

Product guide

With effect from 06 March 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

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	Loan size ³	Product Code	
					Standard	Helping Hand
Up to 60% LTV	2 year	3.92%	£1,499	£300k-£5m	200133	
		3.97%	£999	£25k - £299,999	200127	
		4.30%	£0	£25k - £5m	200369	
	3 year	4.09%	£999	£25k - £5m	200202	
		4.38%	£0	£25k - £5m	200417	
	5 year	4.31%	£1,499	£300k-£5m	200249	200261
		4.36%	£999	£25k - £299,999	200243	200255
		4.55%	£0	£25k - £5m	200465	200471
	10 year	4.49%	£999	£25k - £5m	200330	200335
		4.59%	£0	£25k - £5m	200519	200524
60.01% - 75% LTV	2 year	3.99%	£1,499	£300k-£5m	200134	
		4.04%	£999	£25k - £299,999	200128	
		4.32%	£0	£25k - £5m	200370	
	3 year	4.14%	£999	£25k - £5m	200203	
		4.38%	£0	£25k - £5m	200418	
	5 year	4.31%	£1,499	£300k-£5m	200250	200262
		4.36%	£999	£25k - £299,999	200244	200256
		4.55%	£0	£25k - £5m	200466	200472
	10 year	4.49%	£999	£25k - £5m	200331	200336
		4.59%	£0	£25k - £5m	200520	200525
75.01% - 80% LTV	2 year	4.04%	£1,499	£300k-£2m	200135	
		4.09%	£999	£25k - £299,999	200129	
		4.35%	£0	£25k - £2m	200371	
	3 year	4.40%	£999	£25k - £2m	200204	
		4.62%	£0	£25k - £2m	200419	
	5 year	4.31%	£1,499	£300k-£2m	200251	200263
		4.36%	£999	£25k - £299,999	200245	200257
		4.55%	£0	£25k - £2m	200467	200473
	10 year	4.64%	£999	£25k - £2m	200332	200337
		4.84%	£0	£25k - £2m	200521	200526
80.01% - 85% LTV	2 year	4.04%	£1,499	£300k-£2m	200136	
		4.09%	£999	£25k - £299,999	200130	
		4.35%	£0	£25k - £2m	200372	
	3 year	4.40%	£999	£25k - £2m	200205	
		4.62%	£0	£25k - £2m	200420	
	5 year	4.31%	£1,499	£300k-£2m	200252	200264
		4.36%	£999	£25k - £299,999	200246	200258
		4.55%	£0	£25k - £2m	200468	200474
	10 year	4.64%	£999	£25k - £2m	200333	200338
		4.84%	£0	£25k - £2m	200522	200527

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	4.30%	£1,499	£25k - £1m	200137	
		4.35%	£999	£25k - £299,999	200131	
		4.59%	£0	£25k - £1m	200373	
	3 year	4.60%	£999	£25k - £1m	200206	
		4.87%	£0	£25k - £1m	200421	
	5 year	4.40%	£1,499	£300k-£1m	200253	200265
		4.45%	£999	£25k - £299,999	200247	200259
		4.63%	£0	£25k - £1m	200469	200475
	10 year	4.89%	£999	£25k - £1m	200334	200339
		4.99%	£0	£25k - £1m	200523	200528
90.01% - 95% LTV	2 year	4.94%	£1,499	£300k-£750k	200138	
		4.99%	£999	£25k - £299,999	200132	
		5.04%	£0	£25k - £750k	200374	
	3 year	5.20%	£999	£25k - £750k	200207	
		5.30%	£0	£25k - £750k	200422	
	5 year	4.99%	£1,499	£300k-£750k	200254	200266
		5.04%	£999	£25k - £299,999	200248	200260
		5.09%	£0	£25k - £750k	200470	200476

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197544
		+0.99%	4.74%	£0		197783
60.01% - 75% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	197545
		+1.04%	4.79%	£0		197784
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	197546
		+1.09%	4.84%	£0		197785
80.01% - 85% LTV	2 year	+0.69%	4.44%	£999	£25k - £2m	197547
		+1.19%	4.94%	£0		197786
85.01% - 90% LTV	2 year	+1.04%	4.79%	£999	£25k - £1m	197548
		+1.19%	4.94%	£0		197787
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	197549
		+1.24%	4.99%	£0		197788

