

Product guide

With effect from 01 April 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	4.90%	£1,499	£300k-£5m	202140		
		4.95%	£999	£25k - £299,999	202134		
		5.30%	£0	£25k - £5m	202417		
	3 year	4.99%	£999	£25k - £5m	202209		
		5.28%	£0	£25k - £5m	202465		
	5 year	5.15%	£1,499	£300k-£5m	202256	202268	
		5.20%	£999	£25k - £299,999	202250	202262	
		5.40%	£0	£25k - £5m	202513	202519	
	10 year	5.14%	£999	£25k - £5m	202337	202342	
		5.24%	£0	£25k - £5m	202567	202572	
	60.01% - 75% LTV	2 year	4.93%	£1,499	£300k-£5m	202141	
			4.98%	£999	£25k - £299,999	202135	
5.32%			£0	£25k - £5m	202418		
3 year		5.04%	£999	£25k - £5m	202210		
		5.28%	£0	£25k - £5m	202466		
5 year		5.15%	£1,499	£300k-£5m	202257	202269	
		5.20%	£999	£25k - £299,999	202251	202263	
		5.40%	£0	£25k - £5m	202514	202520	
10 year		5.14%	£999	£25k - £5m	202338	202343	
		5.24%	£0	£25k - £5m	202568	202573	
75.01% - 80% LTV		2 year	4.93%	£1,499	£300k-£2m	202142	
			4.98%	£999	£25k - £299,999	202136	
	5.35%		£0	£25k - £2m	202419		
	3 year	5.30%	£999	£25k - £2m	202211		
		5.52%	£0	£25k - £2m	202467		
	5 year	5.15%	£1,499	£300k-£2m	202258	202270	
		5.20%	£999	£25k - £299,999	202252	202264	
		5.40%	£0	£25k - £2m	202515	202521	
	10 year	5.29%	£999	£25k - £2m	202339	202344	
		5.49%	£0	£25k - £2m	202569	202574	
	80.01% - 85% LTV	2 year	4.93%	£1,499	£300k-£2m	202143	
			4.98%	£999	£25k - £299,999	202137	
5.35%			£0	£25k - £2m	202420		
3 year		5.30%	£999	£25k - £2m	202212		
		5.52%	£0	£25k - £2m	202468		
5 year		5.25%	£1,499	£300k-£2m	202259	202271	
		5.30%	£999	£25k - £299,999	202253	202265	
		5.50%	£0	£25k - £2m	202516	202522	
10 year		5.29%	£999	£25k - £2m	202340	202345	
		5.49%	£0	£25k - £2m	202570	202575	

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	5.25%	£1,499	£300k - £1m	202144	
		5.30%	£999	£25k - £299,999	202138	
		5.54%	£0	£25k - £1m	202421	
	3 year	5.50%	£999	£25k - £1m	202213	
		5.70%	£0	£25k - £1m	202469	
	5 year	5.45%	£1,499	£300k-£1m	202260	202272
		5.50%	£999	£25k - £299,999	202254	202266
		5.68%	£0	£25k - £1m	202517	202523
	10 year	5.54%	£999	£25k - £1m	202341	202346
		5.64%	£0	£25k - £1m	202571	202576
90.01% - 95% LTV	2 year	5.58%	£1,499	£300k-£750k	202145	
		5.63%	£999	£25k - £299,999	202139	
		5.73%	£0	£25k - £750k	202422	
	3 year	5.63%	£999	£25k - £750k	202214	
		5.73%	£0	£25k - £750k	202470	
	5 year	5.64%	£1,499	£300k-£750k	202261	202273
		5.69%	£999	£25k - £299,999	202255	202267
		5.78%	£0	£25k - £750k	202518	202524

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	202376
		+0.99%	4.74%	£0		202613
60.01% - 75% LTV	2 year	+0.54%	4.29%	£999	£25k - £5m	202377
		+1.04%	4.79%	£0		202614
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	202378
		+1.09%	4.84%	£0		202615
80.01% - 85% LTV	2 year	+0.69%	4.44%	£999	£25k - £2m	202379
		+1.19%	4.94%	£0		202616
85.01% - 90% LTV	2 year	+1.04%	4.79%	£999	£25k - £1m	202380
		+1.19%	4.94%	£0		202617
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	202381
		+1.24%	4.99%	£0		202618

