

Product guide

With effect from 16 June 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	4.48%	£1,499	£300k-£5m	203690		
		4.53%	£999	£25k - £299,999	203684		
		4.94%	£0	£25k - £5m	203890		
	3 year	4.69%	£999	£25k - £5m	203752		
		5.04%	£0	£25k - £5m	203924		
	5 year	4.62%	£1,499	£300k-£5m	203792	203804	
		4.67%	£999	£25k - £299,999	203786	203798	
		4.79%	£0	£25k - £5m	203958	203964	
	10 year	5.14%	£999	£25k - £5m	202919	202924	
		5.24%	£0	£25k - £5m	203149	203154	
	60.01% - 75% LTV	2 year	4.58%	£1,499	£300k-£5m	203691	
			4.63%	£999	£25k - £299,999	203685	
4.94%			£0	£25k - £5m	203891		
3 year		4.84%	£999	£25k - £5m	203753		
		5.09%	£0	£25k - £5m	203925		
5 year		4.62%	£1,499	£300k-£5m	203793	203805	
		4.67%	£999	£25k - £299,999	203787	203799	
		4.79%	£0	£25k - £5m	203959	203965	
10 year		5.14%	£999	£25k - £5m	202920	202925	
		5.24%	£0	£25k - £5m	203150	203155	
75.01% - 80% LTV		2 year	4.64%	£1,499	£300k-£2m	203692	
			4.69%	£999	£25k - £299,999	203686	
	4.94%		£0	£25k - £2m	203892		
	3 year	4.89%	£999	£25k - £2m	203754		
		5.13%	£0	£25k - £2m	203926		
	5 year	4.62%	£1,499	£300k-£2m	203794	203806	
		4.67%	£999	£25k - £299,999	203788	203800	
		4.79%	£0	£25k - £2m	203960	203966	
	10 year	5.29%	£999	£25k - £2m	202921	202926	
		5.49%	£0	£25k - £2m	203151	203156	
	80.01% - 85% LTV	2 year	4.64%	£1,499	£300k-£2m	203693	
			4.69%	£999	£25k - £299,999	203687	
4.94%			£0	£25k - £2m	203893		
3 year		4.89%	£999	£25k - £2m	203755		
		5.13%	£0	£25k - £2m	203927		
5 year		4.62%	£1,499	£300k-£2m	203795	203807	
		4.67%	£999	£25k - £299,999	203789	203801	
		4.79%	£0	£25k - £2m	203961	203967	
10 year		5.29%	£999	£25k - £2m	202922	202927	
		5.49%	£0	£25k - £2m	203152	203157	

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	4.82%	£1,499	£300k - £1m	203694	
		4.87%	£999	£25k - £299,999	203688	
		5.14%	£0	£25k - £1m	203894	
	3 year	5.24%	£999	£25k - £1m	203756	
		5.39%	£0	£25k - £1m	203928	
	5 year	4.74%	£1,499	£300k-£1m	203796	203808
		4.79%	£999	£25k - £299,999	203790	203802
		4.89%	£0	£25k - £1m	203962	203968
	10 year	5.54%	£999	£25k - £1m	202923	202928
		5.64%	£0	£25k - £1m	203153	203158
90.01% - 95% LTV	2 year	5.32%	£1,499	£300k-£750k	203695	
		5.37%	£999	£25k - £299,999	203689	
		5.42%	£0	£25k - £750k	203895	
	3 year	5.54%	£999	£25k - £750k	203757	
		5.61%	£0	£25k - £750k	203929	
	5 year	5.20%	£1,499	£300k-£750k	203797	203809
		5.25%	£999	£25k - £299,999	203791	203803
		5.29%	£0	£25k - £750k	203963	203969

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	+0.49%	4.24%	£999	£25k - £5m	202958
		+0.99%	4.74%	£0		203195
60.01% - 75% LTV	2 year	+0.54%	4.29%	£999	£25k - £5m	202959
		+1.04%	4.79%	£0		203196
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	202960
		+1.09%	4.84%	£0		203197
80.01% - 85% LTV	2 year	+0.69%	4.44%	£999	£25k - £2m	202961
		+1.19%	4.94%	£0		203198
85.01% - 90% LTV	2 year	+1.04%	4.79%	£999	£25k - £1m	202962
		+1.19%	4.94%	£0		203199
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	202963
		+1.24%	4.99%	£0		203200

