	New Borrower	First Time Buyer
Un to 60% ITV	3.400#	+0.34%	4.34%	£999	£25k - £5m	197852	197849
Up to 60% LTV	2 year	+1.04%	5.04%	£0	£25K - £5M	197879	197876
60.01% - 75% LTV	2 year	+0.39%	4.39%	£999	£25k - £5m	197853	197850
00.01/0-15/0LIV	2 year	+1.09%	5.09%	£0	223K - 23111	197853 197880	197877
75.01% - 80% LTV	000/ ITV	+0.59%	4.59%	£999	£25k - £2m	197854	197851
13.01% - 80% LI V	2 year	+1.14%	5.14%	£O	£∠UK-£ZIII	197881	197878

Home Mover for New Borrowers

(excluding Equity Share)

Product features

- ✓ Home Mover products available up to 95% LTV⁶
- Range of products with zero product fees
- Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ Free standard valuation with all home mover products²
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
		3.60%	£1,499	£300k-£5m	198379
	2 year	3.65%	£999	£25k - £299,999	198373
		3.88%	£O	£25k - £5m	198570
	2,,,,,,,	3.75%	£999	£25k - £5m	198442
Up to 60% LTV	3 year	3.89%	£O	£25k - £5m	198618
		3.79%	£1,499	£300k-£5m	198507
	5 year	3.84%	£999	£25k - £299,999	198501
		3.98%	£O	£25k - £5m	198672
	10	4.35%	£999	£25k - £5m	198099
	10 year	4.44%	£O	£25k - £5m	198288
		3.74%	£1,499	£300k-£5m	198380
	2 year	3.79%	£999	£25k - £299,999	198374
		4.01%	£0	£25k - £5m	198571
	2,000	3.88%	£999	£25k - £5m	198443
CO 040/ 7E0/ LTV	3 year	4.04%	£O	£25k - £5m	198619
60.01% - 75% LTV		3.83%	£1,499	£300k-£5m	198508
	5 year	3.88%	£999	£25k - £299,999	198502
		3.99%	£0	£25k - £5m	198673
	10	4.38%	£999	£25k - £5m	198100
	10 year	4.47%	£O	£25k - £5m	198289
		3.84%	£1,499	£300k-£2m	198381
	2 year	3.89%	£999	£25k - £299,999	198375
		4.08%	£0	£25k - £2m	198572
		4.09%	£999	£25k - £2m	198444
75 040/ 000/ LT\/	3 year	4.23%	£0	£25k - £2m	198620
75.01% - 80% LTV		3.94%	£1,499	£300k-£2m	198509
	5 year	3.99%	£999	£25k - £299,999	198503
		4.07%	£O	£25k - £2m	198674
	10.44	4.64%	£999	£25k - £2m	198101
	10 year	4.89%	£0	£25k - £2m	198290
		3.89%	£1,499	£300k-£2m	198382
	2 year	3.94%	£999	£25k - £299,999	198376
		4.10%	£0	£25k - £2m	198573
	2	4.09%	£999	£25k - £2m	198445
00 040/ 050/ LTM	3 year	4.23%	£0	£25k - £2m	198621
80.01% - 85% LTV		3.96%	£1,499	£300k-£2m	198510
	5 year	4.01%	£999	£25k - £299,999	198504
		4.11%	£0	£25k - £2m	198675
	10	4.64%	£999	£25k - £2m	198102
	10 year	4.89%	£0	£25k - £2m	198291

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Home Mover for New Borrowers

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size³	Product Code
		4.09%	£1,499	£300k-£1m	198383
	2 year	4.14%	£999	£25k - £299,999	198377
_		4.32%	O.3	£25k - £1m	198574
	2	4.50%	£999	£25k - £1m	198446
05 010/ 000/ LTV	3 year	4.68%	£0	£25k - £1m	198622
85.01% - 90% LTV		4.16%	£1,499	£300k-£1m	198511
	5 year	4.21%	£999	£25k - £299,999	198505
		4.34%	£0	£25k - £1m	198676
	10 year	4.89%	£999	£25k - £1m	198103
		5.09%	£0	£25k - £1m	198292
		4.68%	£1,499	£300k-£750k	198384
	2 year	4.73%	£999	£25k - £299,999	198378
		4.78%	£0	£25k - £750k	198575
00 040/ 0E0/ ITM	2	4.80%	£999	£25k - £750k	198447
90.01% - 95% LTV	3 year	5.09%	£0	£25k - £750k	198623
		4.64%	£1,499	£300k-£750k	198512
	5 year	4.69%	£999	£25k - £299,999	198506
		4.74%	03	£25k - £750k	198677

