Product guide

With effect from 10 November 2026

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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**

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First Time Buyers

(excluding Equity Share)

Product features

- ✓ First Time Buyer (FTB) products available up to 95% LTV[6]
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ £500 cashback for eligible FTB products[4]
- ✓ Range of products with zero product fees
- ✓ Free standard valuation with all home mover products[2]
- ✓ 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[3]	Product Code	
					Standard	Helping Hand
Up to 60% LTV	2 year	5.01%	£1,499	£300k-£5m	208122	
		5.06%	£999	£25k - £299,999	208116	
		5.45%	£0	£25k - £5m	208188	
	3 year	5.06%	£999	£25k - £5m	207809	
		5.45%	£0	£25k - £5m	207975	
	5 year	4.99%	£1,499	£300k-£5m	208146	208158
		5.04%	£999	£25k - £299,999	208140	208152
		5.16%	£0	£25k - £5m	208200	208206
	10 year	5.34%	£999	£25k - £5m	206926	206931
		5.44%	£0	£25k - £5m	207115	207120
60.01% - 75% LTV	2 year	5.17%	£1,499	£300k-£5m	208123	
		5.22%	£999	£25k - £299,999	208117	
		5.45%	£0	£25k - £5m	208189	
	3 year	5.22%	£999	£25k - £5m	207810	
		5.45%	£0	£25k - £5m	207976	
	5 year	5.09%	£1,499	£300k-£5m	208147	208159
		5.14%	£999	£25k - £299,999	208141	208153
		5.29%	£0	£25k - £5m	208201	208207
	10 year	5.39%	£999	£25k - £5m	206927	206932
		5.44%	£0	£25k - £5m	207116	207121
75.01% - 80% LTV	2 year	5.22%	£1,499	£300k-£2m	208124	
		5.27%	£999	£25k - £299,999	208118	
		5.48%	£0	£25k - £2m	208190	
	3 year	5.27%	£999	£25k - £2m	207811	
		5.48%	£0	£25k - £2m	207977	
	5 year	5.16%	£1,499	£300k-£2m	208148	208160
		5.21%	£999	£25k - £299,999	208142	208154
		5.30%	£0	£25k - £2m	208202	208208
	10 year	5.54%	£999	£25k - £2m	206928	206933
		5.74%	£0	£25k - £2m	207117	207122
80.01% - 85% LTV	2 year	5.22%	£1,499	£300k-£2m	208125	
		5.27%	£999	£25k - £299,999	208119	
		5.48%	£0	£25k - £2m	208191	
	3 year	5.27%	£999	£25k - £2m	207812	
		5.48%	£0	£25k - £2m	207978	
	5 year	5.16%	£1,499	£300k-£2m	208149	208161
		5.21%	£999	£25k - £299,999	208143	208155
		5.30%	£0	£25k - £2m	208203	208209
	10 year	5.54%	£999	£25k - £2m	206929	206934
		5.74%	£0	£25k - £2m	207118	207123

First Time Buyers

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code	
					Standard	Helping Hand
85.01% - 90% LTV	2 year	5.36%	£1,499	£300k - £1m	208126	
		5.41%	£999	£25k - £299,999	208120	
		5.63%	£0	£25k - £1m	208192	
	3 year	5.41%	£999	£25k - £1m	207813	
		5.63%	£0	£25k - £1m	207979	
	5 year	5.24%	£1,499	£300k-£1m	208150	208162
		5.29%	£999	£25k - £299,999	208144	208156
		5.40%	£0	£25k - £1m	208204	208210
	10 year	5.64%	£999	£25k - £1m	206930	206935
		5.74%	£0	£25k - £1m	207119	207124
90.01% - 95% LTV	2 year	5.74%	£1,499	£300k-£750k	208127	
		5.79%	£999	£25k - £299,999	208121	
		5.84%	£0	£25k - £750k	208193	
	3 year	5.79%	£999	£25k - £750k	207814	
		5.84%	£0	£25k - £750k	207980	
	5 year	5.59%	£1,499	£300k-£750k	208151	208163
		5.64%	£999	£25k - £299,999	208145	208157
		5.69%	£0	£25k - £750k	208205	208211