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	4.58%	£999	£25k - £5m	204025	204022
		4.99%	£0		204043	204040
	5 year	4.72%	£999		204034	204031
		4.84%	£0		204052	204049
60.01% - 75% LTV	2 year	4.68%	£999	£25k - £5m	204026	204023
		4.99%	£0		204044	204041
	5 year	4.72%	£999		204035	204032
		4.84%	£0		204053	204050
75.01% - 80% LTV	2 year	4.74%	£999	£25k - £2m	204027	204024
		4.99%	£0		204045	204042
	5 year	4.72%	£999		204036	204033
		4.84%	£0		204054	204051

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	+0.54%	4.29%	£999	£25k - £5m	203264	203261
		+1.04%	4.79%	£0		203291	203288
60.01% - 75% LTV	2 year	+0.59%	4.34%	£999	£25k - £5m	203265	203262
		+1.09%	4.84%	£0		203292	203289
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	203266	203263
		+1.14%	4.89%	£0		203293	203290

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	4.29%	£1,499	£300k-£5m	203702
		4.34%	£999	£25k - £299,999	203696
		4.54%	£0	£25k - £5m	203896
	3 year	4.49%	£999	£25k - £5m	203758
		4.69%	£0	£25k - £5m	203930
	5 year	4.34%	£1,499	£300k-£5m	203816
		4.39%	£999	£25k - £299,999	203810
		4.54%	£0	£25k - £5m	203970
	10 year	5.04%	£999	£25k - £5m	203866
		5.14%	£0	£25k - £5m	203998
60.01% - 75% LTV	2 year	4.44%	£1,499	£300k-£5m	203703
		4.49%	£999	£25k - £299,999	203697
		4.74%	£0	£25k - £5m	203897
	3 year	4.64%	£999	£25k - £5m	203759
		4.84%	£0	£25k - £5m	203931
	5 year	4.44%	£1,499	£300k-£5m	203817
		4.49%	£999	£25k - £299,999	203811
		4.64%	£0	£25k - £5m	203971
	10 year	5.09%	£999	£25k - £5m	203867
		5.19%	£0	£25k - £5m	203999
75.01% - 80% LTV	2 year	4.54%	£1,499	£300k-£2m	203704
		4.59%	£999	£25k - £299,999	203698
		4.79%	£0	£25k - £2m	203898
	3 year	4.79%	£999	£25k - £2m	203760
		4.94%	£0	£25k - £2m	203932
	5 year	4.54%	£1,499	£300k-£2m	203818
		4.59%	£999	£25k - £299,999	203812
		4.69%	£0	£25k - £2m	203972
	10 year	5.34%	£999	£25k - £2m	203868
		5.59%	£0	£25k - £2m	204000
80.01% - 85% LTV	2 year	4.54%	£1,499	£300k-£2m	203705
		4.59%	£999	£25k - £299,999	203699
		4.79%	£0	£25k - £2m	203899
	3 year	4.79%	£999	£25k - £2m	203761
		4.99%	£0	£25k - £2m	203933
	5 year	4.59%	£1,499	£300k-£2m	203819
		4.64%	£999	£25k - £299,999	203813
		4.69%	£0	£25k - £2m	203973
	10 year	5.34%	£999	£25k - £2m	203869
		5.59%	£0	£25k - £2m	204001

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	4.69%	£1,499	£300k-£1m	203706
		4.74%	£999	£25k - £299,999	203700
		4.99%	£0	£25k - £1m	203900
	3 year	5.04%	£999	£25k - £1m	203762
		5.29%	£0	£25k - £1m	203934
		4.69%	£1,499	£300k-£1m	203820
	5 year	4.74%	£999	£25k - £299,999	203814
		4.84%	£0	£25k - £1m	203974
		5.59%	£999	£25k - £1m	203870
	10 year	5.74%	£0	£25k - £1m	204002
5.31%		£1,499	£300k-£750k	203707	
90.01% - 95% LTV	2 year	5.36%	£999	£25k - £299,999	203701
		5.41%	£0	£25k - £750k	203901
		5.44%	£999	£25k - £750k	203763
	3 year	5.61%	£0	£25k - £750k	203935
		5.20%	£1,499	£300k-£750k	203821
	5 year	5.25%	£999	£25k - £299,999	203815
		5.30%	£0	£25k - £750k	203975

