Product guide

With effect from 10 September 2026

For new borrowers

Other information

For existing borrowers

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% LTV[6]
- Interest Only available up to 75% LTV, or 85% LTV with part and part
- £500 cashback for all FTBs[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	4.74%	£1,499	£300k-£5m	206269	
		4.79%	£999	£25k - £299,999	206263	
		5.06%	£0	£25k - £5m	206494	
	3 year	4.79%	£999	£25k - £5m	206338	
		5.06%	£0	£25k - £5m	206542	
	5 year	4.68%	£1,499	£300k-£5m	206385	206397
		4.73%	£999	£25k - £299,999	206379	206391
		4.87%	£0	£25k - £5m	206590	206596
	10 year	5.19%	£999	£25k - £5m	205230	205235
		5.29%	£0	£25k - £5m	205406	205411
60.01% - 75% LTV	2 year	4.82%	£1,499	£300k-£5m	206270	
		4.87%	£999	£25k - £299,999	206264	
		5.13%	£0	£25k - £5m	206495	
	3 year	4.88%	£999	£25k - £5m	206339	
		5.13%	£0	£25k - £5m	206543	
	5 year	4.77%	£1,499	£300k-£5m	206386	206398
		4.82%	£999	£25k - £299,999	206380	206392
		4.95%	£0	£25k - £5m	206591	206597
	10 year	5.24%	£999	£25k - £5m	205231	205236
		5.29%	£0	£25k - £5m	205407	205412
75.01% - 80% LTV	2 year	4.84%	£1,499	£300k-£2m	206271	
		4.89%	£999	£25k - £299,999	206265	
		5.13%	£0	£25k - £2m	206496	
	3 year	4.99%	£999	£25k - £2m	206340	
		5.24%	£0	£25k - £2m	206544	
	5 year	4.81%	£1,499	£300k-£2m	206387	206399
		4.86%	£999	£25k - £299,999	206381	206393
		4.95%	£0	£25k - £2m	206592	206598
	10 year	5.39%	£999	£25k - £2m	205232	205237
		5.59%	£0	£25k - £2m	205408	205413
80.01% - 85% LTV	2 year	4.84%	£1,499	£300k-£2m	206272	
		4.89%	£999	£25k - £299,999	206266	
		5.13%	£0	£25k - £2m	206497	
	3 year	4.99%	£999	£25k - £2m	206341	
		5.24%	£0	£25k - £2m	206545	
	5 year	4.81%	£1,499	£300k-£2m	206388	206400
		4.86%	£999	£25k - £299,999	206382	206394
		4.97%	£0	£25k - £2m	206593	206599
	10 year	5.39%	£999	£25k - £2m	205233	205238
		5.59%	£0	£25k - £2m	205409	205414

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	**4.97%**	£1,499	£300k - £1m	206273	
		5.02%	£999	£25k - £299,999	206267	
		5.23%	£0	£25k - £1m	206498	
	3 year	**5.14%**	£999	£25k - £1m	206342	
		5.37%	£0	£25k - £1m	206546	
	5 year	**4.92%**	£1,499	£300k-£1m	206389	206401
		4.97%	£999	£25k - £299,999	206383	206395
		5.08%	£0	£25k - £1m	206594	206600
	10 year	**5.64%**	£999	£25k - £1m	205234	205239
		5.74%	£0	£25k - £1m	205410	205415
90.01% - 95% LTV	2 year	**5.34%**	£1,499	£300k-£750k	206274	
		5.39%	£999	£25k - £299,999	206268	
		5.49%	£0	£25k - £750k	206499	
	3 year	**5.47%**	£999	£25k - £750k	206343	
		5.53%	£0	£25k - £750k	206547	
	5 year	**5.29%**	£1,499	£300k-£750k	206390	206402
		5.34%	£999	£25k - £299,999	206384	206396
		5.39%	£0	£25k - £750k	206595	206601

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	**+0.42%**	**4.17%**	£999	£25k - £5m	205264
		+1.09%	**4.84%**	£0		205440
60.01% - 75% LTV	2 year	**+0.47%**	**4.22%**	£999	£25k - £5m	205265
		+1.09%	**4.84%**	£0		205441
75.01% - 80% LTV	2 year	**+0.54%**	**4.29%**	£999	£25k - £2m	205266
		+1.09%	**4.84%**	£0		205442
80.01% - 85% LTV	2 year	**+0.64%**	**4.39%**	£999	£25k - £2m	205267
		+1.19%	**4.94%**	£0		205443
85.01% - 90% LTV	2 year	**+0.94%**	**4.69%**	£999	£25k - £1m	205268
		+1.19%	**4.94%**	£0		205444
90.01% - 95% LTV	2 year	**+1.14%**	**4.89%**	£999	£25k - £750k	205269
		+1.24%	**4.99%**	£0		205445

