

# Product guide

With effect from 07 July 2026

## For new borrowers

**First Time Buyers**      [Fixed rate mortgages](#) Page 2-3  
                                          [Tracker mortgages](#) Page 3

**Equity Share Home Mover for New Borrowers and First Time Buyers**      [Fixed rate mortgages](#) Page 4  
                                          [Tracker mortgages](#) Page 4

**Home Mover for New Borrowers**      [Fixed rate mortgages](#) Page 5-6  
                                          [Tracker mortgages](#) Page 6

**Remortgage for New Borrowers**      [Fixed rate mortgages](#) Page 7-8  
                                          [Tracker mortgages](#) Page 8

## Other information

**Notes - including 'Important Information'**      Page 16

**How the client's Loan-To-Value (LTV) affects the max loan size**      Page 17

**Valuation fees**      Page 17

## For existing borrowers

**Existing Borrowers Home Mover**      [Fixed rate mortgages](#) Page 9-10  
                                          [Tracker mortgages](#) Page 10

**Equity Share Existing Borrowers Home Mover**      [Fixed rate mortgages](#) Page 11  
                                          [Tracker mortgages](#) Page 11

**Existing Borrower Additional Borrowing (Further Advance)**      [Fixed rate mortgages](#) Page 12  
                                          [Tracker mortgages](#) Page 12

**Green Additional Borrowing**      [Fixed rate mortgages](#) Page 13

**Existing Borrowers Rate Switch**      [Fixed rate mortgages](#) Page 14  
                                          [Tracker mortgages](#) Page 15



### Use Broker Chat

9.30am - 5pm (Mondays) and 9am - 5pm (Tuesday - Friday) to talk to us about any pre-application lending criteria enquiries [nationwide-intermediary.co.uk/brokerchat](https://nationwide-intermediary.co.uk/brokerchat)

# First Time Buyers

(excluding Equity Share)

## Product features

- ✓ First Time Buyer (FTB) products available up to 95% LTV<sup>6</sup>
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ £500 cashback for all FTBs<sup>4</sup>
- ✓ Range of products with zero product fees
- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ 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	Loan size <sup>3</sup>	Product Code		
					Standard	Helping Hand	
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>4.29%</b>	£1,499	£300k-£5m	204487		
		<b>4.34%</b>	£999	£25k - £299,999	205047		
		<b>4.69%</b>	£0	£25k - £5m	204759		
	<b>3 year</b>	<b>4.49%</b>	£999	£25k - £5m	204556		
		<b>4.84%</b>	£0	£25k - £5m	204807		
	<b>5 year</b>	<b>4.32%</b>	£1,499	£300k-£5m	204603	204615	
		<b>4.37%</b>	£999	£25k - £299,999	204597	204609	
		<b>4.58%</b>	£0	£25k - £5m	204855	204861	
	<b>10 year</b>	<b>4.99%</b>	£999	£25k - £5m	204684	204689	
		<b>5.09%</b>	£0	£25k - £5m	204909	204914	
	<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>4.47%</b>	£1,499	£300k-£5m	204488	
			<b>4.52%</b>	£999	£25k - £299,999	204482	
<b>4.74%</b>			£0	£25k - £5m	204760		
<b>3 year</b>		<b>4.59%</b>	£999	£25k - £5m	204557		
		<b>4.89%</b>	£0	£25k - £5m	204808		
<b>5 year</b>		<b>4.43%</b>	£1,499	£300k-£5m	204604	204616	
		<b>4.48%</b>	£999	£25k - £299,999	204598	204610	
		<b>4.63%</b>	£0	£25k - £5m	204856	204862	
<b>10 year</b>		<b>5.04%</b>	£999	£25k - £5m	204685	204690	
		<b>5.09%</b>	£0	£25k - £5m	204910	204915	
<b>75.01% - 80% LTV</b>		<b>2 year</b>	<b>4.53%</b>	£1,499	£300k-£2m	204489	
			<b>4.58%</b>	£999	£25k - £299,999	204483	
	<b>4.79%</b>		£0	£25k - £2m	204761		
	<b>3 year</b>	<b>4.74%</b>	£999	£25k - £2m	204558		
		<b>4.93%</b>	£0	£25k - £2m	204809		
	<b>5 year</b>	<b>4.54%</b>	£1,499	£300k-£2m	204605	204617	
		<b>4.59%</b>	£999	£25k - £299,999	204599	204611	
		<b>4.63%</b>	£0	£25k - £2m	204857	204863	
	<b>10 year</b>	<b>5.19%</b>	£999	£25k - £2m	204686	204691	
		<b>5.39%</b>	£0	£25k - £2m	204911	204916	
	<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>4.53%</b>	£1,499	£300k-£2m	204490	
			<b>4.58%</b>	£999	£25k - £299,999	204484	
<b>4.79%</b>			£0	£25k - £2m	204762		
<b>3 year</b>		<b>4.74%</b>	£999	£25k - £2m	204559		
		<b>4.93%</b>	£0	£25k - £2m	204810		
<b>5 year</b>		<b>4.54%</b>	£1,499	£300k-£2m	204606	204618	
		<b>4.59%</b>	£999	£25k - £299,999	204600	204612	
		<b>4.70%</b>	£0	£25k - £2m	204858	204864	
<b>10 year</b>		<b>5.19%</b>	£999	£25k - £2m	204687	204692	
		<b>5.39%</b>	£0	£25k - £2m	204912	204917	