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
Up to 60% LTV	2 year	+0.42%	4.42%	£999	£25k - £5m	208176
		+1.09%	5.09%	£0		208218
60.01% - 75% LTV	2 year	+0.47%	4.47%	£999	£25k - £5m	208177
		+1.09%	5.09%	£0		208219
75.01% - 80% LTV	2 year	+0.54%	4.54%	£999	£25k - £2m	208178
		+1.14%	5.14%	£0		208220
80.01% - 85% LTV	2 year	+0.64%	4.64%	£999	£25k - £2m	208179
		+1.19%	5.19%	£0		208221
85.01% - 90% LTV	2 year	+0.94%	4.94%	£999	£25k - £1m	208180
		+1.19%	5.19%	£0		208222
90.01% - 95% LTV	2 year	+1.14%	5.14%	£999	£25k - £750k	208181
		+1.24%	5.24%	£0		208223

Equity Share Home Mover for New Borrowers and First Time Buyers

Product features

- Free standard valuation with all home mover products[2]
- Range of products with zero product fees
- £500 cashback for eligible FTB products[4]
- Flexible features come as standard on all fixed products:
  - Overpayments up to 10% of the initial balance per annum[8]
  - 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[3]	Product Code	
					New Borrower	First Time Buyer
Up to 60% LTV	**2 year**	**5.11%**	£999	£25k - £5m	208070	208067
		5.50%	£0		208094	208091
	5 year	**5.09%**	£999		208079	208076
		5.21%	£0		208103	208100
60.01% - 75% LTV	**2 year**	**5.27%**	£999	£25k - £5m	208071	208068
		5.50%	£0		208095	208092
	5 year	**5.19%**	£999		208080	208077
		5.34%	£0		208104	208101
75.01% - 80% LTV	**2 year**	**5.32%**	£999	£25k - £2m	208072	208069
		5.53%	£0		208096	208093
	5 year	**5.26%**	£999		208081	208078
		5.35%	£0		208105	208102

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	
						New Borrower	First Time Buyer
Up to 60% LTV	**2 year**	**+0.47%**	**4.47%**	£999	£25k - £5m	208088	208085
		+1.14%	**5.14%**	£0		208112	208109
60.01% - 75% LTV	**2 year**	**+0.52%**	**4.52%**	£999	£25k - £5m	208089	208086
		+1.14%	**5.14%**	£0		208113	208110
75.01% - 80% LTV	**2 year**	**+0.59%**	**4.59%**	£999	£25k - £2m	208090	208087
		+1.19%	**5.19%**	£0		208114	208111

Home Mover for New Borrowers and First Time Buyers

(excluding Equity Share)