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	+0.39%	4.14%	£999	£25k - £5m	202964
		+0.89%	4.64%	£0		203201
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£25k - £5m	202965
		+0.89%	4.64%	£0		203202
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £2m	202966
		+1.12%	4.87%	£0		203203
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	202967
		+1.15%	4.90%	£0		203204
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	202968
		+1.15%	4.90%	£0		203205
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	202969
		+1.20%	4.95%	£0		203206

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	4.56%	£1,499	£300k-£5m	203728	203744
		4.61%	£999	£25k - £299,999	203720	203736
		4.83%	£0	£25k - £5m	203908	203916
	3 year	4.79%	£999	£25k - £5m	203770	203778
		5.19%	£0	£25k - £5m	203942	203950
		4.59%	£1,499	£300k-£5m	203842	203858
	5 year	4.64%	£999	£25k - £299,999	203834	203850
		4.74%	£0	£25k - £5m	203982	203990
		4.98%	£999	£25k - £5m	203876	203883
	10 year	5.08%	£0	£25k - £5m	204008	204015
60.01% - 75% LTV	2 year	4.64%	£1,499	£300k-£5m	203729	203745
		4.69%	£999	£25k - £299,999	203721	203737
		4.90%	£0	£25k - £5m	203909	203917
	3 year	4.89%	£999	£25k - £5m	203771	203779
		5.19%	£0	£25k - £5m	203943	203951
	5 year	4.68%	£1,499	£300k-£5m	203843	203859
		4.73%	£999	£25k - £299,999	203835	203851
		4.83%	£0	£25k - £5m	203983	203991
	10 year	5.03%	£999	£25k - £5m	203877	203884
		5.18%	£0	£25k - £5m	204009	204016
75.01% - 80% LTV	2 year	4.84%	£1,499	£300k-£2m	203730	203746
		4.89%	£999	£25k - £299,999	203722	203738
		5.29%	£0	£25k - £2m	203910	203918
	3 year	4.99%	£999	£25k - £2m	203772	203780
		5.19%	£0	£25k - £2m	203944	203952
	5 year	4.79%	£1,499	£300k-£2m	203844	203860
		4.84%	£999	£25k - £299,999	203836	203852
		5.04%	£0	£25k - £2m	203984	203992
	10 year	5.39%	£999	£25k - £2m	203878	203885
		5.74%	£0	£25k - £2m	204010	204017
80.01% - 85% LTV	2 year	4.84%	£1,499	£300k-£2m	203731	203747
		4.89%	£999	£25k - £299,999	203723	203739
		5.29%	£0	£25k - £2m	203911	203919
	3 year	4.99%	£999	£25k - £2m	203773	203781
		5.19%	£0	£25k - £2m	203945	203953
	5 year	4.79%	£1,499	£300k-£2m	203845	203861
		4.84%	£999	£25k - £299,999	203837	203853
		5.04%	£0	£25k - £2m	203985	203993
	10 year	5.39%	£999	£25k - £2m	203879	203886
		5.74%	£0	£25k - £2m	204011	204018

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	5.09%	£1,499	£300k-£1m	203732	203748
		5.14%	£999	£25k - £299,999	203724	203740
		5.39%	£0	£25k - £1m	203912	203920
	3 year	5.19%	£999	£25k - £1m	203774	203782
		5.39%	£0	£25k - £1m	203946	203954
	5 year	4.99%	£1,499	£300k-£1m	203846	203862
		5.04%	£999	£25k - £299,999	203838	203854
		5.19%	£0	£25k - £1m	203986	203994
	10 year	5.64%	£999	£25k - £1m	203880	203887
		5.74%	£0	£25k - £1m	204012	204019
90.01% - 95% LTV	2 year	5.55%	£1,499	£300k-£750k	203733	203749
		5.60%	£999	£25k - £299,999	203725	203741
		5.70%	£0	£25k - £750k	203913	203921
	3 year	5.59%	£999	£25k - £750k	203775	203783
		5.74%	£0	£25k - £750k	203947	203955
	5 year	5.40%	£1,499	£300k-£750k	203847	203863
		5.45%	£999	£25k - £299,999	203839	203855
		5.55%	£0	£25k - £750k	203987	203995

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	+0.39%	4.14%	£999	£25k - £5m	202983	202991
		+0.94%	4.69%	£0		203227	203235
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£25k - £5m	202984	202992
		+0.94%	4.69%	£0		203228	203236
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £2m	202985	202993
		+1.15%	4.90%	£0		203229	203237
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	202986	202994
		+1.15%	4.90%	£0		203230	203238
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	202987	202995
		+1.15%	4.90%	£0		203231	203239
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£25k - £750k	202988	202996
		+1.20%	4.95%	£0		203232	203240