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	5.00%	£999	£25k - £5m	202664	202661
		5.35%	£0		202691	202688
	5 year	5.25%	£999		202673	202670
		5.45%	£0		202700	202697
60.01% - 75% LTV	2 year	5.03%	£999	£25k - £5m	202665	202662
		5.37%	£0		202692	202689
	5 year	5.25%	£999		202674	202671
		5.45%	£0		202701	202698
75.01% - 80% LTV	2 year	5.03%	£999	£25k - £2m	202666	202663
		5.40%	£0		202693	202690
	5 year	5.25%	£999		202675	202672
		5.45%	£0		202702	202699

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	202682	202679
		+1.04%	4.79%	£0		202709	202706
60.01% - 75% LTV	2 year	+0.59%	4.34%	£999	£25k - £5m	202683	202680
		+1.09%	4.84%	£0		202710	202707
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	202684	202681
		+1.14%	4.89%	£0		202711	202708

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	4.66%	£1,499	£300k-£5m	202152
		4.71%	£999	£25k - £299,999	202146
		4.95%	£0	£25k - £5m	202423
	3 year	4.75%	£999	£25k - £5m	202215
		4.97%	£0	£25k - £5m	202471
	5 year	4.80%	£1,499	£300k-£5m	202280
		4.85%	£999	£25k - £299,999	202274
		4.97%	£0	£25k - £5m	202525
	10 year	5.19%	£999	£25k - £5m	202347
		5.24%	£0	£25k - £5m	202577
60.01% - 75% LTV	2 year	4.77%	£1,499	£300k-£5m	202153
		4.82%	£999	£25k - £299,999	202147
		5.07%	£0	£25k - £5m	202424
	3 year	4.87%	£999	£25k - £5m	202216
		5.10%	£0	£25k - £5m	202472
	5 year	4.85%	£1,499	£300k-£5m	202281
		4.90%	£999	£25k - £299,999	202275
		5.03%	£0	£25k - £5m	202526
	10 year	5.19%	£999	£25k - £5m	202348
		5.24%	£0	£25k - £5m	202578
75.01% - 80% LTV	2 year	4.83%	£1,499	£300k-£2m	202154
		4.88%	£999	£25k - £299,999	202148
		5.18%	£0	£25k - £2m	202425
	3 year	5.12%	£999	£25k - £2m	202217
		5.32%	£0	£25k - £2m	202473
	5 year	4.93%	£1,499	£300k-£2m	202282
		4.98%	£999	£25k - £299,999	202276
		5.07%	£0	£25k - £2m	202527
	10 year	5.34%	£999	£25k - £2m	202349
		5.59%	£0	£25k - £2m	202579
80.01% - 85% LTV	2 year	4.83%	£1,499	£300k-£2m	202155
		4.88%	£999	£25k - £299,999	202149
		5.18%	£0	£25k - £2m	202426
	3 year	5.12%	£999	£25k - £2m	202218
		5.32%	£0	£25k - £2m	202474
	5 year	4.93%	£1,499	£300k-£2m	202283
		4.98%	£999	£25k - £299,999	202277
		5.07%	£0	£25k - £2m	202528
	10 year	5.34%	£999	£25k - £2m	202350
		5.59%	£0	£25k - £2m	202580

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	5.20%	£1,499	£300k-£1m	202156
		5.25%	£999	£25k - £299,999	202150
		5.45%	£0	£25k - £1m	202427
	3 year	5.31%	£999	£25k - £1m	202219
		5.58%	£0	£25k - £1m	202475
		5.04%	£1,499	£300k-£1m	202284
	5 year	5.09%	£999	£25k - £299,999	202278
		5.28%	£0	£25k - £1m	202529
		5.59%	£999	£25k - £1m	202351
	10 year	5.74%	£0	£25k - £1m	202581
5.58%		£1,499	£300k-£750k	202157	
90.01% - 95% LTV	2 year	5.63%	£999	£25k - £299,999	202151
		5.73%	£0	£25k - £750k	202428
		5.60%	£999	£25k - £750k	202220
	3 year	5.73%	£0	£25k - £750k	202476
		5.59%	£1,499	£300k-£750k	202285
	5 year	5.64%	£999	£25k - £299,999	202279
		5.70%	£0	£25k - £750k	202530