Product features

- Home Mover products available up to 95% LTV[6]
- 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[2]
- 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 New Borrower Purchase	Product Code First Time Buyer - £0 cashback
Up to 60% LTV	2 year	4.89%	£1,499	£300k-£5m	207759	208134
		4.94%	£999	£25k - £299,999	207753	208128
		5.17%	£0	£25k - £5m	207947	208194
	3 year	4.94%	£999	£25k - £5m	207815	
		5.17%	£0	£25k - £5m	207981	
	5 year	4.89%	£1,499	£300k-£5m	207873	208170
		4.94%	£999	£25k - £299,999	207867	208164
		5.05%	£0	£25k - £5m	208021	208212
	10 year	5.34%	£999	£25k - £5m	206936	
		5.44%	£0	£25k - £5m	207125	
60.01% - 75% LTV	2 year	5.00%	£1,499	£300k-£5m	207760	208135
		5.05%	£999	£25k - £299,999	207754	208129
		5.24%	£0	£25k - £5m	207948	208195
	3 year	5.05%	£999	£25k - £5m	207816	
		5.24%	£0	£25k - £5m	207982	
	5 year	5.03%	£1,499	£300k-£5m	207874	208171
		5.08%	£999	£25k - £299,999	207868	208165
		5.16%	£0	£25k - £5m	208022	208213
	10 year	5.39%	£999	£25k - £5m	206937	
		5.49%	£0	£25k - £5m	207126	
75.01% - 80% LTV	2 year	5.07%	£1,499	£300k-£2m	207761	208136
		5.12%	£999	£25k - £299,999	207755	208130
		5.33%	£0	£25k - £2m	207949	208196
	3 year	5.12%	£999	£25k - £2m	207817	
		5.33%	£0	£25k - £2m	207983	
	5 year	5.11%	£1,499	£300k-£2m	207875	208172
		5.16%	£999	£25k - £299,999	207869	208166
		5.23%	£0	£25k - £2m	208023	208214
	10 year	5.64%	£999	£25k - £2m	206938	
		5.74%	£0	£25k - £2m	207127	
80.01% - 85% LTV	2 year	5.07%	£1,499	£300k-£2m	207762	208137
		5.12%	£999	£25k - £299,999	207756	208131
		5.33%	£0	£25k - £2m	207950	208197
	3 year	5.12%	£999	£25k - £2m	207818	
		5.33%	£0	£25k - £2m	207984	
	5 year	5.12%	£1,499	£300k-£2m	207876	208173
		5.17%	£999	£25k - £299,999	207870	208167
		5.24%	£0	£25k - £2m	208024	208215
	10 year	5.64%	£999	£25k - £2m	206939	
		5.74%	£0	£25k - £2m	207128	

Home Mover for New Borrowers and Frist Time Buyers

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code New Borrower Purchase	Product Code First Time Buyer - £0 cashback
85.01% - 90% LTV	**2 year**	**5.20%**	£1,499	£300k-£1m	207763	208138
		5.25%	£999	£25k - £299,999	207757	208132
		5.48%	£0	£25k - £1m	207951	208198
	3 year	**5.25%**	£999	£25k - £1m	207819	
		5.48%	£0	£25k - £1m	207985	
	5 year	**5.20%**	£1,499	£300k-£1m	207877	208174
		5.25%	£999	£25k - £299,999	207871	208168
		5.34%	£0	£25k - £1m	208025	208216
	10 year	**5.74%**	£999	£25k - £1m	206940	
		5.89%	£0	£25k - £1m	207129	
90.01% - 95% LTV	**2 year**	**5.64%**	£1,499	£300k-£750k	207764	208139
		5.69%	£999	£25k - £299,999	207758	208133
		5.77%	£0	£25k - £750k	207952	208199
	3 year	**5.69%**	£999	£25k - £750k	207820	
		5.77%	£0	£25k - £750k	207986	
	5 year	**5.58%**	£1,499	£300k-£750k	207878	208175
		5.63%	£999	£25k - £299,999	207872	208169
		5.68%	£0	£25k - £750k	208026	208217

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 New Borrower Purchase	Product Code First Time Buyer - £0 cashback
Up to 60% LTV	**2 year**	**+0.34%**	**4.34%**	£999	£25k - £5m	207929	208182
		+0.99%	**4.99%**	£0		208055	208224
60.01% - 75% LTV	**2 year**	**+0.45%**	**4.45%**	£999	£25k - £5m	207930	208183
		+0.99%	**4.99%**	£0		208056	208225
75.01% - 80% LTV	**2 year**	**+0.47%**	**4.47%**	£999	£25k - £2m	207931	208184
		+1.14%	**5.14%**	£0		208057	208226
80.01% - 85% LTV	**2 year**	**+0.60%**	**4.60%**	£999	£25k - £2m	207932	208185
		+1.14%	**5.14%**	£0		208058	208227
85.01% - 90% LTV	**2 year**	**+0.91%**	**4.91%**	£999	£25k - £1m	207933	208186
		+1.19%	**5.19%**	£0		208059	208228
90.01% - 95% LTV	**2 year**	**+1.14%**	**5.14%**	£999	£25k - £750k	207934	208187
		+1.24%	**5.24%**	£0		208060	208229