# First Time Buyers

(excluding Equity Share)

## Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
					Standard	Helping Hand
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>4.63%</b>	£1,499	£300k - £1m	204491	
		<b>4.68%</b>	£999	£25k - £299,999	204485	
		<b>4.93%</b>	£0	£25k - £1m	204763	
	<b>3 year</b>	<b>4.99%</b>	£999	£25k - £1m	204560	
		<b>5.24%</b>	£0	£25k - £1m	204811	
	<b>5 year</b>	<b>4.56%</b>	£1,499	£300k-£1m	204607	204619
		<b>4.61%</b>	£999	£25k - £299,999	204601	204613
		<b>4.74%</b>	£0	£25k - £1m	204859	204865
	<b>10 year</b>	<b>5.44%</b>	£999	£25k - £1m	204688	204693
		<b>5.54%</b>	£0	£25k - £1m	204913	204918
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>5.18%</b>	£1,499	£300k-£750k	204492	
		<b>5.23%</b>	£999	£25k - £299,999	204486	
		<b>5.28%</b>	£0	£25k - £750k	204764	
	<b>3 year</b>	<b>5.22%</b>	£999	£25k - £750k	204561	
		<b>5.37%</b>	£0	£25k - £750k	204812	
	<b>5 year</b>	<b>5.03%</b>	£1,499	£300k-£750k	204608	204620
		<b>5.08%</b>	£999	£25k - £299,999	204602	204614
		<b>5.15%</b>	£0	£25k - £750k	204860	204866

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>+0.39%</b>	<b>4.14%</b>	£999	£25k - £5m	204718
		<b>+0.99%</b>	<b>4.74%</b>	£0		204950
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>+0.43%</b>	<b>4.18%</b>	£999	£25k - £5m	204719
		<b>+1.04%</b>	<b>4.79%</b>	£0		204951
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>+0.54%</b>	<b>4.29%</b>	£999	£25k - £2m	204720
		<b>+1.09%</b>	<b>4.84%</b>	£0		204952
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>+0.64%</b>	<b>4.39%</b>	£999	£25k - £2m	204721
		<b>+1.19%</b>	<b>4.94%</b>	£0		204953
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>+0.94%</b>	<b>4.69%</b>	£999	£25k - £1m	204722
		<b>+1.19%</b>	<b>4.94%</b>	£0		204954
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>+1.14%</b>	<b>4.89%</b>	£999	£25k - £750k	204723
		<b>+1.24%</b>	<b>4.99%</b>	£0		204955