Equity Share Home Mover for New Borrowers and First Time Buyers

Product features

- ✓ Free standard valuation with all home mover products²
- ✓ Range of products with zero product fees
- ✓ £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 annum³
 - 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	4.02%	£999	£25k - £5m	200568	200565
		4.35%	£0		200586	200583
	5 year	4.41%	£999		200577	200574
		4.60%	£0		200595	200592
60.01% - 75% LTV	2 year	4.09%	£999	£25k - £5m	200569	200566
		4.37%	£0		200587	200584
	5 year	4.41%	£999		200578	200575
		4.60%	£0		200596	200593
75.01% - 80% LTV	2 year	4.14%	£999	£25k - £2m	200570	200567
		4.40%	£0		200588	200585
	5 year	4.41%	£999		200579	200576
		4.60%	£0		200597	200594

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	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	+0.34%	4.09%	£999	£25k - £5m	197852	197849
		+1.04%	4.79%	£0		197879	197876
60.01% - 75% LTV	2 year	+0.39%	4.14%	£999	£25k - £5m	197853	197850
		+1.09%	4.84%	£0		197880	197877
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	197854	197851
		+1.14%	4.89%	£0		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
Up to 60% LTV	2 year	3.79%	£1,499	£300k-£5m	200145
		3.84%	£999	£25k - £299,999	200139
		4.05%	£0	£25k - £5m	200375
	3 year	3.89%	£999	£25k - £5m	200208
		4.04%	£0	£25k - £5m	200423
	5 year	4.00%	£1,499	£300k-£5m	200273
		4.05%	£999	£25k - £299,999	200267
		4.19%	£0	£25k - £5m	200477
	10 year	4.49%	£999	£25k - £5m	200340
		4.54%	£0	£25k - £5m	200529
60.01% - 75% LTV	2 year	3.89%	£1,499	£300k-£5m	200146
		3.94%	£999	£25k - £299,999	200140
		4.15%	£0	£25k - £5m	200376
	3 year	4.03%	£999	£25k - £5m	200209
		4.20%	£0	£25k - £5m	200424
	5 year	4.08%	£1,499	£300k-£5m	200274
		4.13%	£999	£25k - £299,999	200268
		4.24%	£0	£25k - £5m	200478
	10 year	4.49%	£999	£25k - £5m	200341
		4.54%	£0	£25k - £5m	200530
75.01% - 80% LTV	2 year	3.98%	£1,499	£300k-£2m	200147
		4.03%	£999	£25k - £299,999	200141
		4.25%	£0	£25k - £2m	200377
	3 year	4.34%	£999	£25k - £2m	200210
		4.46%	£0	£25k - £2m	200425
	5 year	4.09%	£1,499	£300k-£2m	200275
		4.14%	£999	£25k - £299,999	200269
		4.24%	£0	£25k - £2m	200479
	10 year	4.64%	£999	£25k - £2m	200342
		4.89%	£0	£25k - £2m	200531
80.01% - 85% LTV	2 year	3.98%	£1,499	£300k-£2m	200148
		4.03%	£999	£25k - £299,999	200142
		4.25%	£0	£25k - £2m	200378
	3 year	4.34%	£999	£25k - £2m	200211
		4.46%	£0	£25k - £2m	200426
	5 year	4.09%	£1,499	£300k-£2m	200276
		4.14%	£999	£25k - £299,999	200270
		4.24%	£0	£25k - £2m	200480
	10 year	4.64%	£999	£25k - £2m	200343
		4.89%	£0	£25k - £2m	200532

Home Mover for New Borrowers

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
85.01% - 90% LTV	2 year	4.27%	£1,499	£300k-£1m	200149
		4.32%	£999	£25k - £299,999	200143
		4.55%	£0	£25k - £1m	200379
	3 year	4.51%	£999	£25k - £1m	200212
		4.68%	£0	£25k - £1m	200427
		4.29%	£1,499	£300k-£1m	200277
	5 year	4.34%	£999	£25k - £299,999	200271
		4.48%	£0	£25k - £1m	200481
		4.89%	£999	£25k - £1m	200344
	10 year	5.09%	£0	£25k - £1m	200533
4.97%		£1,499	£300k-£750k	200150	
90.01% - 95% LTV	2 year	5.02%	£999	£25k - £299,999	200144
		5.07%	£0	£25k - £750k	200380
		5.05%	£999	£25k - £750k	200213
	3 year	5.20%	£0	£25k - £750k	200428
		4.83%	£1,499	£300k-£750k	200278
	5 year	4.88%	£999	£25k - £299,999	200272
		4.93%	£0	£25k - £750k	200482