Remortgage for New Borrowers

Product features

- Free standard valuation[2] and the choice of free standard legal fees[5] or £500 cashback[4] on all remortgage products
- Interest Only avaialable 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	Initial rate	Product fee	Loan size[3]	Product Codes	
					Cashback	Free Legals
Up to 60% LTV	2 year	4.94%	£1,499	£300k-£5m	207785	207801
		4.99%	£999	£25k - £299,999	207777	207793
		5.34%	£0	£25k - £5m	207959	207967
	3 year	4.99%	£999	£25k - £5m	207827	207835
		5.34%	£0	£25k - £5m	207993	208001
	5 year	5.01%	£1,499	£300k-£5m	207899	207915
		5.06%	£999	£25k - £299,999	207891	207907
		5.29%	£0	£25k - £5m	208033	208041
	10 year	5.24%	£999	£25k - £5m	206951	206958
		5.34%	£0	£25k - £5m	207147	207154
60.01% - 75% LTV	2 year	5.14%	£1,499	£300k-£5m	207786	207802
		5.19%	£999	£25k - £299,999	207778	207794
		5.47%	£0	£25k - £5m	207960	207968
	3 year	5.19%	£999	£25k - £5m	207828	207836
		5.47%	£0	£25k - £5m	207994	208002
	5 year	5.12%	£1,499	£300k-£5m	207900	207916
		5.17%	£999	£25k - £299,999	207892	207908
		5.32%	£0	£25k - £5m	208034	208042
	10 year	5.29%	£999	£25k - £5m	206952	206959
		5.44%	£0	£25k - £5m	207148	207155
75.01% - 80% LTV	2 year	5.29%	£1,499	£300k-£2m	207787	207803
		5.34%	£999	£25k - £299,999	207779	207795
		5.63%	£0	£25k - £2m	207961	207969
	3 year	5.34%	£999	£25k - £2m	207829	207837
		5.63%	£0	£25k - £2m	207995	208003
	5 year	5.34%	£1,499	£300k-£2m	207901	207917
		5.39%	£999	£25k - £299,999	207893	207909
		5.49%	£0	£25k - £2m	208035	208043
	10 year	5.74%	£999	£25k - £2m	206953	206960
		5.94%	£0	£25k - £2m	207149	207156
80.01% - 85% LTV	2 year	5.32%	£1,499	£300k-£2m	207788	207804
		5.37%	£999	£25k - £299,999	207780	207796
		5.63%	£0	£25k - £2m	207962	207970
	3 year	5.37%	£999	£25k - £2m	207830	207838
		5.63%	£0	£25k - £2m	207996	208004
	5 year	5.34%	£1,499	£300k-£2m	207902	207918
		5.39%	£999	£25k - £299,999	207894	207910
		5.50%	£0	£25k - £2m	208036	208044
	10 year	5.74%	£999	£25k - £2m	206954	206961
		5.94%	£0	£25k - £2m	207150	207157

Remortgage for New Borrowers

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code	
					Cashback	Free Legals
85.01% - 90% LTV	2 year	5.44%	£1,499	£300k-£1m	207789	207805
		5.49%	£999	£25k - £299,999	207781	207797
		5.80%	£0	£25k - £1m	207963	207971
	3 year	5.49%	£999	£25k - £1m	207831	207839
		5.80%	£0	£25k - £1m	207997	208005
	5 year	5.35%	£1,499	£300k-£1m	207903	207919
		5.40%	£999	£25k - £299,999	207895	207911
		5.53%	£0	£25k - £1m	208037	208045
	10 year	5.84%	£999	£25k - £1m	206955	206962
		5.94%	£0	£25k - £1m	207151	207158
90.01% - 95% LTV	2 year	5.69%	£1,499	£300k-£750k	207790	207806
		5.74%	£999	£25k - £299,999	207782	207798
		5.84%	£0	£25k - £750k	207964	207972
	3 year	5.74%	£999	£25k - £750k	207832	207840
		5.84%	£0	£25k - £750k	207998	208006
	5 year	5.64%	£1,499	£300k-£750k	207904	207920
		5.69%	£999	£25k - £299,999	207896	207912
		5.79%	£0	£25k - £750k	208038	208046