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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 all First Time Buyers (FTB)[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	4.84%	£999	£25k - £5m	206689	206686
		5.11%	£0		206707	206704
	5 year	4.78%	£999		206698	206695
		4.92%	£0		206716	206713
60.01% - 75% LTV	2 year	4.92%	£999	£25k - £5m	206690	206687
		5.18%	£0		206708	206705
	5 year	4.87%	£999		206699	206696
		5.00%	£0		206717	206714
75.01% - 80% LTV	2 year	4.94%	£999	£25k - £2m	206691	206688
		5.18%	£0		206709	206706
	5 year	4.91%	£999		206700	206697
		5.00%	£0		206718	206715

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	+0.47%	4.22%	£999	£25k - £5m	205495	205492
		+1.14%	4.89%	£0		205519	205516
60.01% - 75% LTV	2 year	+0.52%	4.27%	£999	£25k - £5m	205496	205493
		+1.14%	4.89%	£0		205520	205517
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	205497	205494
		+1.14%	4.89%	£0		205521	205518

Home Mover for New Borrowers

(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
Up to 60% LTV	2 year	4.63%	£1,499	£300k-£5m	206281
		4.68%	£999	£25k - £299,999	206275
		4.89%	£0	£25k - £5m	206500
	3 year	4.68%	£999	£25k - £5m	206344
		4.89%	£0	£25k - £5m	206548
	5 year	4.59%	£1,499	£300k-£5m	206409
		4.64%	£999	£25k - £299,999	206403
		4.76%	£0	£25k - £5m	206602
	10 year	5.19%	£999	£25k - £5m	205240
		5.29%	£0	£25k - £5m	205416
60.01% - 75% LTV	2 year	4.71%	£1,499	£300k-£5m	206282
		4.76%	£999	£25k - £299,999	206276
		4.96%	£0	£25k - £5m	206501
	3 year	4.76%	£999	£25k - £5m	206345
		4.96%	£0	£25k - £5m	206549
	5 year	4.72%	£1,499	£300k-£5m	206410
		4.77%	£999	£25k - £299,999	206404
		4.87%	£0	£25k - £5m	206603
	10 year	5.24%	£999	£25k - £5m	205241
		5.34%	£0	£25k - £5m	205417
75.01% - 80% LTV	2 year	4.78%	£1,499	£300k-£2m	206283
		4.83%	£999	£25k - £299,999	206277
		5.01%	£0	£25k - £2m	206502
	3 year	4.84%	£999	£25k - £2m	206346
		5.03%	£0	£25k - £2m	206550
	5 year	4.78%	£1,499	£300k-£2m	206411
		4.83%	£999	£25k - £299,999	206405
		4.94%	£0	£25k - £2m	206604
	10 year	5.49%	£999	£25k - £2m	205242
		5.74%	£0	£25k - £2m	205418
80.01% - 85% LTV	2 year	4.78%	£1,499	£300k-£2m	206284
		4.83%	£999	£25k - £299,999	206278
		5.08%	£0	£25k - £2m	206503
	3 year	4.85%	£999	£25k - £2m	206347
		5.09%	£0	£25k - £2m	206551
	5 year	4.78%	£1,499	£300k-£2m	206412
		4.83%	£999	£25k - £299,999	206406
		4.94%	£0	£25k - £2m	206605
	10 year	5.49%	£999	£25k - £2m	205243
		5.74%	£0	£25k - £2m	205419

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	4.88%	£1,499	£300k-£1m	206285
		4.93%	£999	£25k - £299,999	206279
		5.15%	£0	£25k - £1m	206504
	3 year	5.03%	£999	£25k - £1m	206348
		5.19%	£0	£25k - £1m	206552
	5 year	4.88%	£1,499	£300k-£1m	206413
		4.93%	£999	£25k - £299,999	206407
		5.05%	£0	£25k - £1m	206606
	10 year	5.74%	£999	£25k - £1m	205244
		5.89%	£0	£25k - £1m	205420
90.01% - 95% LTV	2 year	5.34%	£1,499	£300k-£750k	206286
		5.39%	£999	£25k - £299,999	206280
		5.49%	£0	£25k - £750k	206505
	3 year	5.39%	£999	£25k - £750k	206349
		5.49%	£0	£25k - £750k	206553
	5 year	5.29%	£1,499	£300k-£750k	206414
		5.34%	£999	£25k - £299,999	206408
		5.39%	£0	£25k - £750k	206607