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Un to 60% LTV	2	+0.19%	4.19%	£999	£25k - £5m	197550
Up to 60% LTV	2 year	+0.89%	4.89%	0£	£ZSK-£SIII	197789
60 010/ 7E0/ LTV	2 year	+0.29%	4.29%	£999	£25k - £5m	197551
60.01% - 75% LTV		+0.89%	4.89%	£0	£ZSK-£SM	197790
75.040/ 000/ LTV	2	+0.39%	4.39%	£999	COEL COm	197552
75.01% - 80% LTV	2 year	+1.12%	5.12%	0£	£25K - £2III	197791
00 010/ 0E0/ LTV	2	+0.54%	4.54%	£999	COEL COm	197553
80.01% - 85% LTV	2 year	+1.15%	5.15%	£0	£25k - £2m	197792
85.01% - 90% LTV	2	+0.94%	4.94%	£999	£25k - £1m	197554
85.01% - 90% LI V	2 year	+1.15%	5.15%	£0	£ZSK-£IIII	197793
00 010/ 0E0/ LTV	2	+1.14%	5.14%	£999	C2EL C7EOL	197555
90.01% - 95% LTV	2 year	+1.20%	5.20%	£0	£25k - £750k	197794

Remortgage for New Borrowers

Product features

- ✓ Free standard valuation² and the choice of free standard legal fees⁵ or £500 cashback⁴ on all remortgage products
- Interest Only available up to 75% LTV, or 85% LTV with part and part
- Remortgage rates available up to 90% LTV on standard repayment mortgages, including customers increasing borrowing to pay off a Help to Buy Equity Loan in full.⁷ Available up to 95% on a like for like basis
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	*	5 1	Laan sira3	Product Codes		
	Deal Period	Initial rate	Product fee	Loan size ³	Cashback	Free Legals	
		3.72%	£1,499	£300k-£5m	198412	198428	
	2 year	3.77%	£999	£25k - £299,999	198404	198420	
		4.06%	£0	£25k - £5m	Cashback 5m	198604	
	2	3.86%	£999	£25k - £5m		198462	
Um to COO/ ITM	3 year	4.18%	£0	£25k - £5m	198630	198638	
Up to 60% LTV		3.84%	£1,499	£300k-£5m	198540	198556	
	5 year	3.89%	£999	£25k - £299,999	198532	198548	
		4.04%	£0	£25k - £5m	198691	198699	
	10	4.39%	£999	£25k - £5m	198114	198121	
	10 year	4.49%	£0	£25k - £5m	198412 9 198404 198596 198454 198630 198540 9 198532 198691 198114 198310 198413 9 198405 198597 198455 198631 198541 9 198533 198692 198115 198311 198414 9 198598 198406 198598 198456 198598 198692 198115 198311 198416 198598 198693 198693 198693 198693 198693 198693 198693 198599 198599 198599 198599 198535 198694 198535	198317	
		3.81%	£1,499	£300k-£5m	198413	198429	
	2 year	3.86%	£999	£25k - £299,999	198405	198421	
		4.16%	£O	£25k - £5m	198597	198605	
	_	4.01%	£999	£25k - £5m	198455	198463	
	3 year	4.24%	£0	£25k - £5m	198631	198639	
60.01% - 75% LTV	5 year	3.92%	£1,499	£300k-£5m	198541	198557	
		3.97%	£999	£25k - £299,999	198533	198549	
		4.08%	£0	£25k - £5m	198692	198700	
		4.39%	£999	£25k - £5m	198115	198122	
	10 year	4.54%	£0	£25k - £5m	198311	198318	
		4.08%	£1,499	£300k-£2m	198414	198430	
	2 year	4.13%	£999	£25k - £299,999	198406	198422	
		4.37%	£0	£25k - £2m	198412 198404 198596 198454 198630 198540 198532 198691 198114 198310 198413 198405 198597 198455 198631 198541 198533 198692 198115 198311 198414 198406 198598 198456 198598 198692 198115 198311 198414 198406 198598 198693 198693 198693 198693 198693 198693 198693 198693 198415 198407 198599 198599 198535 198694 198535 198694 198535	198606	
		4.24%	£999	£25k - £2m	198456	198464	
	3 year	4.48%	£0	£25k - £2m		198640	
75.01% - 80% LTV		4.09%	£1,499	£300k-£2m	198542	198558	
	5 year	4.14%	£999	£25k - £299,999	198534	198550	
75.01% - 80% LTV	, , ,	4.34%	£O	£25k - £2m		198701	
		4.69%	£999	£25k - £2m		198123	
	10 year	5.09%	£O	£25k - £2m		198319	
		4.08%	£1,499	£300k-£2m		198431	
	2 year	4.13%	£999	£25k - £299,999		198423	
		4.54%	£O	£25k - £2m		198607	
80.01% - 85% LTV		4.24%	£999	£25k - £2m		198465	
	3 year	4.49%	£0	£25k - £2m		198641	
		4.09%	£1,499	£300k-£2m		198559	
	5 year	4.14%	£999	£25k - £299,999		198551	
	- ,	4.34%	£0	£25k - £2m		198702	
		4.69%	£999	£25k - £2m		198124	
	10 year	5.09%	£O	£25k - £2m		198320	