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	
						Cashback	Free Legals
Up to 60% LTV	2 year	+0.42%	4.42%	£999	£25k - £5m	207418	207426
		+1.04%	5.04%	£0		207608	207616
60.01% - 75% LTV	2 year	+0.48%	4.48%	£999	£25k - £5m	207419	207427
		+1.04%	5.04%	£0		207609	207617
75.01% - 80% LTV	2 year	+0.58%	4.58%	£999	£25k - £2m	207420	207428
		+1.15%	5.15%	£0		207610	207618
80.01% - 85% LTV	2 year	+0.58%	4.58%	£999	£25k - £2m	207421	207429
		+1.15%	5.15%	£0		207611	207619
85.01% - 90% LTV	2 year	+0.97%	4.97%	£999	£25k - £1m	207422	207430
		+1.19%	5.19%	£0		207612	207620
90.01% - 95% LTV	2 year	+1.15%	5.15%	£999	£25k - £750k	207423	207431
		+1.24%	5.24%	£0		207613	207621

Existing Borrowers Home Mover

(excluding Equity Share)

Product features

- Free standard valuation with all home mover products[2]
- 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[3]	Product Code
Up to 60% LTV	**2 year**	**4.89%**	£1,499	£300k-£5m	207771
		4.94%	£999	£5k - £299,999	207765
		5.17%	£0	£5k - £5m	207953
	3 year	**4.94%**	£999	£5k - £5m	207821
		5.17%	£0	£5k - £5m	207987
	5 year	**4.89%**	£1,499	£300k-£5m	207885
		4.94%	£999	£5k - £299,999	207879
		5.05%	£0	£5k - £5m	208027
	10 year	**5.34%**	£999	£5k - £5m	206941
		5.44%	£0	£5k - £5m	207130
60.01% - 75% LTV	**2 year**	**5.00%**	£1,499	£300k-£5m	207772
		5.05%	£999	£5k - £299,999	207766
		5.24%	£0	£5k - £5m	207954
	3 year	**5.05%**	£999	£5k - £5m	207822
		5.24%	£0	£5k - £5m	207988
	5 year	**5.03%**	£1,499	£300k-£5m	207886
		5.08%	£999	£5k - £299,999	207880
		5.16%	£0	£5k - £5m	208028
	10 year	**5.39%**	£999	£5k - £5m	206942
		5.44%	£0	£5k - £5m	207131
75.01% - 80% LTV	**2 year**	**5.07%**	£1,499	£300k-£2m	207773
		5.12%	£999	£5k - £299,999	207767
		5.33%	£0	£5k - £2m	207955
	3 year	**5.12%**	£999	£5k - £2m	207823
		5.33%	£0	£5k - £2m	207989
	5 year	**5.11%**	£1,499	£300k-£2m	207887
		5.16%	£999	£5k - £299,999	207881
		5.23%	£0	£5k - £2m	208029
	10 year	**5.54%**	£999	£5k - £2m	206943
		5.74%	£0	£5k - £2m	207132
80.01% - 85% LTV	**2 year**	**5.07%**	£1,499	£300k-£2m	207774
		5.12%	£999	£5k - £299,999	207768
		5.33%	£0	£5k - £2m	207956
	3 year	**5.12%**	£999	£5k - £2m	207824
		5.33%	£0	£5k - £2m	207990
	5 year	**5.12%**	£1,499	£300k-£2m	207888
		5.17%	£999	£5k - £299,999	207882
		5.24%	£0	£5k - £2m	208030
	10 year	**5.54%**	£999	£5k - £2m	206944
		5.74%	£0	£5k - £2m	207133