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	£25k - £5m	205270
		+0.99%	4.74%	£0		205446
60.01% - 75% LTV	2 year	+0.42%	4.17%	£999	£25k - £5m	205271
		+0.99%	4.74%	£0		205447
75.01% - 80% LTV	2 year	+0.42%	4.17%	£999	£25k - £2m	205272
		+1.09%	4.84%	£0		205448
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	205273
		+1.09%	4.84%	£0		205449
85.01% - 90% LTV	2 year	+0.88%	4.63%	£999	£25k - £1m	205274
		+1.09%	4.84%	£0		205450
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	205275
		+1.20%	4.95%	£0		205451

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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	4.71%	£1,499	£300k-£5m	206314	206330
		4.76%	£999	£25k - £299,999	206306	206322
		5.04%	£0	£25k - £5m	206526	206534
	3 year	4.76%	£999	£25k - £5m	206356	206364
		5.04%	£0	£25k - £5m	206560	206568
	5 year	4.74%	£1,499	£300k-£5m	206442	206458
		4.79%	£999	£25k - £299,999	206434	206450
		4.89%	£0	£25k - £5m	206628	206636
	10 year	5.09%	£999	£25k - £5m	205250	205257
		5.19%	£0	£25k - £5m	205426	205433
60.01% - 75% LTV	2 year	4.76%	£1,499	£300k-£5m	206315	206331
		4.81%	£999	£25k - £299,999	206307	206323
		5.12%	£0	£25k - £5m	206527	206535
	3 year	4.81%	£999	£25k - £5m	206357	206365
		5.12%	£0	£25k - £5m	206561	206569
	5 year	4.84%	£1,499	£300k-£5m	206443	206459
		4.89%	£999	£25k - £299,999	206435	206451
		4.99%	£0	£25k - £5m	206629	206637
	10 year	5.14%	£999	£25k - £5m	205251	205258
		5.29%	£0	£25k - £5m	205427	205434
75.01% - 80% LTV	2 year	4.94%	£1,499	£300k-£2m	206316	206332
		4.99%	£999	£25k - £299,999	206308	206324
		5.18%	£0	£25k - £2m	206528	206536
	3 year	4.99%	£999	£25k - £2m	206358	206366
		5.21%	£0	£25k - £2m	206562	206570
	5 year	4.99%	£1,499	£300k-£2m	206444	206460
		5.04%	£999	£25k - £299,999	206436	206452
		5.09%	£0	£25k - £2m	206630	206638
	10 year	5.59%	£999	£25k - £2m	205252	205259
		5.94%	£0	£25k - £2m	205428	205435
80.01% - 85% LTV	2 year	4.94%	£1,499	£300k-£2m	206317	206333
		4.99%	£999	£25k - £299,999	206309	206325
		5.18%	£0	£25k - £2m	206529	206537
	3 year	5.02%	£999	£25k - £2m	206359	206367
		5.21%	£0	£25k - £2m	206563	206571
	5 year	4.99%	£1,499	£300k-£2m	206445	206461
		5.04%	£999	£25k - £299,999	206437	206453
		5.09%	£0	£25k - £2m	206631	206639
	10 year	5.59%	£999	£25k - £2m	205253	205260
		5.94%	£0	£25k - £2m	205429	205436

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	5.19%	£1,499	£300k-£1m	206318	206334
		5.24%	£999	£25k - £299,999	206310	206326
		5.43%	£0	£25k - £1m	206530	206538
	3 year	5.22%	£999	£25k - £1m	206360	206368
		5.44%	£0	£25k - £1m	206564	206572
	5 year	5.10%	£1,499	£300k-£1m	206446	206462
		5.15%	£999	£25k - £299,999	206438	206454
		5.23%	£0	£25k - £1m	206632	206640
	10 year	5.84%	£999	£25k - £1m	205254	205261
		5.94%	£0	£25k - £1m	205430	205437
90.01% - 95% LTV	2 year	5.45%	£1,499	£300k-£750k	206319	206335
		5.50%	£999	£25k - £299,999	206311	206327
		5.65%	£0	£25k - £750k	206531	206539
	3 year	5.50%	£999	£25k - £750k	206361	206369
		5.74%	£0	£25k - £750k	206565	206573
	5 year	5.40%	£1,499	£300k-£750k	206447	206463
		5.45%	£999	£25k - £299,999	206439	206455
		5.50%	£0	£25k - £750k	206633	206641