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.19%	3.94%	£999	£25k - £5m	197550
		+0.89%	4.64%	£0		197789
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197551
		+0.89%	4.64%	£0		197790
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£25k - £2m	197552
		+1.12%	4.87%	£0		197791
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	197553
		+1.15%	4.90%	£0		197792
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	197554
		+1.15%	4.90%	£0		197793
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	197555
		+1.20%	4.95%	£0		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	Initial rate	Product fee	Loan size ³	Product Codes	
					Cashback	Free Legals
Up to 60% LTV	2 year	3.94%	£1,499	£300k-£5m	200178	200194
		3.99%	£999	£25k - £299,999	200170	200186
		4.29%	£0	£25k - £5m	200401	200409
	3 year	3.95%	£999	£25k - £5m	200220	200228
		4.30%	£0	£25k - £5m	200435	200443
	5 year	4.04%	£1,499	£300k-£5m	200306	200322
		4.09%	£999	£25k - £299,999	200298	200314
		4.25%	£0	£25k - £5m	200503	200511
	10 year	4.47%	£999	£25k - £5m	200355	200362
		4.57%	£0	£25k - £5m	200551	200558
60.01% - 75% LTV	2 year	4.04%	£1,499	£300k-£5m	200179	200195
		4.09%	£999	£25k - £299,999	200171	200187
		4.44%	£0	£25k - £5m	200402	200410
	3 year	4.13%	£999	£25k - £5m	200221	200229
		4.38%	£0	£25k - £5m	200436	200444
	5 year	4.14%	£1,499	£300k-£5m	200307	200323
		4.19%	£999	£25k - £299,999	200299	200315
		4.38%	£0	£25k - £5m	200504	200512
	10 year	4.50%	£999	£25k - £5m	200356	200363
		4.62%	£0	£25k - £5m	200552	200559
75.01% - 80% LTV	2 year	4.18%	£1,499	£300k-£2m	200180	200196
		4.23%	£999	£25k - £299,999	200172	200188
		4.52%	£0	£25k - £2m	200403	200411
	3 year	4.20%	£999	£25k - £2m	200222	200230
		4.45%	£0	£25k - £2m	200437	200445
	5 year	4.14%	£1,499	£300k-£2m	200308	200324
		4.19%	£999	£25k - £299,999	200300	200316
		4.38%	£0	£25k - £2m	200505	200513
	10 year	4.69%	£999	£25k - £2m	200357	200364
		5.09%	£0	£25k - £2m	200553	200560
80.01% - 85% LTV	2 year	4.18%	£1,499	£300k-£2m	200181	200197
		4.23%	£999	£25k - £299,999	200173	200189
		4.64%	£0	£25k - £2m	200404	200412
	3 year	4.20%	£999	£25k - £2m	200223	200231
		4.45%	£0	£25k - £2m	200438	200446
	5 year	4.14%	£1,499	£300k-£2m	200309	200325
		4.19%	£999	£25k - £299,999	200301	200317
		4.38%	£0	£25k - £2m	200506	200514
	10 year	4.69%	£999	£25k - £2m	200358	200365
		5.09%	£0	£25k - £2m	200554	200561

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	4.45%	£1,499	£300k-£1m	200182	200198
		4.50%	£999	£25k - £299,999	200174	200190
		4.89%	£0	£25k - £1m	200405	200413
	3 year	4.44%	£999	£25k - £1m	200224	200232
		4.63%	£0	£25k - £1m	200439	200447
	5 year	4.19%	£1,499	£300k-£1m	200310	200326
		4.24%	£999	£25k - £299,999	200302	200318
		4.40%	£0	£25k - £1m	200507	200515
	10 year	5.04%	£999	£25k - £1m	200359	200366
		5.29%	£0	£25k - £1m	200555	200562
90.01% - 95% LTV	2 year	5.24%	£1,499	£300k-£750k	200183	200199
		5.29%	£999	£25k - £299,999	200175	200191
		5.39%	£0	£25k - £750k	200406	200414
	3 year	5.24%	£999	£25k - £750k	200225	200233
		5.44%	£0	£25k - £750k	200440	200448
	5 year	5.04%	£1,499	£300k-£750k	200311	200327
		5.09%	£999	£25k - £299,999	200303	200319
		5.19%	£0	£25k - £750k	200508	200516

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code	
						Cashback	Free Legals
Up to 60% LTV	2 year	+0.19%	3.94%	£999	£25k - £5m	197569	197577
		+0.94%	4.69%	£0		197815	197823
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197570	197578
		+0.94%	4.69%	£0		197816	197824
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £1.5m	197571	197579
		+1.15%	4.90%	£0		197817	197825
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £1.5m	197572	197580
		+1.15%	4.90%	£0		197818	197826
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	197573	197581
		+1.15%	4.90%	£0		197819	197827
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£25k - £750k	197574	197582
		+1.20%	4.95%	£0		197820	197828

Existing Borrowers Home Mover

(excluding Equity Share)

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.