Existing Borrowers Home Mover

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code
85.01% - 90% LTV	2 year	5.20%	£1,499	£300k-£1m	207775
		5.25%	£999	£5k - £299,999	207769
		5.48%	£0	£5k - £1m	207957
	3 year	5.25%	£999	£5k - £1m	207825
		5.48%	£0	£5k - £1m	207991
	5 year	5.20%	£1,499	£300k-£1m	207889
		5.25%	£999	£5k - £299,999	207883
		5.34%	£0	£5k - £1m	208031
	10 year	5.64%	£999	£5k - £1m	206945
		5.74%	£0	£5k - £1m	207134
90.01% - 95% LTV	2 year	5.64%	£1,499	£300k-£750k	207776
		5.69%	£999	£5k - £299,999	207770
		5.77%	£0	£5k - £750k	207958
	3 year	5.69%	£999	£5k - £750k	207826
		5.77%	£0	£5k - £750k	207992
	5 year	5.58%	£1,499	£300k-£750k	207890
		5.63%	£999	£5k - £299,999	207884
		5.68%	£0	£5k - £750k	208032

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
Up to 60% LTV	2 year	+0.34%	4.34%	£999	£5k - £5m	207935
		+0.99%	4.99%	£0		208061
60.01% - 75% LTV	2 year	+0.45%	4.45%	£999	£5k - £5m	207936
		+0.99%	4.99%	£0		208062
75.01% - 80% LTV	2 year	+0.47%	4.47%	£999	£5k - £2m	207937
		+1.14%	5.14%	£0		208063
80.01% - 85% LTV	2 year	+0.60%	4.60%	£999	£5k - £2m	207938
		+1.14%	5.14%	£0		208064
85.01% - 90% LTV	2 year	+0.91%	4.91%	£999	£5k - £1m	207939
		+1.19%	5.19%	£0		208065
90.01% - 95% LTV	2 year	+1.14%	5.14%	£999	£5k - £750k	207940
		+1.24%	5.24%	£0		208066

Equity Share Existing Borrowers Home Mover

Product features

- Free standard valuation with all home mover products[2]
- 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
Up to 60% LTV	**2 year**	**4.99%**	£999	£5k - £5m	208073
		5.22%	£0		208097
	5 year	**4.99%**	£999		208082
		5.10%	£0		208106
60.01% - 75% LTV	**2 year**	**5.10%**	£999	£5k - £5m	208074
		5.29%	£0		208098
	5 year	**5.13%**	£999		208083
		5.21%	£0		208107
75.01% - 80% LTV	**2 year**	**5.17%**	£999	£5k - £2m	208075
		5.38%	£0		208099
	5 year	**5.21%**	£999		208084
		5.28%	£0		208108

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
Up to 60% LTV	**2 year**	**+0.44%**	**4.44%**	£999	£5k - £5m	203267
		+1.09%	**5.09%**	£0		203294
60.01% - 75% LTV	**2 year**	**+0.54%**	**4.54%**	£999	£5k - £5m	203268
		+1.14%	**5.14%**	£0		203295
75.01% - 80% LTV	**2 year**	**+0.54%**	**4.54%**	£999	£5k - £2m	203269
		+1.19%	**5.19%**	£0		203296

Existing Borrowers Additional Borrowing (Further Advance)

Product features

- ✓ Minimum loan size of £5k[9]
- ✓ 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
Up to 60% LTV	**2 year**	**4.94%**	£0	£5k - £5m	207694
	3 year	**4.99%**			207708
	5 year	**4.99%**			207722
	10 year	**5.20%**			207734
60.01% - 75% LTV	**2 year**	**5.14%**	£0	£5k - £5m	207695
	3 year	**5.13%**			207709
	5 year	**5.12%**			207723
	10 year	**5.25%**			207735
75.01% - 80% LTV	**2 year**	**5.29%**	£0	£5k - £2m	207696
	3 year	**5.34%**			207710
	5 year	**5.29%**			207724
	10 year	**5.49%**			207736
80.01% - 85% LTV	**2 year**	**5.31%**	£0	£5k - £2m	207697
	3 year	**5.34%**			207711
	5 year	**5.29%**			207725
	10 year	**5.49%**			207737
85.01% - 90% LTV	**2 year**	**5.41%**	£0	£5k - £1m	207698
	3 year	**5.49%**			207712
	5 year	**5.31%**			207726
	10 year	**5.69%**			207738