Remortgage for New Borrowers

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size ³	Produc	ct Code
	Deat Period	Initiat rate	Productiee	Loan Size	Cashback	Free Legals
		4.49%	£1,499	£300k-£1m	198416	198432
	2 year	4.54%	£999	£25k - £299,999	198408	198424
		4.91%	£0	£25k - £1m	198600	198608
	2	4.64%	£999	£25k - £1m	198458	198466
0E 040/ 000/ LTV	3 year	4.83%	£0	£25k - £1m	198634	198642
85.01% - 90% LTV		4.26%	£1,499	£300k-£1m	198544	198560
	5 year	4.31%	£999	£25k - £299,999	198536	198552
		4.49%	£0	£25k - £1m	198695	198703
	10	5.04%	£999	£25k - £1m	198118	198125
	10 year	5.29%	£0	£25k - £1m	198314	198321
		5.24%	£1,499	£300k-£750k	198417	198433
	2 year	5.29%	£999	£25k - £299,999	198409	198425
		5.39%	£0	£25k - £750k	198601	198609
00 040/ 0E0/ LT\/	2	5.34%	£999	£25k - £750k	198459	198467
90.01% - 95% LTV	3 year	5.44%	£0	£25k - £750k	198635	198643
	5 year	5.09%	£1,499	£300k-£750k	198545	198561
		5.14%	£999	£25k - £299,999	198537	198553
		5.30%	£0	£25k - £750k	198696	198704

Tracker mortgages

	Deal Period	Difference from	Initial rate	Product fee	Loan size ³	Product Code	
		Base Rate				Cashback	Free Legals
Um to COO/ LTV	2	+0.19%	4.19%	£999	COEL CE	197569	197577
Up to 60% LTV	2 year	+0.94%	4.94%	£O	£25k - £5m	197815	197823
60.01% - 75% LTV	2 year	+0.29%	4.29%	£999	£25k - £5m	197570	197578
60.01% - 75% LI V		+0.94%	4.94%	£0	£ZSK - £SIII	197816	197824
75.01% - 80% LTV	_	+0.49%	4.49%	£999	£25k - £1.5m	197571	197579
75.01% - 80% LI V	2 year	+1.15%	5.15%	£O	£25K - £1.5III	197817	197825
00 040/ 0E0/ LTV	2	+0.54%	4.54%	£999	COEL C1 E	197572	197580
80.01% - 85% LTV	2 year	+1.15%	5.15%	£0	£25k - £1.5m	197818	197826
85.01% - 90% LTV	2	+0.94%	4.94%	£999	£25k - £1m	197573	197581
05.01% - 90% LI V	2 year	+1.15%	5.15%	£0	£∠SK-£IIII	197819	197827
00 010/ 0E0/ LTV	2	+1.10%	5.10%	£999	6251 67501	197574	197582
90.01% - 95% LTV	2 year	+1.20%	5.20%	£0	£25k - £750k	197820	197828

