Product guide

With effect from 30 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	5.16%	£1,499	£300k-£5m	207204	
		5.21%	£999	£25k - £299,999	207198	
		5.54%	£0	£25k - £5m	207434	
	3 year	5.21%	£999	£25k - £5m	207273	
		5.54%	£0	£25k - £5m	207482	
	5 year	5.05%	£1,499	£300k-£5m	207320	207332
		5.10%	£999	£25k - £299,999	207314	207326
		5.24%	£0	£25k - £5m	207530	207536
	10 year	5.34%	£999	£25k - £5m	206926	206931
		5.44%	£0	£25k - £5m	207115	207120
60.01% - 75% LTV	2 year	5.23%	£1,499	£300k-£5m	207205	
		5.28%	£999	£25k - £299,999	207199	
		5.54%	£0	£25k - £5m	207435	
	3 year	5.28%	£999	£25k - £5m	207274	
		5.54%	£0	£25k - £5m	207483	
	5 year	5.18%	£1,499	£300k-£5m	207321	207333
		5.23%	£999	£25k - £299,999	207315	207327
		5.34%	£0	£25k - £5m	207531	207537
	10 year	5.39%	£999	£25k - £5m	206927	206932
		5.44%	£0	£25k - £5m	207116	207121
75.01% - 80% LTV	2 year	5.28%	£1,499	£300k-£2m	207206	
		5.33%	£999	£25k - £299,999	207200	
		5.54%	£0	£25k - £2m	207436	
	3 year	5.33%	£999	£25k - £2m	207275	
		5.54%	£0	£25k - £2m	207484	
	5 year	5.22%	£1,499	£300k-£2m	207322	207334
		5.27%	£999	£25k - £299,999	207316	207328
		5.37%	£0	£25k - £2m	207532	207538
	10 year	5.54%	£999	£25k - £2m	206928	206933
		5.74%	£0	£25k - £2m	207117	207122
80.01% - 85% LTV	2 year	5.28%	£1,499	£300k-£2m	207207	
		5.33%	£999	£25k - £299,999	207201	
		5.58%	£0	£25k - £2m	207437	
	3 year	5.33%	£999	£25k - £2m	207276	
		5.58%	£0	£25k - £2m	207485	
	5 year	5.22%	£1,499	£300k-£2m	207323	207335
		5.27%	£999	£25k - £299,999	207317	207329
		5.39%	£0	£25k - £2m	207533	207539
	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	5.42%	£1,499	£300k - £1m	207208	
		5.47%	£999	£25k - £299,999	207202	
		5.69%	£0	£25k - £1m	207438	
	3 year	5.47%	£999	£25k - £1m	207277	
		5.69%	£0	£25k - £1m	207486	
	5 year	5.30%	£1,499	£300k-£1m	207324	207336
		5.35%	£999	£25k - £299,999	207318	207330
		5.44%	£0	£25k - £1m	207534	207540
	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	207209	
		5.79%	£999	£25k - £299,999	207203	
		5.89%	£0	£25k - £750k	207439	
	3 year	5.79%	£999	£25k - £750k	207278	
		5.89%	£0	£25k - £750k	207487	
	5 year	5.64%	£1,499	£300k-£750k	207325	207337
		5.69%	£999	£25k - £299,999	207319	207331
		5.74%	£0	£25k - £750k	207535	207541

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	5.26%	£999	£25k - £5m	207627	207624
		5.59%	£0		207645	207642
	5 year	5.15%	£999		207636	207633
		5.29%	£0		207654	207651
60.01% - 75% LTV	2 year	5.33%	£999	£25k - £5m	207628	207625
		5.59%	£0		207646	207643
	5 year	5.28%	£999		207637	207634
		5.39%	£0		207655	207652
75.01% - 80% LTV	2 year	5.38%	£999	£25k - £2m	207629	207626
		5.59%	£0		207647	207644
	5 year	5.32%	£999		207638	207635
		5.42%	£0		207656	207653