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	4.29%	£1,499	£300k-£5m	203714
		4.34%	£999	£5k - £299,999	203708
		4.54%	£0	£5k - £5m	203902
	3 year	4.49%	£999	£5k - £5m	203764
		4.69%	£0	£5k - £5m	203936
	5 year	4.34%	£1,499	£300k-£5m	203828
		4.39%	£999	£5k - £299,999	203822
		4.54%	£0	£5k - £5m	203976
	10 year	5.04%	£999	£5k - £5m	203871
		5.14%	£0	£5k - £5m	204003
60.01% - 75% LTV	2 year	4.44%	£1,499	£300k-£5m	203715
		4.49%	£999	£5k - £299,999	203709
		4.74%	£0	£5k - £5m	203903
	3 year	4.64%	£999	£5k - £5m	203765
		4.84%	£0	£5k - £5m	203937
	5 year	4.44%	£1,499	£300k-£5m	203829
		4.49%	£999	£5k - £299,999	203823
		4.64%	£0	£5k - £5m	203977
	10 year	5.09%	£999	£5k - £5m	203872
		5.19%	£0	£5k - £5m	204004
75.01% - 80% LTV	2 year	4.54%	£1,499	£300k-£2m	203716
		4.59%	£999	£5k - £299,999	203710
		4.79%	£0	£5k - £2m	203904
	3 year	4.79%	£999	£5k - £2m	203766
		4.94%	£0	£5k - £2m	203938
	5 year	4.54%	£1,499	£300k-£2m	203830
		4.59%	£999	£5k - £299,999	203824
		4.69%	£0	£5k - £2m	203978
	10 year	5.29%	£999	£5k - £2m	203873
		5.49%	£0	£5k - £2m	204005
80.01% - 85% LTV	2 year	4.54%	£1,499	£300k-£2m	203717
		4.59%	£999	£5k - £299,999	203711
		4.79%	£0	£5k - £2m	203905
	3 year	4.79%	£999	£5k - £2m	203767
		4.99%	£0	£5k - £2m	203939
	5 year	4.59%	£1,499	£300k-£2m	203831
		4.64%	£999	£5k - £299,999	203825
		4.69%	£0	£5k - £2m	203979
	10 year	5.29%	£999	£5k - £2m	203874
		5.49%	£0	£5k - £2m	204006

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	4.69%	£1,499	£300k-£1m	203718
		4.74%	£999	£5k - £299,999	203712
		4.99%	£0	£5k - £1m	203906
	3 year	5.04%	£999	£5k - £1m	203768
		5.29%	£0	£5k - £1m	203940
	5 year	4.69%	£1,499	£300k-£1m	203832
		4.74%	£999	£5k - £299,999	203826
		4.84%	£0	£5k - £1m	203980
	10 year	5.54%	£999	£5k - £1m	203875
		5.64%	£0	£5k - £1m	204007
90.01% - 95% LTV	2 year	5.31%	£1,499	£300k-£750k	203719
		5.36%	£999	£5k - £299,999	203713
		5.41%	£0	£5k - £750k	203907
	3 year	5.44%	£999	£5k - £750k	203769
		5.61%	£0	£5k - £750k	203941
	5 year	5.20%	£1,499	£300k-£750k	203833
		5.25%	£999	£5k - £299,999	203827
		5.29%	£0	£5k - £750k	203981

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	+0.39%	4.14%	£999	£5k - £5m	202970
		+0.89%	4.64%	£0		203207
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£5k - £5m	202971
		+0.89%	4.64%	£0		203208
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£5k - £2m	202972
		+1.09%	4.84%	£0		203209
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	202973
		+1.15%	4.90%	£0		203210
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£5k - £1m	202974
		+1.15%	4.90%	£0		203211
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	202975
		+1.20%	4.95%	£0		203212

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	4.39%	£999	£5k - £5m	204028
		4.59%	£0		204046
	5 year	4.44%	£999		204037
		4.59%	£0		204055
60.01% - 75% LTV	2 year	4.54%	£999	£5k - £5m	204029
		4.79%	£0		204047
	5 year	4.54%	£999		204038
		4.69%	£0		204056
75.01% - 80% LTV	2 year	4.64%	£999	£5k - £2m	204030
		4.84%	£0		204048
	5 year	4.64%	£999		204039
		4.74%	£0		204057