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	+0.38%	4.13%	£999	£25k - £5m	206478	206486
		+1.04%	4.79%	£0		206670	206678
60.01% - 75% LTV	2 year	+0.48%	4.23%	£999	£25k - £5m	206479	206487
		+1.04%	4.79%	£0		206671	206679
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £2m	206480	206488
		+1.15%	4.90%	£0		206672	206680
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	206481	206489
		+1.15%	4.90%	£0		206673	206681
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	206482	206490
		+1.19%	4.94%	£0		206674	206682
90.01% - 95% LTV	2 year	+1.15%	4.90%	£999	£25k - £750k	206483	206491
		+1.24%	4.99%	£0		206675	206683

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	4.63%	£1,499	£300k-£5m	206293
		4.68%	£999	£5k - £299,999	206287
		4.89%	£0	£5k - £5m	206506
	3 year	4.68%	£999	£5k - £5m	206350
		4.89%	£0	£5k - £5m	206554
	5 year	4.59%	£1,499	£300k-£5m	206421
		4.64%	£999	£5k - £299,999	206415
		4.76%	£0	£5k - £5m	206608
	10 year	5.19%	£999	£5k - £5m	205245
		5.29%	£0	£5k - £5m	205421
60.01% - 75% LTV	2 year	4.71%	£1,499	£300k-£5m	206294
		4.76%	£999	£5k - £299,999	206288
		4.96%	£0	£5k - £5m	206507
	3 year	4.76%	£999	£5k - £5m	206351
		4.96%	£0	£5k - £5m	206555
	5 year	4.72%	£1,499	£300k-£5m	206422
		4.77%	£999	£5k - £299,999	206416
		4.87%	£0	£5k - £5m	206609
	10 year	5.24%	£999	£5k - £5m	205246
		5.29%	£0	£5k - £5m	205422
75.01% - 80% LTV	2 year	4.78%	£1,499	£300k-£2m	206295
		4.83%	£999	£5k - £299,999	206289
		5.01%	£0	£5k - £2m	206508
	3 year	4.84%	£999	£5k - £2m	206352
		5.03%	£0	£5k - £2m	206556
	5 year	4.78%	£1,499	£300k-£2m	206423
		4.83%	£999	£5k - £299,999	206417
		4.94%	£0	£5k - £2m	206610
	10 year	5.39%	£999	£5k - £2m	205247
		5.59%	£0	£5k - £2m	205423
80.01% - 85% LTV	2 year	4.78%	£1,499	£300k-£2m	206296
		4.83%	£999	£5k - £299,999	206290
		5.08%	£0	£5k - £2m	206509
	3 year	4.85%	£999	£5k - £2m	206353
		5.09%	£0	£5k - £2m	206557
	5 year	4.78%	£1,499	£300k-£2m	206424
		4.83%	£999	£5k - £299,999	206418
		4.94%	£0	£5k - £2m	206611
	10 year	5.39%	£999	£5k - £2m	205248
		5.59%	£0	£5k - £2m	205424

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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	4.88%	£1,499	£300k-£1m	206297
		4.93%	£999	£5k - £299,999	206291
		5.15%	£0	£5k - £1m	206510
	3 year	5.03%	£999	£5k - £1m	206354
		5.19%	£0	£5k - £1m	206558
	5 year	4.88%	£1,499	£300k-£1m	206425
		4.93%	£999	£5k - £299,999	206419
		5.05%	£0	£5k - £1m	206612
	10 year	5.64%	£999	£5k - £1m	205249
		5.74%	£0	£5k - £1m	205425
90.01% - 95% LTV	2 year	5.34%	£1,499	£300k-£750k	206298
		5.39%	£999	£5k - £299,999	206292
		5.49%	£0	£5k - £750k	206511
	3 year	5.39%	£999	£5k - £750k	206355
		5.49%	£0	£5k - £750k	206559
	5 year	5.29%	£1,499	£300k-£750k	206426
		5.34%	£999	£5k - £299,999	206420
		5.39%	£0	£5k - £750k	206613

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	£5k - £5m	205276
		+0.99%	4.74%	£0		205452
60.01% - 75% LTV	2 year	+0.42%	4.17%	£999	£5k - £5m	205277
		+0.99%	4.74%	£0		205453
75.01% - 80% LTV	2 year	+0.42%	4.17%	£999	£5k - £2m	205278
		+1.09%	4.84%	£0		205454
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	205279
		+1.09%	4.84%	£0		205455
85.01% - 90% LTV	2 year	+0.88%	4.63%	£999	£5k - £1m	205280
		+1.09%	4.84%	£0		205456
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	205281
		+1.20%	4.95%	£0		205457