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	4.99%	£1,499	£300k-£5m	207216
		5.04%	£999	£25k - £299,999	207210
		5.29%	£0	£25k - £5m	207440
	3 year	5.04%	£999	£25k - £5m	207279
		5.29%	£0	£25k - £5m	207488
	5 year	5.01%	£1,499	£300k-£5m	207344
		5.06%	£999	£25k - £299,999	207338
		5.16%	£0	£25k - £5m	207542
	10 year	5.34%	£999	£25k - £5m	206936
		5.44%	£0	£25k - £5m	207125
60.01% - 75% LTV	2 year	5.08%	£1,499	£300k-£5m	207217
		5.13%	£999	£25k - £299,999	207211
		5.34%	£0	£25k - £5m	207441
	3 year	5.13%	£999	£25k - £5m	207280
		5.34%	£0	£25k - £5m	207489
	5 year	5.13%	£1,499	£300k-£5m	207345
		5.18%	£999	£25k - £299,999	207339
		5.29%	£0	£25k - £5m	207543
	10 year	5.39%	£999	£25k - £5m	206937
		5.49%	£0	£25k - £5m	207126
75.01% - 80% LTV	2 year	5.19%	£1,499	£300k-£2m	207218
		5.24%	£999	£25k - £299,999	207212
		5.43%	£0	£25k - £2m	207442
	3 year	5.24%	£999	£25k - £2m	207281
		5.43%	£0	£25k - £2m	207490
	5 year	5.19%	£1,499	£300k-£2m	207346
		5.24%	£999	£25k - £299,999	207340
		5.34%	£0	£25k - £2m	207544
	10 year	5.64%	£999	£25k - £2m	206938
		5.74%	£0	£25k - £2m	207127
80.01% - 85% LTV	2 year	5.19%	£1,499	£300k-£2m	207219
		5.24%	£999	£25k - £299,999	207213
		5.43%	£0	£25k - £2m	207443
	3 year	5.24%	£999	£25k - £2m	207282
		5.43%	£0	£25k - £2m	207491
	5 year	5.19%	£1,499	£300k-£2m	207347
		5.24%	£999	£25k - £299,999	207341
		5.34%	£0	£25k - £2m	207545
	10 year	5.64%	£999	£25k - £2m	206939
		5.74%	£0	£25k - £2m	207128

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	5.31%	£1,499	£300k-£1m	207220
		5.36%	£999	£25k - £299,999	207214
		5.54%	£0	£25k - £1m	207444
	3 year	5.36%	£999	£25k - £1m	207283
		5.54%	£0	£25k - £1m	207492
	5 year	5.26%	£1,499	£300k-£1m	207348
		5.31%	£999	£25k - £299,999	207342
		5.44%	£0	£25k - £1m	207546
	10 year	5.74%	£999	£25k - £1m	206940
		5.89%	£0	£25k - £1m	207129
90.01% - 95% LTV	2 year	5.69%	£1,499	£300k-£750k	207221
		5.74%	£999	£25k - £299,999	207215
		5.84%	£0	£25k - £750k	207445
	3 year	5.74%	£999	£25k - £750k	207284
		5.84%	£0	£25k - £750k	207493
	5 year	5.64%	£1,499	£300k-£750k	207349
		5.69%	£999	£25k - £299,999	207343
		5.74%	£0	£25k - £750k	207547

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	207406
		+0.99%	4.74%	£0		207596
60.01% - 75% LTV	2 year	+0.42%	4.20%	£999	£25k - £5m	207407
		+0.99%	4.74%	£0		207597
75.01% - 80% LTV	2 year	+0.42%	4.22%	£999	£25k - £2m	207408
		+1.09%	4.84%	£0		207598
80.01% - 85% LTV	2 year	+0.54%	4.35%	£999	£25k - £2m	207409
		+1.09%	4.84%	£0		207599
85.01% - 90% LTV	2 year	+0.88%	4.66%	£999	£25k - £1m	207410
		+1.09%	4.84%	£0		207600
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	207411
		+1.20%	4.95%	£0		207601