Existing Borrowers Home Mover

(excluding Equity Share)

Fixed rate mortgage

Product features

- Free standard valuation with all home mover products²
- ✓ Range of products with zero product fees
- For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
		3.60%	£1,499	£300k-£5m	198391
	2 year	3.65%	£999	£5k - £299,999	198385
		3.88%	£0	£5k - £5m	198576
	3	3.75%	£999	£5k - £5m	198448
In to 60% ITM	3 year	3.89%	£0	£5k - £5m	198624
Up to 60% LTV		3.79%	£1,499	£300k-£5m	198519
	5 year	3.84%	£999	£5k - £299,999	198513
		3.98%	£0	£5k - £5m	198678
	10	4.35%	£999	£5k - £5m	198104
	10 year	4.44%	£0	£5k - £5m	198293
		3.74%	£1,499	£300k-£5m	198392
	2 year	3.79%	£999	£5k - £299,999	198386
		4.01%	£0	£5k - £5m	198577
		3.88%	£999	£5k - £5m	198449
0.040/	3 year	4.04%	£0	£5k - £5m	198625
60.01% - 75% LTV		3.83%	£1,499	£300k-£5m	198520
	5 year	3.88%	£999	£5k - £299,999	198514
		3.99%	£0	£5k - £5m	198679
	10 year	4.35%	£999	£5k - £5m	198105
		4.45%	£0	£5k - £5m	198294
	2 year	3.84%	£1,499	£300k-£2m	198393
		3.89%	£999	£5k - £299,999	198387
		4.08%	£0	£5k - £2m	198578
		4.09%	£999	£5k - £2m	198450
	3 year	4.23%	£0	£5k - £2m	198626
'5.01% - 80% LTV		3.94%	£1,499	£300k-£2m	198521
	5 year	3.99%	£999	£5k - £299,999	198515
	 	4.07%	£0	£5k - £2m	198680
		4.64%	£999	£5k - £2m	198106
	10 year	4.84%	£0	£5k - £2m	198295
		3.89%	£1,499	£300k-£2m	198394
	2 year	3.94%	£999	£5k - £299,999	198388
	_ y ca.	4.10%	£0	£5k - £2m	198579
		4.09%	£999	£5k - £2m	198451
	3 year	4.23%	£0	£5k - £2m	198627
0.01% - 85% LTV		3.96%	£1,499	£300k-£2m	198522
	5 year	4.01%	£999	£5k - £299,999	198516
	3 year	4.11%	£0	£5k - £2m	198681
		4.64%	£999	£5k - £2m	198107
	10 year	4.84%	£0	£5k - £2m	198296

Existing Borrowers Home Mover

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
		4.09%	£1,499	£300k-£1m	198395
	2 year	4.14%	£999	£5k - £299,999	198389
		4.32%	£0	£5k - £1m	198580
	2	4.50%	£999	£5k - £1m	198452
0E 040/ 000/ LTV	3 year	4.68%	£O	£5k - £1m	198628
85.01% - 90% LTV		4.16%	£1,499	£300k-£1m	198523
	5 year	4.21%	£999	£5k - £299,999	198517
		4.34%	£O	£5k - £1m	198682
	10 year	4.89%	£999	£5k - £1m	198108
		4.99%	£0	£5k - £1m	198297
		4.68%	£1,499	£300k-£750k	198396
	2 year	4.73%	£999	£5k - £299,999	198390
		4.78%	£0	£5k - £750k	198581
00 040/ 0E0/ LTV		4.80%	£999	£5k - £750k	198453
90.01% - 95% LTV	3 year	5.09%	£O	£5k - £750k	198629
		4.64%	£1,499	£300k-£750k	198524
	5 year	4.69%	£999	£5k - £299,999	198518
		4.74%	£O	£5k - £750k	198683