Fixed rate mortgage

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code	
Up to 60% LTV	2 year	3.79%	£1,499	£300k-£5m	200157	
		3.84%	£999	£5k - £299,999	200151	
		4.05%	£0	£5k - £5m	200381	
	3 year	3.89%	£999	£5k - £5m	200214	
		4.04%	£0	£5k - £5m	200429	
	5 year	4.00%	£1,499	£300k-£5m	200285	
		4.05%	£999	£5k - £299,999	200279	
		4.19%	£0	£5k - £5m	200483	
	10 year	4.49%	£999	£5k - £5m	200345	
		4.54%	£0	£5k - £5m	200534	
	60.01% - 75% LTV	2 year	3.89%	£1,499	£300k-£5m	200158
			3.94%	£999	£5k - £299,999	200152
4.15%			£0	£5k - £5m	200382	
3 year		4.03%	£999	£5k - £5m	200215	
		4.20%	£0	£5k - £5m	200430	
5 year		4.08%	£1,499	£300k-£5m	200286	
		4.13%	£999	£5k - £299,999	200280	
		4.24%	£0	£5k - £5m	200484	
10 year		4.49%	£999	£5k - £5m	200346	
		4.54%	£0	£5k - £5m	200535	
75.01% - 80% LTV		2 year	3.98%	£1,499	£300k-£2m	200159
			4.03%	£999	£5k - £299,999	200153
	4.25%		£0	£5k - £2m	200383	
	3 year	4.34%	£999	£5k - £2m	200216	
		4.46%	£0	£5k - £2m	200431	
	5 year	4.09%	£1,499	£300k-£2m	200287	
		4.14%	£999	£5k - £299,999	200281	
		4.24%	£0	£5k - £2m	200485	
	10 year	4.64%	£999	£5k - £2m	200347	
		4.84%	£0	£5k - £2m	200536	
	80.01% - 85% LTV	2 year	3.98%	£1,499	£300k-£2m	200160
			4.03%	£999	£5k - £299,999	200154
4.25%			£0	£5k - £2m	200384	
3 year		4.34%	£999	£5k - £2m	200217	
		4.46%	£0	£5k - £2m	200432	
5 year		4.09%	£1,499	£300k-£2m	200288	
		4.14%	£999	£5k - £299,999	200282	
		4.24%	£0	£5k - £2m	200486	
10 year		4.64%	£999	£5k - £2m	200348	
		4.84%	£0	£5k - £2m	200537	

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	4.27%	£1,499	£300k-£1m	200161
		4.32%	£999	£5k - £299,999	200155
		4.55%	£0	£5k - £1m	200385
	3 year	4.51%	£999	£5k - £1m	200218
		4.68%	£0	£5k - £1m	200433
	5 year	4.29%	£1,499	£300k-£1m	200289
		4.34%	£999	£5k - £299,999	200283
		4.48%	£0	£5k - £1m	200487
	10 year	4.89%	£999	£5k - £1m	200349
		4.99%	£0	£5k - £1m	200538
90.01% - 95% LTV	2 year	4.94%	£1,499	£300k-£750k	200162
		4.99%	£999	£5k - £299,999	200156
		5.04%	£0	£5k - £750k	200386
	3 year	5.05%	£999	£5k - £750k	200219
		5.20%	£0	£5k - £750k	200434
	5 year	4.83%	£1,499	£300k-£750k	200290
		4.88%	£999	£5k - £299,999	200284
		4.93%	£0	£5k - £750k	200488

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.19%	3.94%	£999	£5k - £5m	197556
		+0.89%	4.64%	£0		197795
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£5k - £5m	197557
		+0.89%	4.64%	£0		197796
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£5k - £2m	197558
		+1.09%	4.84%	£0		197797
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	197559
		+1.15%	4.90%	£0		197798
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£5k - £1m	197560
		+1.15%	4.90%	£0		197799
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	197561
		+1.20%	4.95%	£0		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
Up to 60% LTV	2 year	3.89%	£999	£25k - £5m	200571
		4.10%	£0		200589
	5 year	4.10%	£999		200580
		4.24%	£0		200598
60.01% - 75% LTV	2 year	3.99%	£999	£25k - £5m	200572
		4.20%	£0		200590
	5 year	4.18%	£999		200581
		4.29%	£0		200599
75.01% - 80% LTV	2 year	4.08%	£999	£25k - £2m	200573
		4.30%	£0		200591
	5 year	4.19%	£999		200582
		4.29%	£0		200600