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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**	**5.04%**	£1,499	£300k-£5m	207249	207265
		5.09%	£999	£25k - £299,999	207241	207257
		5.46%	£0	£25k - £5m	207466	207474
	3 year	**5.09%**	£999	£25k - £5m	207291	207299
		5.46%	£0	£25k - £5m	207500	207508
	5 year	**5.06%**	£1,499	£300k-£5m	207377	207393
		5.11%	£999	£25k - £299,999	207369	207385
		5.31%	£0	£25k - £5m	207568	207576
	10 year	**5.24%**	£999	£25k - £5m	206951	206958
		5.34%	£0	£25k - £5m	207147	207154
60.01% - 75% LTV	**2 year**	**5.21%**	£1,499	£300k-£5m	207250	207266
		5.26%	£999	£25k - £299,999	207242	207258
		5.52%	£0	£25k - £5m	207467	207475
	3 year	**5.26%**	£999	£25k - £5m	207292	207300
		5.52%	£0	£25k - £5m	207501	207509
	5 year	**5.18%**	£1,499	£300k-£5m	207378	207394
		5.23%	£999	£25k - £299,999	207370	207386
		5.41%	£0	£25k - £5m	207569	207577
	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	207251	207267
		5.34%	£999	£25k - £299,999	207243	207259
		5.63%	£0	£25k - £2m	207468	207476
	3 year	**5.34%**	£999	£25k - £2m	207293	207301
		5.63%	£0	£25k - £2m	207502	207510
	5 year	**5.34%**	£1,499	£300k-£2m	207379	207395
		5.39%	£999	£25k - £299,999	207371	207387
		5.49%	£0	£25k - £2m	207570	207578
	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	207252	207268
		5.37%	£999	£25k - £299,999	207244	207260
		5.63%	£0	£25k - £2m	207469	207477
	3 year	**5.37%**	£999	£25k - £2m	207294	207302
		5.63%	£0	£25k - £2m	207503	207511
	5 year	**5.34%**	£1,499	£300k-£2m	207380	207396
		5.39%	£999	£25k - £299,999	207372	207388
		5.50%	£0	£25k - £2m	207571	207579
	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	207253	207269
		5.49%	£999	£25k - £299,999	207245	207261
		5.80%	£0	£25k - £1m	207470	207478
	3 year	5.49%	£999	£25k - £1m	207295	207303
		5.80%	£0	£25k - £1m	207504	207512
	5 year	5.35%	£1,499	£300k-£1m	207381	207397
		5.40%	£999	£25k - £299,999	207373	207389
		5.53%	£0	£25k - £1m	207572	207580
	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	207254	207270
		5.74%	£999	£25k - £299,999	207246	207262
		5.84%	£0	£25k - £750k	207471	207479
	3 year	5.74%	£999	£25k - £750k	207296	207304
		5.84%	£0	£25k - £750k	207505	207513
	5 year	5.64%	£1,499	£300k-£750k	207382	207398
		5.69%	£999	£25k - £299,999	207374	207390
		5.79%	£0	£25k - £750k	207573	207581