# Equity Share Home Mover for New Borrowers and First Time Buyers

## Product features

- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ Range of products with zero product fees
- ✓ £500 cashback for all First Time Buyers (FTB)<sup>4</sup>
- ✓ Flexible features come as standard on all fixed products:
  - Overpayments up to 10% of the initial balance per annum<sup>3</sup>
  - Unlimited overpayments on tracker 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 <sup>3</sup>	Product Code	
					New Borrower	First Time Buyer
Up to 60% LTV	2 year	4.39%	£999	£25k - £5m	205001	204998
		4.74%	£0		205025	205022
	5 year	4.42%	£999		205010	205007
		4.63%	£0		205034	205031
60.01% - 75% LTV	2 year	4.57%	£999	£25k - £5m	205002	204999
		4.79%	£0		205026	205023
	5 year	4.53%	£999		205011	205008
		4.68%	£0		205035	205032
75.01% - 80% LTV	2 year	4.63%	£999	£25k - £2m	205003	205000
		4.84%	£0		205027	205024
	5 year	4.64%	£999		205012	205009
		4.68%	£0		205036	205033

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
						New Borrower	First Time Buyer
Up to 60% LTV	2 year	+0.44%	4.19%	£999	£25k - £5m	205019	205016
		+1.04%	4.79%	£0		205043	205040
60.01% - 75% LTV	2 year	+0.48%	4.23%	£999	£25k - £5m	205020	205017
		+1.09%	4.84%	£0		205044	205041
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	205021	205018
		+1.14%	4.89%	£0		205045	205042

# Home Mover for New Borrowers

(excluding Equity Share)

## Product features

- ✓ Home Mover products available up to 95% LTV<sup>6</sup>
- ✓ 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 products<sup>2</sup>
- ✓ 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 <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	4.19%	£1,499	£300k-£5m	204499
		4.24%	£999	£25k - £299,999	204493
		4.46%	£0	£25k - £5m	204765
	<b>3 year</b>	4.34%	£999	£25k - £5m	204562
		4.54%	£0	£25k - £5m	204813
	<b>5 year</b>	4.26%	£1,499	£300k-£5m	204627
		4.31%	£999	£25k - £299,999	204621
		4.39%	£0	£25k - £5m	204867
	<b>10 year</b>	4.99%	£999	£25k - £5m	204272
		5.09%	£0	£25k - £5m	204435
<b>60.01% - 75% LTV</b>	<b>2 year</b>	4.34%	£1,499	£300k-£5m	204500
		4.39%	£999	£25k - £299,999	204494
		4.64%	£0	£25k - £5m	204766
	<b>3 year</b>	4.49%	£999	£25k - £5m	204563
		4.69%	£0	£25k - £5m	204814
	<b>5 year</b>	4.37%	£1,499	£300k-£5m	204628
		4.42%	£999	£25k - £299,999	204622
		4.54%	£0	£25k - £5m	204868
	<b>10 year</b>	5.04%	£999	£25k - £5m	204273
		5.14%	£0	£25k - £5m	204436
<b>75.01% - 80% LTV</b>	<b>2 year</b>	4.40%	£1,499	£300k-£2m	204501
		4.45%	£999	£25k - £299,999	204495
		4.64%	£0	£25k - £2m	204767
	<b>3 year</b>	4.69%	£999	£25k - £2m	204564
		4.84%	£0	£25k - £2m	204815
	<b>5 year</b>	4.49%	£1,499	£300k-£2m	204629
		4.54%	£999	£25k - £299,999	204623
		4.57%	£0	£25k - £2m	204869
	<b>10 year</b>	5.29%	£999	£25k - £2m	204274
		5.54%	£0	£25k - £2m	204437
<b>80.01% - 85% LTV</b>	<b>2 year</b>	4.40%	£1,499	£300k-£2m	204502
		4.45%	£999	£25k - £299,999	204496
		4.64%	£0	£25k - £2m	204768
	<b>3 year</b>	4.69%	£999	£25k - £2m	204565
		4.84%	£0	£25k - £2m	204816
	<b>5 year</b>	4.49%	£1,499	£300k-£2m	204630
		4.54%	£999	£25k - £299,999	204624
		4.57%	£0	£25k - £2m	204870
	<b>10 year</b>	5.29%	£999	£25k - £2m	204275
		5.54%	£0	£25k - £2m	204438

# Home Mover for New Borrowers

(excluding Equity Share)

## Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>4.57%</b>	£1,499	£300k-£1m	204503
		<b>4.62%</b>	£999	£25k - £299,999	204497
		<b>4.79%</b>	£0	£25k - £1m	204769
	<b>3 year</b>	<b>4.89%</b>	£999	£25k - £1m	204566
		<b>5.04%</b>	£0	£25k - £1m	204817
		<b>4.56%</b>	£1,499	£300k-£1m	204631
	<b>5 year</b>	<b>4.61%</b>	£999	£25k - £299,999	204625
		<b>4.69%</b>	£0	£25k - £1m	204871
		<b>5.54%</b>	£999	£25k - £1m	204276
	<b>10 year</b>	<b>5.69%</b>	£0	£25k - £1m	204439
<b>5.13%</b>		£1,499	£300k-£750k	204504	
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>5.18%</b>	£999	£25k - £299,999	204498
		<b>5.23%</b>	£0	£25k - £750k	204770
		<b>5.16%</b>	£999	£25k - £750k	204567
	<b>3 year</b>	<b>5.31%</b>	£0	£25k - £750k	204818
		<b>5.02%</b>	£1,499	£300k-£750k	204632
	<b>5 year</b>	<b>5.07%</b>	£999	£25k - £299,999	204626
		<b>5.12%</b>	£0	£25k - £750k	204872

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>+0.27%</b>	<b>4.02%</b>	£999	£25k - £5m	204724
		<b>+0.89%</b>	<b>4.64%</b>	£0		204956
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>+0.37%</b>	<b>4.12%</b>	£999	£25k - £5m	204725
		<b>+0.89%</b>	<b>4.64%</b>	£0		204957
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>+0.42%</b>	<b>4.17%</b>	£999	£25k - £2m	204726
		<b>+1.09%</b>	<b>4.84%</b>	£0		204958
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>+0.54%</b>	<b>4.29%</b>	£999	£25k - £2m	204727
		<b>+1.09%</b>	<b>4.84%</b>	£0		204959
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>+0.88%</b>	<b>4.63%</b>	£999	£25k - £1m	204728
		<b>+1.09%</b>	<b>4.84%</b>	£0		204960
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>+1.14%</b>	<b>4.89%</b>	£999	£25k - £750k	204729
		<b>+1.20%</b>	<b>4.95%</b>	£0		204961

# Remortgage for New Borrowers

## Product features

- ✓ Free standard valuation<sup>2</sup> and the choice of free standard legal fees<sup>5</sup> or £500 cashback<sup>4</sup> 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.<sup>7</sup> 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	Initial rate	Product fee	Loan size <sup>3</sup>	Product Codes	
					Cashback	Free Legals
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>4.37%</b>	£1,499	£300k-£5m	204532	204548
		<b>4.42%</b>	£999	£25k - £299,999	204524	204540
		<b>4.68%</b>	£0	£25k - £5m	204791	204799
	<b>3 year</b>	<b>4.54%</b>	£999	£25k - £5m	204574	204582
		<b>4.84%</b>	£0	£25k - £5m	204825	204833
		<b>4.44%</b>	£1,499	£300k-£5m	204660	204676
	<b>5 year</b>	<b>4.49%</b>	£999	£25k - £299,999	204652	204668
		<b>4.58%</b>	£0	£25k - £5m	204893	204901
		<b>4.89%</b>	£999	£25k - £5m	204704	204711
	<b>10 year</b>	<b>4.99%</b>	£0	£25k - £5m	204936	204943
<b>4.46%</b>		£1,499	£300k-£5m	204533	204549	
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>4.51%</b>	£999	£25k - £299,999	204525	204541
		<b>4.78%</b>	£0	£25k - £5m	204792	204800
		<b>4.59%</b>	£999	£25k - £5m	204575	204583
	<b>3 year</b>	<b>4.84%</b>	£0	£25k - £5m	204826	204834
		<b>4.54%</b>	£1,499	£300k-£5m	204661	204677
		<b>4.59%</b>	£999	£25k - £299,999	204653	204669
	<b>5 year</b>	<b>4.71%</b>	£0	£25k - £5m	204894	204902
		<b>4.94%</b>	£999	£25k - £5m	204705	204712
		<b>5.09%</b>	£0	£25k - £5m	204937	204944
	<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>4.68%</b>	£1,499	£300k-£2m	204534
<b>4.73%</b>			£999	£25k - £299,999	204526	204542
<b>4.98%</b>			£0	£25k - £2m	204793	204801
<b>3 year</b>		<b>4.89%</b>	£999	£25k - £2m	204576	204584
		<b>5.03%</b>	£0	£25k - £2m	204827	204835
		<b>4.74%</b>	£1,499	£300k-£2m	204662	204678
<b>5 year</b>		<b>4.79%</b>	£999	£25k - £299,999	204654	204670
		<b>4.93%</b>	£0	£25k - £2m	204895	204903
		<b>5.39%</b>	£999	£25k - £2m	204706	204713
<b>10 year</b>		<b>5.74%</b>	£0	£25k - £2m	204938	204945
	<b>4.68%</b>	£1,499	£300k-£2m	204535	204551	
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>4.73%</b>	£999	£25k - £299,999	204527	204543
		<b>4.98%</b>	£0	£25k - £2m	204794	204802
		<b>4.89%</b>	£999	£25k - £2m	204577	204585
	<b>3 year</b>	<b>5.03%</b>	£0	£25k - £2m	204828	204836
		<b>4.74%</b>	£1,499	£300k-£2m	204663	204679
		<b>4.79%</b>	£999	£25k - £299,999	204655	204671
	<b>5 year</b>	<b>4.93%</b>	£0	£25k - £2m	204896	204904
		<b>5.39%</b>	£999	£25k - £2m	204707	204714
		<b>5.74%</b>	£0	£25k - £2m	204939	204946