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size³	Product Code
Un to 600/ ITV	2 year	+0.19%	4.19%	£999	£5k - £5m	197556
Up to 60% LTV	2 year	+0.89%	4.89%	£0	ESK-ESIII	197795
60.01% - 75% LTV	2 year	+0.29%	4.29%	£999	£5k - £5m	197557
60.01% - 75% LI V		+0.89%	4.89%	£0		197796
75 010/ 000/ LTV	_	+0.39%	4.39%	£999	£5k - £2m	197558
75.01% - 80% LTV	2 year	+1.09%	5.09%	£O		197797
00 010/ 0E0/ LTV	2	+0.54%	4.54%	£999	£5k - £2m	197559
80.01% - 85% LTV	2 year	+1.15%	5.15%	£0	£5K-£2M	197798
85.01% - 90% LTV	2	+0.94%	4.94%	£999	CEL Cima	197560
85.01% - 90% LI V	2 year	+1.15%	5.15%	£O	£5k - £1m	197799
00 010/ 0E0/ LTV	90.01% - 95% LTV 2 year	+1.14%	5.14%	£999	051 07501	197561
90.01% - 95% LI V		+1.20%	5.20%	£O	£5k - £750k	197800

Equity Share Existing Borrowers Home Mover

Product features

- Free standard valuation with all home mover products²
- Range of products with zero product fees
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
	2	3.70%	£999		198713
Um to COO/ ITM	2 year	3.93%	£0	£25k - £5m	198731
Up to 60% LTV	F	3.89%	£999	£25K-£5M	198722
	5 year	4.03%	£O		198740
	2 year	3.84%	£999		198714
CO 040/ 7E0/ LTV		4.06%	£0	COEL CE	198732
60.01% - 75% LTV	E	3.93%	£999	£25k - £5m	198723
	5 year	4.04%	£0		198741
	2	3.94%	£999		198715
TE 040/ 000/ ITM	2 year	4.13%	£0	C251- C2	198733
75.01% - 80% LTV	F	4.04%	£999	£25k - £2m	198724
	5 year	4.12%	£O		198742

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size³	Product Code
Un to COV LTV	2	+0.24%	4.24%	£999	£25k - £5m	197855
Up to 60% LTV	2 year	+1.09%	5.09%	£0	£ZSK-£SM	197882
CO 010/ 7E0/ LTV		+0.34%	4.34%	£999	£25k - £5m	197856
60.01% - 75% LTV	2 year	+1.14%	5.14%	£0		197883
75.01% - 80% LTV 2 year	+0.44%	4.44%	£999	£25k - £2m	197857	
13.01% - 80% LI V	V 2 year	+1.19%	5.19%	£0	£25K - £2M	197884

Existing Borrowers Additional Borrowing (Further Advance)

Product features

- ✓ Minimum loan size of £5k⁹
- ✓ No product fees
- ✓ Maximum LTV of 90%
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
	2 year	3.72%			198589
Up to 60% LTV	3 year	3.84%	£O	£5k - £5m	198653
	5 year	3.84%	a.U	£SK-£SM	198255
	10 year	4.39%			198303
60.01% - 75% LTV	2 year	3.81%	£O		198590
	3 year	3.99%		£5k - £5m	198654
	5 year	3.92%		EOK - EOIII	198256
	10 year	4.39%			198304
	2 year	4.08%	- - 03	£5k - £2m	198591
75 O40/ OO0/ LTV	3 year	4.19%			198655
75.01% - 80% LTV	5 year	4.09%			198257
	10 year	4.59%			198305
	2 year	4.08%			198592
00 010/ 0E0/ LTV	3 year	4.19%	£O	£5k - £2m	198656
80.01% - 85% LTV	5 year	4.09%		£3K-£2M	198258
	10 year	4.59%			198306
	2 year	4.47%			198593
0E 010/ 000/ LTV	3 year	4.59%	£O	CEL C1	198657
85.01% - 90% LTV	5 year	4.26%		£5k - £1m	198259
	10 year	4.89%			198307