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%	4.17%	£999	£25k - £5m	207418	207426
		+1.04%	4.79%	£0		207608	207616
60.01% - 75% LTV	2 year	+0.48%	4.23%	£999	£25k - £5m	207419	207427
		+1.04%	4.79%	£0		207609	207617
75.01% - 80% LTV	2 year	+0.49%	4.33%	£999	£25k - £2m	207420	207428
		+1.15%	4.90%	£0		207610	207618
80.01% - 85% LTV	2 year	+0.54%	4.33%	£999	£25k - £2m	207421	207429
		+1.15%	4.90%	£0		207611	207619
85.01% - 90% LTV	2 year	+0.94%	4.72%	£999	£25k - £1m	207422	207430
		+1.19%	4.94%	£0		207612	207620
90.01% - 95% LTV	2 year	+1.15%	4.90%	£999	£25k - £750k	207423	207431
		+1.24%	4.99%	£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**	**4.99%**	£1,499	£300k-£5m	207228
		5.04%	£999	£5k - £299,999	207222
		5.29%	£0	£5k - £5m	207446
	3 year	**5.04%**	£999	£5k - £5m	207285
		5.29%	£0	£5k - £5m	207494
	5 year	**5.01%**	£1,499	£300k-£5m	207356
		5.06%	£999	£5k - £299,999	207350
		5.16%	£0	£5k - £5m	207548
	10 year	**5.34%**	£999	£5k - £5m	206941
		5.44%	£0	£5k - £5m	207130
60.01% - 75% LTV	**2 year**	**5.08%**	£1,499	£300k-£5m	207229
		5.13%	£999	£5k - £299,999	207223
		5.34%	£0	£5k - £5m	207447
	3 year	**5.13%**	£999	£5k - £5m	207286
		5.34%	£0	£5k - £5m	207495
	5 year	**5.13%**	£1,499	£300k-£5m	207357
		5.18%	£999	£5k - £299,999	207351
		5.29%	£0	£5k - £5m	207549
	10 year	**5.39%**	£999	£5k - £5m	206942
		5.44%	£0	£5k - £5m	207131
75.01% - 80% LTV	**2 year**	**5.19%**	£1,499	£300k-£2m	207230
		5.24%	£999	£5k - £299,999	207224
		5.43%	£0	£5k - £2m	207448
	3 year	**5.24%**	£999	£5k - £2m	207287
		5.43%	£0	£5k - £2m	207496
	5 year	**5.19%**	£1,499	£300k-£2m	207358
		5.24%	£999	£5k - £299,999	207352
		5.34%	£0	£5k - £2m	207550
	10 year	**5.54%**	£999	£5k - £2m	206943
		5.74%	£0	£5k - £2m	207132
80.01% - 85% LTV	**2 year**	**5.19%**	£1,499	£300k-£2m	207231
		5.24%	£999	£5k - £299,999	207225
		5.43%	£0	£5k - £2m	207449
	3 year	**5.24%**	£999	£5k - £2m	207288
		5.43%	£0	£5k - £2m	207497
	5 year	**5.19%**	£1,499	£300k-£2m	207359
		5.24%	£999	£5k - £299,999	207353
		5.34%	£0	£5k - £2m	207551
	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	5.31%	£1,499	£300k-£1m	207232
		5.36%	£999	£5k - £299,999	207226
		5.54%	£0	£5k - £1m	207450
	3 year	5.36%	£999	£5k - £1m	207289
		5.54%	£0	£5k - £1m	207498
	5 year	5.26%	£1,499	£300k-£1m	207360
		5.31%	£999	£5k - £299,999	207354
		5.44%	£0	£5k - £1m	207552
	10 year	5.64%	£999	£5k - £1m	206945
		5.74%	£0	£5k - £1m	207134
90.01% - 95% LTV	2 year	5.69%	£1,499	£300k-£750k	207233
		5.74%	£999	£5k - £299,999	207227
		5.84%	£0	£5k - £750k	207451
	3 year	5.74%	£999	£5k - £750k	207290
		5.84%	£0	£5k - £750k	207499
	5 year	5.64%	£1,499	£300k-£750k	207361
		5.69%	£999	£5k - £299,999	207355
		5.74%	£0	£5k - £750k	207553

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	207412
		+0.99%	4.74%	£0		207602
60.01% - 75% LTV	2 year	+0.42%	4.20%	£999	£5k - £5m	207413
		+0.99%	4.74%	£0		207603
75.01% - 80% LTV	2 year	+0.42%	4.22%	£999	£5k - £2m	207414
		+1.09%	4.84%	£0		207604
80.01% - 85% LTV	2 year	+0.54%	4.35%	£999	£5k - £2m	207415
		+1.09%	4.84%	£0		207605
85.01% - 90% LTV	2 year	+0.88%	4.66%	£999	£5k - £1m	207416
		+1.09%	4.84%	£0		207606
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	207417
		+1.20%	4.95%	£0		207607

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	**5.09%**	£999	£5k - £5m	207630
		5.34%	£0		207648
	5 year	**5.11%**	£999		207639
		5.21%	£0		207657
60.01% - 75% LTV	2 year	**5.18%**	£999	£5k - £5m	207631
		5.39%	£0		207649
	5 year	**5.23%**	£999		207640
		5.34%	£0		207658
75.01% - 80% LTV	2 year	**5.29%**	£999	£5k - £2m	207632
		5.48%	£0		207650
	5 year	**5.29%**	£999		207641
		5.39%	£0		207659