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.24%	3.99%	£999	£25k - £5m	197855
		+1.09%	4.84%	£0		197882
60.01% - 75% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	197856
		+1.14%	4.89%	£0		197883
75.01% - 80% LTV	2 year	+0.44%	4.19%	£999	£25k - £2m	197857
		+1.19%	4.94%	£0		197884

Existing Borrowers Additional Borrowing (Further Advance)

Product features

- ✓ Minimum loan size of £5k³
- ✓ 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	3.72%	£0	£5k - £5m	200394
	3 year	3.80%			200458
	5 year	3.89%			200496
	10 year	4.47%			200544
60.01% - 75% LTV	2 year	3.83%	£0	£5k - £5m	200395
	3 year	3.89%			200459
	5 year	3.94%			200497
	10 year	4.50%			200545
75.01% - 80% LTV	2 year	4.06%	£0	£5k - £2m	200396
	3 year	4.10%			200460
	5 year	4.10%			200498
	10 year	4.59%			200546
80.01% - 85% LTV	2 year	4.06%	£0	£5k - £2m	200397
	3 year	4.10%			200461
	5 year	4.10%			200499
	10 year	4.59%			200547
85.01% - 90% LTV	2 year	4.45%	£0	£5k - £1m	200398
	3 year	4.44%			200462
	5 year	4.19%			200500
	10 year	4.89%			200548

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.14%	3.89%	£0	£5k - £5m	197808
60.01% - 75% LTV	2 year	+0.29%	4.04%	£0	£5k - £5m	197809
75.01% - 80% LTV	2 year	+0.39%	4.14%	£0	£5k - £2m	197810
80.01% - 85% LTV	2 year	+0.44%	4.19%	£0	£5k - £2m	197811
85.01% - 90% LTV	2 year	+0.89%	4.64%	£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
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 annum⁸
- ✓ 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	3.72%	£999	£1k-5m	200163		
		4.04%	£0		200387		
	3 year	3.80%	£999		200236		
		4.15%	£0		200451		
	5 year	3.89%	£999		200291		
		4.02%	£0		200489		
	10 year	4.47%	£999		200350		
		4.57%	£0		200539		
	60.01% - 75% LTV	2 year	3.83%		£999	£1k-5m	200164
			4.14%		£0		200388
3 year		3.89%	£999	200237			
		4.19%	£0	200452			
5 year		3.94%	£999	200292			
		4.11%	£0	200490			
10 year		4.50%	£999	200351			
		4.62%	£0	200540			
75.01% - 80% LTV		2 year	4.06%	£999	£1k-5m		200165
			4.39%	£0			200389
	3 year	4.10%	£999	200238			
		4.30%	£0	200453			
	5 year	4.10%	£999	200293			
		4.29%	£0	200491			
	10 year	4.59%	£999	200352			
		4.84%	£0	200541			
	80.01% - 85% LTV	2 year	4.06%	£999		£1k-5m	200166
			4.44%	£0			200390
3 year		4.10%	£999	200239			
		4.30%	£0	200454			
5 year		4.10%	£999	200294			
		4.29%	£0	200492			
10 year		4.59%	£999	200353			
		4.84%	£0	200542			
85.01% - 90% LTV		2 year	4.45%	£999	£1k-5m		200167
			4.74%	£0			200391
	3 year	4.44%	£999	200240			
		4.63%	£0	200455			
	5 year	4.19%	£999	200295			
		4.40%	£0	200493			
	10 year	4.89%	£999	200354			
		5.09%	£0	200543			
	90.01% - 95% LTV	2 year	5.19%	£999		£1k-5m	200168
			5.34%	£0			200392
3 year		5.22%	£999	200241			
		5.39%	£0	200456			
5 year		4.99%	£999	200296			
		5.14%	£0	200494			

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 ³	Product Code
Up to 60% LTV	2 year	+0.14%	3.89%	£999	£1k - £5m	197562
		+0.89%	4.64%	£0		197801
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£1k - £5m	197563
		+0.89%	4.64%	£0		197802
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£1k - £5m	197564
		+1.07%	4.82%	£0		197803
80.01% - 85% LTV	2 year	+0.44%	4.19%	£999	£1k - £5m	197565
		+1.07%	4.82%	£0		197804
85.01% - 90% LTV	2 year	+0.89%	4.64%	£999	£1k - £5m	197566
		+1.07%	4.82%	£0		197805
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£1k - £5m	197567
		+1.20%	4.95%	£0		197806

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
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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