# Remortgage for New Borrowers

## Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
					Cashback	Free Legals
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>4.94%</b>	£1,499	£300k-£1m	204536	204552
		<b>4.99%</b>	£999	£25k - £299,999	204528	204544
		<b>5.20%</b>	£0	£25k - £1m	204795	204803
	<b>3 year</b>	<b>5.14%</b>	£999	£25k - £1m	204578	204586
		<b>5.33%</b>	£0	£25k - £1m	204829	204837
	<b>5 year</b>	<b>4.89%</b>	£1,499	£300k-£1m	204664	204680
		<b>4.94%</b>	£999	£25k - £299,999	204656	204672
		<b>5.13%</b>	£0	£25k - £1m	204897	204905
	<b>10 year</b>	<b>5.64%</b>	£999	£25k - £1m	204708	204715
		<b>5.74%</b>	£0	£25k - £1m	204940	204947
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>5.45%</b>	£1,499	£300k-£750k	204537	204553
		<b>5.50%</b>	£999	£25k - £299,999	204529	204545
		<b>5.60%</b>	£0	£25k - £750k	204796	204804
	<b>3 year</b>	<b>5.55%</b>	£999	£25k - £750k	204579	204587
		<b>5.74%</b>	£0	£25k - £750k	204830	204838
	<b>5 year</b>	<b>5.35%</b>	£1,499	£300k-£750k	204665	204681
		<b>5.40%</b>	£999	£25k - £299,999	204657	204673
		<b>5.50%</b>	£0	£25k - £750k	204898	204906

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
						Cashback	Free Legals
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>+0.29%</b>	<b>4.04%</b>	£999	£25k - £5m	204743	204751
		<b>+0.94%</b>	<b>4.69%</b>	£0		204982	204990
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>+0.37%</b>	<b>4.12%</b>	£999	£25k - £5m	204744	204752
		<b>+0.94%</b>	<b>4.69%</b>	£0		204983	204991
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>+0.49%</b>	<b>4.24%</b>	£999	£25k - £2m	204745	204753
		<b>+1.15%</b>	<b>4.90%</b>	£0		204984	204992
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>+0.54%</b>	<b>4.29%</b>	£999	£25k - £2m	204746	204754
		<b>+1.15%</b>	<b>4.90%</b>	£0		204985	204993
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>+0.94%</b>	<b>4.69%</b>	£999	£25k - £1m	204747	204755
		<b>+1.15%</b>	<b>4.90%</b>	£0		204986	204994
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>+1.10%</b>	<b>4.85%</b>	£999	£25k - £750k	204748	204756
		<b>+1.20%</b>	<b>4.95%</b>	£0		204987	204995

# Existing Borrowers Home Mover

(excluding Equity Share)

## Product features

- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ 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.