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	4.89%	£0	£5k - £5m	207459
	3 year	4.89%			207523
	5 year	4.97%			207561
	10 year	5.16%			207589
60.01% - 75% LTV	2 year	4.95%	£0	£5k - £5m	207460
	3 year	4.97%			207524
	5 year	5.11%			207562
	10 year	5.19%			207590
75.01% - 80% LTV	2 year	5.29%	£0	£5k - £2m	207461
	3 year	5.29%			207525
	5 year	5.20%			207563
	10 year	5.49%			207591
80.01% - 85% LTV	2 year	5.29%	£0	£5k - £2m	207462
	3 year	5.32%			207526
	5 year	5.23%			207564
	10 year	5.49%			207592
85.01% - 90% LTV	2 year	5.38%	£0	£5k - £1m	207463
	3 year	5.44%			207527
	5 year	5.30%			207565
	10 year	5.69%			207593

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	**4.89%**	£999	£1k-5m	207234
		5.17%	£0		207452
	3 year	**4.89%**	£999		207307
		5.17%	£0		207516
	5 year	**4.97%**	£999		207362
		5.11%	£0		207554
	10 year	**5.16%**	£999		207401
		5.26%	£0		207584
60.01% - 75% LTV	2 year	**4.95%**	£999	£1k-5m	207235
		5.29%	£0		207453
	3 year	**4.97%**	£999		207308
		5.29%	£0		207517
	5 year	**5.11%**	£999		207363
		5.28%	£0		207555
	10 year	**5.19%**	£999		207402
		5.36%	£0		207585
75.01% - 80% LTV	2 year	**5.29%**	£999	£1k-5m	207236
		5.52%	£0		207454
	3 year	**5.29%**	£999		207309
		5.52%	£0		207518
	5 year	**5.20%**	£999		207364
		5.44%	£0		207556
	10 year	**5.49%**	£999		207403
		5.59%	£0		207586
80.01% - 85% LTV	2 year	**5.29%**	£999	£1k-5m	207237
		5.52%	£0		207455
	3 year	**5.32%**	£999		207310
		5.52%	£0		207519
	5 year	**5.23%**	£999		207365
		5.44%	£0		207557
	10 year	**5.49%**	£999		207404
		5.59%	£0		207587
85.01% - 90% LTV	2 year	**5.38%**	£999	£1k-5m	207238
		5.76%	£0		207456
	3 year	**5.44%**	£999		207311
		5.66%	£0		207520
	5 year	**5.30%**	£999		207366
		5.48%	£0		207558
	10 year	**5.69%**	£999		207405
		5.84%	£0		207588
90.01% - 95% LTV	2 year	**5.69%**	£999	£1k-5m	207239
		5.84%	£0		207457
	3 year	**5.69%**	£999		207312
		5.84%	£0		207521
	5 year	**5.64%**	£999		207367
		5.69%	£0		207559

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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)

<table>
<tr><th rowspan="2"></th><th colspan="4">Fixed Rate Deal Period</th></tr>
<tr><th>2 years</th><th>3 years</th><th>5 years</th><th>10 years</th></tr>
<tr><td>Year 1</td><td>2.00%</td><td>3.00%</td><td>5.00%</td><td>6.00%</td></tr>
<tr><td>Year 2</td><td>1.00%</td><td>2.00%</td><td>4.00%</td><td>6.00%</td></tr>
<tr><td>Year 3</td><td rowspan="8">-</td><td>1.00%</td><td>3.00%</td><td>6.00%</td></tr>
<tr><td>Year 4</td><td rowspan="7">-</td><td>2.00%</td><td>6.00%</td></tr>
<tr><td>Year 5</td><td>1.00%</td><td>6.00%</td></tr>
<tr><td>Year 6</td><td rowspan="5">-</td><td>5.00%</td></tr>
<tr><td>Year 7</td><td>4.00%</td></tr>
<tr><td>Year8</td><td>3.00%</td></tr>
<tr><td>Year 9</td><td>2.00%</td></tr>
<tr><td>Year 10</td><td>1.00%</td></tr>
</table>

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