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
Up to 60% LTV	**2 year**	**+0.30%**	**4.30%**	£0	£5k - £5m	206663
60.01% - 75% LTV	**2 year**	**+0.42%**	**4.42%**	£0	£5k - £5m	206664
75.01% - 80% LTV	**2 year**	**+0.47%**	**4.47%**	£0	£5k - £2m	206665
80.01% - 85% LTV	**2 year**	**+0.54%**	**4.54%**	£0	£5k - £2m	206666
85.01% - 90% LTV	**2 year**	**+0.94%**	**4.94%**	£0	£5k - £750k	206667

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
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[8]
- ✓ 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
Up to 60% LTV	**2 year**	**4.94%**	£999	£1k-5m	207661
		5.29%	£0		207687
	3 year	**4.99%**	£999		207668
		5.27%	£0		207701
	5 year	**4.99%**	£999		207675
		5.14%	£0		207715
	10 year	**5.20%**	£999		207682
		5.30%	£0		207729
60.01% - 75% LTV	**2 year**	**5.14%**	£999	£1k-5m	207662
		5.42%	£0		207688
	3 year	**5.13%**	£999		207669
		5.38%	£0		207702
	5 year	**5.12%**	£999		207676
		5.28%	£0		207716
	10 year	**5.25%**	£999		207683
		5.40%	£0		207730
75.01% - 80% LTV	**2 year**	**5.29%**	£999	£1k-5m	207663
		5.58%	£0		207689
	3 year	**5.34%**	£999		207670
		5.57%	£0		207703
	5 year	**5.29%**	£999		207677
		5.44%	£0		207717
	10 year	**5.49%**	£999		207684
		5.59%	£0		207731
80.01% - 85% LTV	**2 year**	**5.31%**	£999	£1k-5m	207664
		5.58%	£0		207690
	3 year	**5.34%**	£999		207671
		5.57%	£0		207704
	5 year	**5.29%**	£999		207678
		5.44%	£0		207718
	10 year	**5.49%**	£999		207685
		5.59%	£0		207732
85.01% - 90% LTV	**2 year**	**5.41%**	£999	£1k-5m	207665
		5.76%	£0		207691
	3 year	**5.49%**	£999		207672
		5.69%	£0		207705
	5 year	**5.31%**	£999		207679
		5.53%	£0		207719
	10 year	**5.69%**	£999		207686
		5.84%	£0		207733
90.01% - 95% LTV	**2 year**	**5.69%**	£999	£1k-5m	207666
		5.84%	£0		207692
	3 year	**5.69%**	£999		207673
		5.84%	£0		207706
	5 year	**5.64%**	£999		207680
		5.69%	£0		207720

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 size[3]	Product Code
Up to 60% LTV	**2 year**	**+0.30%**	**4.30%**	£999	£1k - £5m	206471
		+0.94%	**4.94%**	£0		206656
60.01% - 75% LTV	**2 year**	**+0.42%**	**4.42%**	£999	£1k - £5m	206472
		+0.99%	**4.99%**	£0		206657
75.01% - 80% LTV	**2 year**	**+0.47%**	**4.47%**	£999	£1k - £5m	206473
		+1.15%	**5.15%**	£0		206658
80.01% - 85% LTV	**2 year**	**+0.54%**	**4.54%**	£999	£1k - £5m	206474
		+1.15%	**5.15%**	£0		206659
85.01% - 90% LTV	**2 year**	**+0.94%**	**4.94%**	£999	£1k - £5m	206475
		+1.19%	**5.19%**	£0		206660
90.01% - 95% LTV	**2 year**	**+1.15%**	**5.15%**	£999	£1k - £5m	206476
		+1.24%	**5.24%**	£0		206661

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 6.74% (The SMR has no upper limit or cap).
2. Charges will apply for a Home Survey Level 2 report. See page 17 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 is payable on eligible products and will be paid per account 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%
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

	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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