## Fixed rate mortgage

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>4.19%</b>	£1,499	£300k-£5m	204511
		<b>4.24%</b>	£999	£5k - £299,999	204505
		<b>4.46%</b>	£0	£5k - £5m	204771
	<b>3 year</b>	<b>4.34%</b>	£999	£5k - £5m	204568
		<b>4.54%</b>	£0	£5k - £5m	204819
	<b>5 year</b>	<b>4.26%</b>	£1,499	£300k-£5m	204639
		<b>4.31%</b>	£999	£5k - £299,999	204633
		<b>4.39%</b>	£0	£5k - £5m	204873
	<b>10 year</b>	<b>4.99%</b>	£999	£5k - £5m	204694
		<b>5.09%</b>	£0	£5k - £5m	204919
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>4.34%</b>	£1,499	£300k-£5m	204512
		<b>4.39%</b>	£999	£5k - £299,999	204506
		<b>4.64%</b>	£0	£5k - £5m	204772
	<b>3 year</b>	<b>4.49%</b>	£999	£5k - £5m	204569
		<b>4.69%</b>	£0	£5k - £5m	204820
	<b>5 year</b>	<b>4.37%</b>	£1,499	£300k-£5m	204640
		<b>4.42%</b>	£999	£5k - £299,999	204634
		<b>4.54%</b>	£0	£5k - £5m	204874
	<b>10 year</b>	<b>5.04%</b>	£999	£5k - £5m	204695
		<b>5.09%</b>	£0	£5k - £5m	204920
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>4.40%</b>	£1,499	£300k-£2m	204513
		<b>4.45%</b>	£999	£5k - £299,999	204507
		<b>4.64%</b>	£0	£5k - £2m	204773
	<b>3 year</b>	<b>4.69%</b>	£999	£5k - £2m	204570
		<b>4.84%</b>	£0	£5k - £2m	204821
	<b>5 year</b>	<b>4.49%</b>	£1,499	£300k-£2m	204641
		<b>4.54%</b>	£999	£5k - £299,999	204635
		<b>4.57%</b>	£0	£5k - £2m	204875
	<b>10 year</b>	<b>5.19%</b>	£999	£5k - £2m	204696
		<b>5.39%</b>	£0	£5k - £2m	204921
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>4.40%</b>	£1,499	£300k-£2m	204514
		<b>4.45%</b>	£999	£5k - £299,999	204508
		<b>4.64%</b>	£0	£5k - £2m	204774
	<b>3 year</b>	<b>4.69%</b>	£999	£5k - £2m	204571
		<b>4.84%</b>	£0	£5k - £2m	204822
	<b>5 year</b>	<b>4.49%</b>	£1,499	£300k-£2m	204642
		<b>4.54%</b>	£999	£5k - £299,999	204636
		<b>4.57%</b>	£0	£5k - £2m	204876
	<b>10 year</b>	<b>5.19%</b>	£999	£5k - £2m	204697
		<b>5.39%</b>	£0	£5k - £2m	204922

# Existing Borrowers

## Home Mover

(excluding Equity Share)

### Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>4.57%</b>	£1,499	£300k-£1m	204515
		<b>4.62%</b>	£999	£5k - £299,999	204509
		<b>4.79%</b>	£0	£5k - £1m	204775
	<b>3 year</b>	<b>4.89%</b>	£999	£5k - £1m	204572
		<b>5.04%</b>	£0	£5k - £1m	204823
	<b>5 year</b>	<b>4.56%</b>	£1,499	£300k-£1m	204643
		<b>4.61%</b>	£999	£5k - £299,999	204637
		<b>4.69%</b>	£0	£5k - £1m	204877
	<b>10 year</b>	<b>5.44%</b>	£999	£5k - £1m	204698
		<b>5.54%</b>	£0	£5k - £1m	204923
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>5.13%</b>	£1,499	£300k-£750k	204516
		<b>5.18%</b>	£999	£5k - £299,999	204510
		<b>5.23%</b>	£0	£5k - £750k	204776
	<b>3 year</b>	<b>5.16%</b>	£999	£5k - £750k	204573
		<b>5.31%</b>	£0	£5k - £750k	204824
	<b>5 year</b>	<b>5.02%</b>	£1,499	£300k-£750k	204644
		<b>5.07%</b>	£999	£5k - £299,999	204638
		<b>5.12%</b>	£0	£5k - £750k	204878

### Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>+0.27%</b>	<b>4.02%</b>	£999	£5k - £5m	204730
		<b>+0.89%</b>	<b>4.64%</b>	£0		204962
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>+0.37%</b>	<b>4.12%</b>	£999	£5k - £5m	204731
		<b>+0.89%</b>	<b>4.64%</b>	£0		204963
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>+0.42%</b>	<b>4.17%</b>	£999	£5k - £2m	204732
		<b>+1.09%</b>	<b>4.84%</b>	£0		204964
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>+0.54%</b>	<b>4.29%</b>	£999	£5k - £2m	204733
		<b>+1.09%</b>	<b>4.84%</b>	£0		204965
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>+0.88%</b>	<b>4.63%</b>	£999	£5k - £1m	204734
		<b>+1.09%</b>	<b>4.84%</b>	£0		204966
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>+1.14%</b>	<b>4.89%</b>	£999	£5k - £750k	204735
		<b>+1.20%</b>	<b>4.95%</b>	£0		204967

# Equity Share Existing Borrowers Home Mover

## Product features

- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ 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 <sup>3</sup>	Product Code
Up to 60% LTV	2 year	4.29%	£999	£5k - £5m	205004
		4.51%	£0		205028
	5 year	4.36%	£999		205013
		4.44%	£0		205037
60.01% - 75% LTV	2 year	4.44%	£999	£5k - £5m	205005
		4.69%	£0		205029
	5 year	4.47%	£999		205014
		4.59%	£0		205038
75.01% - 80% LTV	2 year	4.50%	£999	£5k - £2m	205006
		4.69%	£0		205030
	5 year	4.59%	£999		205015
		4.62%	£0		205039

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
Up to 60% LTV	2 year	+0.44%	4.19%	£999	£5k - £5m	203267
		+1.09%	4.84%	£0		203294
60.01% - 75% LTV	2 year	+0.54%	4.29%	£999	£5k - £5m	203268
		+1.14%	4.89%	£0		203295
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	203269
		+1.19%	4.94%	£0		203296

# Existing Borrowers Additional Borrowing (Further Advance)

## Product features

- ✓ Minimum loan size of £5k<sup>3</sup>
- ✓ 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 <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	2 year	4.37%	£0	£5k - £5m	204784
	3 year	4.54%			204848
	5 year	4.44%			204886
	10 year	4.89%			204929
<b>60.01% - 75% LTV</b>	2 year	4.46%	£0	£5k - £5m	204785
	3 year	4.59%			204849
	5 year	4.54%			204887
	10 year	4.94%			204930
<b>75.01% - 80% LTV</b>	2 year	4.68%	£0	£5k - £2m	204786
	3 year	4.74%			204850
	5 year	4.74%			204888
	10 year	5.19%			204931
<b>80.01% - 85% LTV</b>	2 year	4.68%	£0	£5k - £2m	204787
	3 year	4.74%			204851
	5 year	4.74%			204889
	10 year	5.19%			204932
<b>85.01% - 90% LTV</b>	2 year	4.94%	£0	£5k - £1m	204788
	3 year	5.13%			204852
	5 year	4.89%			204890
	10 year	5.49%			204933

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	2 year	+0.24%	4.09%	£0	£5k - £5m	204975
<b>60.01% - 75% LTV</b>	2 year	+0.37%	4.24%	£0	£5k - £5m	204976
<b>75.01% - 80% LTV</b>	2 year	+0.37%	4.24%	£0	£5k - £2m	204977
<b>80.01% - 85% LTV</b>	2 year	+0.49%	4.29%	£0	£5k - £2m	204978
<b>85.01% - 90% LTV</b>	2 year	+0.89%	4.64%	£0	£5k - £750k	204979

# 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 <sup>3</sup>	Product Code
Up to 90% LTV	2 year	0%	£0	£5k - £20k	197615
	5 year				197718

# Existing Borrowers

## Rate Switch

### 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 annum<sup>8</sup>
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

### Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code		
<b>Up to 60% LTV</b>	2 year	4.37%	£999	£1k-5m	204517		
		4.68%	£0		204777		
	3 year	4.54%	£999		204590		
		4.73%	£0		204841		
	5 year	4.44%	£999		204645		
		4.58%	£0		204879		
	10 year	4.89%	£999		204699		
		4.99%	£0		204924		
	<b>60.01% - 75% LTV</b>	2 year	4.46%		£999	£1k-5m	204518
			4.78%		£0		204778
3 year		4.59%	£999	204591			
		4.84%	£0	204842			
5 year		4.54%	£999	204646			
		4.71%	£0	204880			
10 year		4.94%	£999	204700			
		5.09%	£0	204925			
<b>75.01% - 80% LTV</b>		2 year	4.68%	£999	£1k-5m		204519
			4.98%	£0			204779
	3 year	4.74%	£999	204592			
		4.97%	£0	204843			
	5 year	4.74%	£999	204647			
		4.93%	£0	204881			
	10 year	5.19%	£999	204701			
		5.44%	£0	204926			
	<b>80.01% - 85% LTV</b>	2 year	4.68%	£999		£1k-5m	204520
			4.98%	£0			204780
3 year		4.74%	£999	204593			
		4.97%	£0	204844			
5 year		4.74%	£999	204648			
		4.93%	£0	204882			
10 year		5.19%	£999	204702			
		5.44%	£0	204927			
<b>85.01% - 90% LTV</b>		2 year	4.94%	£999	£1k-5m		204521
			5.09%	£0			204781
	3 year	5.13%	£999	204594			
		5.33%	£0	204845			
	5 year	4.89%	£999	204649			
		5.13%	£0	204883			
	10 year	5.49%	£999	204703			
		5.69%	£0	204928			
	<b>90.01% - 95% LTV</b>	2 year	5.40%	£999		£1k-5m	204522
			5.60%	£0			204782
3 year		5.45%	£999	204595			
		5.60%	£0	204846			
5 year		5.35%	£999	204650			
		5.40%	£0	204884			

# Existing Borrowers Rate Switch

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial Rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>+0.24%</b>	<b>3.99%</b>	£999	£1k - £5m	204736
		<b>+0.89%</b>	<b>4.64%</b>	£0		204968
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>+0.37%</b>	<b>4.12%</b>	£999	£1k - £5m	204737
		<b>+0.89%</b>	<b>4.64%</b>	£0		204969
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>+0.37%</b>	<b>4.12%</b>	£999	£1k - £5m	204738
		<b>+1.07%</b>	<b>4.82%</b>	£0		204970
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>+0.49%</b>	<b>4.24%</b>	£999	£1k - £5m	204739
		<b>+1.07%</b>	<b>4.82%</b>	£0		204971
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>+0.89%</b>	<b>4.64%</b>	£999	£1k - £5m	204740
		<b>+1.07%</b>	<b>4.82%</b>	£0		204972
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>+1.10%</b>	<b>4.85%</b>	£999	£1k - £5m	204741
		<b>+1.20%</b>	<b>4.95%</b>	£0		204973

# Notes

## Abbreviations explained

APRC Annual Percentage Rate of Charge	BMR Base Mortgage Rate	EB Existing Borrower
ERC Early Repayment Charge	LTV Loan-To-Value	SMR Standard Mortgage Rate

## Important Information

1. SMR refers to the variable Standard Mortgage Rate which is currently 6.49% (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 details.
9. 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%
Year 8				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
<b>New Build Flats</b>	85%
<b>New Build Houses</b>	95%

Our maximum loan sizes are as per our standard criteria.

## Schemes / conditions

	Max LTV	Conditions
<b>Shared ownership</b>	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
<b>Equity share</b> (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
<b>Right to buy</b>	Up to 100% of discounted price	+ Additional funds for legal fees and home improvements. Subject to product availability conditions
<b>2 or more mortgaged properties</b>	85%	Subject to product availability conditions
<b>Interest Only</b>	75% or 85% for part and part	Available for First Time Buyers, in addition to new purchase and remortgage products
<b>Affordability on 5+ year fixed products</b>	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

**For Intermediary use only.** Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [fca.org.uk](http://fca.org.uk). Nationwide Building Society, Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.