Tracker mortgages

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size³	Product Code
Up to 60% LTV	2 year	+0.14%	4.14%	£0	£5k - £5m	197808
60.01% - 75% LTV	2 year	+0.29%	4.29%	£0	£5k - £5m	197809
75.01% - 80% LTV	2 year	+0.39%	4.39%	£0	£5k - £2m	197810
80.01% - 85% LTV	2 year	+0.44%	4.44%	£0	£5k - £2m	197811
85.01% - 90% LTV	2 year	+0.89%	4.89%	£0	£5k - £750k	197812

Existing Borrowers Green Additional Borrowing

Product features

- ✓ To qualify for our Green Additional Borrowing rate, you must use 100% of what you borrow for 'green purchases'. This includes certain energy efficient home improvements such as solar panels, boiler upgrades or insulation.
- ERCs apply on Fixed Rate products.
 Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
	2 year	00/		CEL COOL	197615
Up to 90% LTV	5 year	0%	£0	£5k - £20k	197718

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Existing Borrowers Rate Switch

Fixed rate mortgages

Product features

- ✓ No product fees on selected products
- Submitted rate switches can be cancelled up until the 20th of the month before the switch
- Flexible features come as standard on all fixed products:
 - Overpayments up to 10% of the initial balance per annum⁸
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
	2 year	3.72%	£999		198397
	2 year	4.06%	£0		198582
	3 year	3.84%	£999		198470
Up to 60% LTV	o year	4.16%	£0	£1k-5m	198646
op to 00 % El V	5 year	3.84%	£999	wiik Siii	198525
	o yeu.	4.03%	£0		198684
	10 year	4.39%	£999		198109
	,	4.49%	03		198298
60.01% - 75% LTV	2 year	3.81%	£999		198398
	_,	4.16%	£0		198583
	3 year	3.99%	£999		198471
	,	4.19%	03	£1k-5m	198647
J.J. 10 10 /0 LI V	5 year	3.92%	£999	S.II.	198526
	,	4.08%	£0		198685
	10 year	4.39%	£999		198110
	,	4.54%	£0		198299
75.01% - 80% LTV	2 year	4.08%	£999		198399
	_,	4.37%	£0		198584
	3 year	4.19%	£999	£1k-5m	198472
	, , ,	4.39%	03		198648
	5 year	4.09%	£999		198527
	7,5	4.31%	£0		198686
	10 year	4.59%	£999		198111
	,	4.84%	£0		198300
	2 year	4.08%	£999		198400
	_,	4.54%	03		198585
	3 year	4.19%	£999		198473
80.01% - 85% LTV	- ,	4.39%	£0	£1k-5m	198649
00.0170 0070 21 1	5 year	4.09%	£999		198528
	- 7	4.31%	0£		198687
	10 year	4.59%	£999		198112
	,	4.84%	£0		198301
	2 year	4.47%	£999		198401
	,	4.74%	03		198586
	3 year	4.59%	£999		198474
85.01% - 90% LTV	- ,	4.83%	£0	£1k-5m	198650
	5 year	4.26%	£999	_	198529
	- ,	4.47%	£0		198688
	10 year	4.89%	£999		198113
	,	5.09%	03		198302
	2 year	5.19%	£999		198402
	2 year	5.34%	03		198587
90.01% - 95% LTV	3 year	5.22%	£999	£1k-5m	198475
90.01/0-95/0 LI V	3 year	5.39%	£0	a IK-DIII	198651
	5 year	4.99%	£999		198530
	J year	5.14%	£0		198689