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	+0.44%	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 £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	4.56%	£0	£5k - £5m	203651
	3 year	4.60%			203088
	5 year	4.59%			203665
	10 year	4.98%			203677
60.01% - 75% LTV	2 year	4.64%	£0	£5k - £5m	203652
	3 year	4.69%			203089
	5 year	4.68%			203666
	10 year	5.03%			203678
75.01% - 80% LTV	2 year	4.80%	£0	£5k - £2m	203653
	3 year	4.80%			203090
	5 year	4.79%			203667
	10 year	5.19%			203679
80.01% - 85% LTV	2 year	4.80%	£0	£5k - £2m	203654
	3 year	4.80%			203091
	5 year	4.79%			203668
	10 year	5.19%			203680
85.01% - 90% LTV	2 year	5.09%	£0	£5k - £1m	203655
	3 year	5.14%			203092
	5 year	4.94%			203669
	10 year	5.49%			203681

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	+0.34%	4.09%	£0	£5k - £5m	203220
60.01% - 75% LTV	2 year	+0.49%	4.24%	£0	£5k - £5m	203221
75.01% - 80% LTV	2 year	+0.49%	4.24%	£0	£5k - £2m	203222
80.01% - 85% LTV	2 year	+0.54%	4.29%	£0	£5k - £2m	203223
85.01% - 90% LTV	2 year	+0.89%	4.64%	£0	£5k - £750k	203224

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	4.56%	£999	£1k-5m	203625		
		4.83%	£0		203644		
	3 year	4.60%	£999		202825		
		4.95%	£0		203081		
	5 year	4.59%	£999		203632		
		4.74%	£0		203658		
	10 year	4.98%	£999		203639		
		5.08%	£0		203672		
	60.01% - 75% LTV	2 year	4.64%		£999	£1k-5m	203626
			4.90%		£0		203645
3 year		4.69%	£999	202826			
		4.99%	£0	203082			
5 year		4.68%	£999	203633			
		4.83%	£0	203659			
10 year		5.03%	£999	203640			
		5.18%	£0	203673			
75.01% - 80% LTV		2 year	4.80%	£999	£1k-5m		203627
			5.14%	£0			203646
	3 year	4.80%	£999	202827			
		5.03%	£0	203083			
	5 year	4.79%	£999	203634			
		4.98%	£0	203660			
	10 year	5.19%	£999	203641			
		5.44%	£0	203674			
	80.01% - 85% LTV	2 year	4.80%	£999		£1k-5m	203628
			5.19%	£0			203647
3 year		4.80%	£999	202828			
		5.03%	£0	203084			
5 year		4.79%	£999	203635			
		4.98%	£0	203661			
10 year		5.19%	£999	203642			
		5.44%	£0	203675			
85.01% - 90% LTV		2 year	5.09%	£999	£1k-5m		203629
			5.39%	£0			203648
	3 year	5.14%	£999	202829			
		5.33%	£0	203085			
	5 year	4.94%	£999	203636			
		5.15%	£0	203662			
	10 year	5.49%	£999	203643			
		5.69%	£0	203676			
	90.01% - 95% LTV	2 year	5.50%	£999		£1k-5m	203630
			5.70%	£0			203649
3 year		5.55%	£999	202830			
		5.70%	£0	203086			
5 year		5.40%	£999	203637			
		5.50%	£0	203663			

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	+0.34%	4.09%	£999	£1k - £5m	202976
		+0.89%	4.64%	£0		203213
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£1k - £5m	202977
		+0.89%	4.64%	£0		203214
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£1k - £5m	202978
		+1.07%	4.82%	£0		203215
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£1k - £5m	202979
		+1.07%	4.82%	£0		203216
85.01% - 90% LTV	2 year	+0.89%	4.64%	£999	£1k - £5m	202980
		+1.07%	4.82%	£0		203217
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£1k - £5m	202981
		+1.20%	4.95%	£0		203218

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

- SMR refers to the variable Standard Mortgage Rate which is currently 6.49% (The SMR has no upper limit or cap).
- Charges will apply for a Home Survey Level 2 report. See page 21 for full details.
- Maximum loan size and LTV are dependent upon the circumstances of the application, for full details please refer to the lending criteria.
- Cashback will be paid per account and is payable to customers within one month of completion of the mortgage.
- 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](#).
- Subject to product/property type, home mover only.
- 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%.
- Please refer to the Early Repayment Charges section below for full details.
- 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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