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	4.73%	£999	£5k - £5m	206692
		4.94%	£0		206710
	5 year	4.69%	£999		206701
		4.81%	£0		206719
60.01% - 75% LTV	2 year	4.81%	£999	£5k - £5m	206693
		5.01%	£0		206711
	5 year	4.82%	£999		206702
		4.92%	£0		206720
75.01% - 80% LTV	2 year	4.88%	£999	£5k - £2m	206694
		5.06%	£0		206712
	5 year	4.88%	£999		206703
		4.99%	£0		206721

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 £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	4.66%	£0	£5k - £5m	206519
	3 year	4.64%			206583
	5 year	4.74%			206621
	10 year	4.99%			206649
60.01% - 75% LTV	2 year	4.76%	£0	£5k - £5m	206520
	3 year	4.75%			206584
	5 year	4.84%			206622
	10 year	5.04%			206650
75.01% - 80% LTV	2 year	4.94%	£0	£5k - £2m	206521
	3 year	4.99%			206585
	5 year	4.99%			206623
	10 year	5.19%			206651
80.01% - 85% LTV	2 year	4.94%	£0	£5k - £2m	206522
	3 year	5.02%			206586
	5 year	4.99%			206624
	10 year	5.19%			206652
85.01% - 90% LTV	2 year	5.19%	£0	£5k - £1m	206523
	3 year	5.22%			206587
	5 year	5.10%			206625
	10 year	5.49%			206653

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	+0.30%	4.05%	£0	£5k - £5m	206663
60.01% - 75% LTV	2 year	+0.42%	4.17%	£0	£5k - £5m	206664
75.01% - 80% LTV	2 year	+0.47%	4.22%	£0	£5k - £2m	206665
80.01% - 85% LTV	2 year	+0.54%	4.29%	£0	£5k - £2m	206666
85.01% - 90% LTV	2 year	+0.94%	4.69%	£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	4.66%	£999	£1k-5m	206299
		4.93%	£0		206512
	3 year	4.64%	£999		206372
		4.90%	£0		206576
	5 year	4.74%	£999		206427
		4.89%	£0		206614
	10 year	4.99%	£999		206466
		5.09%	£0		206644
60.01% - 75% LTV	2 year	4.76%	£999	£1k-5m	206300
		5.04%	£0		206513
	3 year	4.75%	£999		206373
		5.02%	£0		206577
	5 year	4.84%	£999		206428
		4.93%	£0		206615
	10 year	5.04%	£999		206467
		5.19%	£0		206645
75.01% - 80% LTV	2 year	4.94%	£999	£1k-5m	206301
		5.17%	£0		206514
	3 year	4.99%	£999		206374
		5.18%	£0		206578
	5 year	4.99%	£999		206429
		5.09%	£0		206616
	10 year	5.19%	£999		206468
		5.44%	£0		206646
80.01% - 85% LTV	2 year	4.94%	£999	£1k-5m	206302
		5.17%	£0		206515
	3 year	5.02%	£999		206375
		5.21%	£0		206579
	5 year	4.99%	£999		206430
		5.09%	£0		206617
	10 year	5.19%	£999		206469
		5.44%	£0		206647
85.01% - 90% LTV	2 year	5.19%	£999	£1k-5m	206303
		5.43%	£0		206516
	3 year	5.22%	£999		206376
		5.44%	£0		206580
	5 year	5.10%	£999		206431
		5.23%	£0		206618
	10 year	5.49%	£999		206470
		5.69%	£0		206648
90.01% - 95% LTV	2 year	5.45%	£999	£1k-5m	206304
		5.65%	£0		206517
	3 year	5.50%	£999		206377
		5.65%	£0		206581
	5 year	5.40%	£999		206432
		5.45%	£0		206619

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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**	**+0.30%**	**4.05%**	£999	£1k - £5m	206471
		+0.94%	**4.69%**	£0		206656
60.01% - 75% LTV	**2 year**	**+0.42%**	**4.17%**	£999	£1k - £5m	206472
		+0.99%	**4.74%**	£0		206657
75.01% - 80% LTV	**2 year**	**+0.47%**	**4.22%**	£999	£1k - £5m	206473
		+1.15%	**4.90%**	£0		206658
80.01% - 85% LTV	**2 year**	**+0.54%**	**4.29%**	£999	£1k - £5m	206474
		+1.15%	**4.90%**	£0		206659
85.01% - 90% LTV	**2 year**	**+0.94%**	**4.69%**	£999	£1k - £5m	206475
		+1.19%	**4.94%**	£0		206660
90.01% - 95% LTV	**2 year**	**+1.15%**	**4.90%**	£999	£1k - £5m	206476
		+1.24%	**4.99%**	£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 6.49% (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%
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