Existing Borrowers Rate Switch

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial Rate	Product fee	Loan size³	Product Code
U +- CO0/ ITV	2	+0.14%	4.14%	£999	£1k - £5m	197562
Up to 60% LTV	2 year	+0.89%	4.89%	£0	£IK-£OM	197801
CO 040/ 750/ LTM	2	+0.29%	4.29%	£999	C11. CE	197563
60.01% - 75% LTV	2 year	+0.89%	4.89%	£O	£1k - £5m	197802
75 040/ 000/ LTV	2	+0.39%	4.39%	£999	C11. CE	197564
75.01% - 80% LTV	2 year	+1.07%	5.07%	£0	£1k - £5m	197803
80.01% - 85% LTV	2	+0.44%	4.44%	£999	£1k - £5m	197565
80.01% - 85% LI V	2 year	+1.07%	5.07%	£0	£IK-£SIII	197804
85.01% - 90% LTV	2	+0.89%	4.89%	£999	£1k - £5m	197566
85.01% - 90% LI V	2 year	+1.07%	5.07%	£0	£IK-£3M	197805
90.01% - 95% LTV	2,400	+1.10%	5.10%	£999	£1k - £5m	197567
30.01% - 33% LI V	2 year	+1.20%	5.20%	£O		197806

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Notes

Abbreviations explained

APRC Annual Percentage Rate of Charge

ERC Early Repayment Charge

BMR Base Mortgage Rate LTV

Loan-To-Value

EΒ **Existing Borrower**

SMR Standard Mortgage Rate

Important Information

- 1. SMR refers to the variable Standard Mortgage Rate which is currently 6.74% (The SMR has no upper limit or cap).
- 2. Charges will apply for a Home Survey Level 2 report. See page 21 for full details.
- 3. Maximum loan size and LTV are dependent upon the circumstances of the application, for full details please refer to the lending criteria.
- 4. Cashback will be paid per account and is payable to customers within one month of completion of the mortgage.
- 5. Free legal fees cover the conveyancer's standard professional charges relating to the remortgage when using one of our panel managers. Further details can be found here.
- 6. Subject to product/property type, home mover only.
- 7. If your client is increasing their borrowing, the maximum LTV for standard repayment remortgages is 90%, unless your client is consolidating debts or paying off a non-Help to Buy second charge, in which case the maximum is 80%.
- 8. Please refer to the Early Repayment Charges section below for full
- The minimum lending amount is £10,000 for all reasons except home improvements, which has a minimum lending of £5,000. See Lending Criteria for full details.

Fixed and Tracker Mortgages

Fixed and tracker rates are limited offers and may be withdrawn at any time. All mortgages have a range of flexible features to help your clients manage their mortgage in a way that suits their lifestyle. Overpayments and underpayments are available but subject to conditions. Free valuation and free standard legal fees for Home Mover and Remortgage customers.

Tracker Mortgages

The rate your client pays is directly linked to movements in the Bank of England Base Rate (BBR). The BBR rate that's been applied to the rates in this guide can be found above each Tracker Rate table and is correct at time of going to print. All of our tracker products reserved after 12 June 2009 have a floor of 0.00%. This means that if the Bank of England Base rate were to fall to 0.00% or less during the tracker period the rate payable will be 0.00% plus the agreed set percentage above the Bank of England base rate. This means that the rate payable will never go below 0.00% plus the additional percentage rate of the tracker mortgage.

Early Repayment Charges (ERC)

	Fixed Rate Deal Period			
	2 years	3 years	5 years	10 years
Year 1	2.00%	3.00%	5.00%	6.00%
Year 2	1.00%	2.00%	4.00%	6.00%
Year 3		1.00%	3.00%	6.00%
Year 4			2.00%	6.00%
Year 5			1.00%	6.00%
Year 6				5.00%
Year 7	_	-		4.00%
Year8			-	3.00%
Year 9				2.00%
Year 10				1.00%

For products reserved on or after the 1 December 2022, the percentage charge payable will reduce year on year during the product deal period, as detailed in the ERC table. ERCs don't currently apply to tracker rate products. For products reserved prior to this date, please refer to the client's mortgage offer. A maximum overpayment allowance is only applicable if an ERC applies to the product. Where a product has no ERC, there is no maximum overpayment allowance. ERCs aren't applied when on BMR/SMR.

Additional information

The product reservation is valid for 90 days from reservation. On the 91st day the product expires unless an offer has been issued. To continue with the case, a new product must be reserved and new product/booking fees must be paid (where applicable). For fully submitted applications please use the 'Amend Case' option in NFI Online or call the mortgage service centre. Cases that are at DIP/Product Reservation stage must be rekeyed.

A product fee may be payable depending on the product selected. Some products are available without a product fee. If you recommend this option your client will pay a higher rate of interest over the deal period compared to the product fee option.

If you recommend the option with the product fee they can pay this when they apply or they can add it to their loan, the total of the loan plus the fee mustn't exceed the client's affordable amount. If they add this fee to their loan they will be charged interest on it during the term of the loan.

Please note that if you reserve a product for your client, but your advice changes and you reserve a different product, they'll receive a full refund of the product fee (if one was paid). The client will be charged a product fee (which may be added to the loan) for the second product reserved.

Should your client need to change their property post submission of their full mortgage application, then a new application will be required. This will $require\ payment\ of\ a\ new\ product\ reserved\ from\ the\ rates\ available\ at\ the$ time of re-application. Please note that fee refunds can take up to 2 weeks. We reserve the right to request the product fee should the mortgage not complete.

Nationwide mortgages reserved on or before 29 April 2009, or 30 May 2009 for the Derbyshire Building Society or 14 June 2009 for the Cheshire Building Society will revert to the Base Mortgage Rate (BMR) at the end of the initial term. If your client chooses to switch to a new Nationwide mortgage product, the new product will currently revert onto our Standard Mortgage Rate (SMR). The SMR will apply to Dunfermline Building Society mortgages. Both are variable rates which we may vary in accordance with our mortgage terms and conditions. However, the BMR is guaranteed to be no more than 2% above the Bank of England base rate, whilst the SMR has no upper limit or cap. If your client chooses to switch to a new product, it's not possible to switch back to the BMR at a later date.

Former Portman Building Society mortgage customers whose mortgage product was taken out before 28 August 2007 or whose mortgage is now on or linked to the Nationwide Base Mortgage Rate should refer to their mortgage conditions for details of the flexible options and product features that apply to their mortgage. The product features listed in this brochure refer to new Nationwide mortgages.

How the client's Loan-To-Value (LTV) affects the max loan size

The tables below show the maximum lending limits for purchases and remortgages dependant upon the circumstances of the application.

Please note: LTVs are tiered and the tables show the maximum LTVs if products are available at that LTV and loan amount. If more than one LTV limit detailed below is applicable to your application, the lowest LTV shall apply.

New Build Property Type LTV limits

	Max LTV
New Build Flats	85%
New Build Houses	95%

Our maximum loan sizes are as per our standard criteria.

Schemes / conditions

	<u>-</u>					
	Max LTV	Conditions				
Shared ownership	Up to 90% LTV for First Time Buyers, Home Movers, New and Existing Customers moving home	Minimum initial share 25% Subject to product availability conditions				
Equity share (inc. Help to Buy – Equity Loan Scheme)	Dependent on Scheme. Min. deposit of 5% of the full purchase price required	Minimum initial share, open market price/valuation: 75% builder schemes, 50% Government / Co-funded schemes Dedicated products are applicable and scheme conditions may apply				
Right to buy	Up to 100% of discounted price	+ Additional funds for legal fees and home improvements. Subject to product availability conditions				
2 or more mortgaged properties	85%	Subject to product availability conditions				
Interest Only	75% or 85% for part and part	Available for First Time Buyers, in addition to new purchase and remortgage products				
Affordability on 5+ year fixed products	60% - 95% LTV for 5 and 10 year fixed	Helping Hand is available to First Time Buyers and allows buyers to borrow up to 6 times their income. For Remortgage clients and Home Movers, standard loan to income limits apply, but a different calculation means affordability may be higher for those taking a 5 or 10 year fixed rate.				

Valuation fees

Mortgage Valuation Fees

Free standard valuation with all purchase and remortgage products.

Home Survey Level 2 Report

Property Price	Home Survey Level 2 report fee
£1 – £250,000	£350
£250,001 - £500,000	£450
£500,001 - £1,000,000	£675
£1,000,001 - £2,500,000	£1,025
£2,500,001 - £10,000,000	£1,800

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