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	202382
		+0.89%	4.64%	£0		202619
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£25k - £5m	202383
		+0.89%	4.64%	£0		202620
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £2m	202384
		+1.12%	4.87%	£0		202621
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	202385
		+1.15%	4.90%	£0		202622
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	202386
		+1.15%	4.90%	£0		202623
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	202387
		+1.20%	4.95%	£0		202624

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	4.85%	£1,499	£300k-£5m	202185	202201
		4.90%	£999	£25k - £299,999	202177	202193
		5.23%	£0	£25k - £5m	202449	202457
	3 year	4.89%	£999	£25k - £5m	202227	202235
		5.20%	£0	£25k - £5m	202483	202491
		4.75%	£1,499	£300k-£5m	202313	202329
	5 year	4.80%	£999	£25k - £299,999	202305	202321
		4.95%	£0	£25k - £5m	202551	202559
		5.07%	£999	£25k - £5m	202362	202369
	10 year	5.17%	£0	£25k - £5m	202599	202606
4.95%		£1,499	£300k-£5m	202186	202202	
60.01% - 75% LTV	2 year	5.00%	£999	£25k - £299,999	202178	202194
		5.32%	£0	£25k - £5m	202450	202458
		5.00%	£999	£25k - £5m	202228	202236
	3 year	5.24%	£0	£25k - £5m	202484	202492
		4.84%	£1,499	£300k-£5m	202314	202330
	5 year	4.89%	£999	£25k - £299,999	202306	202322
		5.03%	£0	£25k - £5m	202552	202560
		5.15%	£999	£25k - £5m	202363	202370
	10 year	5.27%	£0	£25k - £5m	202600	202607
		5.05%	£1,499	£300k-£2m	202187	202203
75.01% - 80% LTV	2 year	5.10%	£999	£25k - £299,999	202179	202195
		5.50%	£0	£25k - £2m	202451	202459
		5.10%	£999	£25k - £2m	202229	202237
	3 year	5.31%	£0	£25k - £2m	202485	202493
		4.95%	£1,499	£300k-£2m	202315	202331
	5 year	5.00%	£999	£25k - £299,999	202307	202323
		5.20%	£0	£25k - £2m	202553	202561
		5.39%	£999	£25k - £2m	202364	202371
	10 year	5.74%	£0	£25k - £2m	202601	202608
		5.05%	£1,499	£300k-£2m	202188	202204
80.01% - 85% LTV	2 year	5.10%	£999	£25k - £299,999	202180	202196
		5.60%	£0	£25k - £2m	202452	202460
		5.10%	£999	£25k - £2m	202230	202238
	3 year	5.31%	£0	£25k - £2m	202486	202494
		4.95%	£1,499	£300k-£2m	202316	202332
	5 year	5.00%	£999	£25k - £299,999	202308	202324
		5.20%	£0	£25k - £2m	202554	202562
		5.39%	£999	£25k - £2m	202365	202372
	10 year	5.74%	£0	£25k - £2m	202602	202609

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	5.21%	£1,499	£300k-£1m	202189	202205
		5.26%	£999	£25k - £299,999	202181	202197
		5.60%	£0	£25k - £1m	202453	202461
	3 year	5.35%	£999	£25k - £1m	202231	202239
		5.55%	£0	£25k - £1m	202487	202495
	5 year	5.14%	£1,499	£300k-£1m	202317	202333
		5.19%	£999	£25k - £299,999	202309	202325
		5.35%	£0	£25k - £1m	202555	202563
	10 year	5.64%	£999	£25k - £1m	202366	202373
		5.74%	£0	£25k - £1m	202603	202610
90.01% - 95% LTV	2 year	5.55%	£1,499	£300k-£750k	202190	202206
		5.60%	£999	£25k - £299,999	202182	202198
		5.70%	£0	£25k - £750k	202454	202462
	3 year	5.59%	£999	£25k - £750k	202232	202240
		5.74%	£0	£25k - £750k	202488	202496
	5 year	5.40%	£1,499	£300k-£750k	202318	202334
		5.45%	£999	£25k - £299,999	202310	202326
		5.55%	£0	£25k - £750k	202556	202564

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	202401	202409
		+0.94%	4.69%	£0		202645	202653
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£25k - £5m	202402	202410
		+0.94%	4.69%	£0		202646	202654
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £2m	202403	202411
		+1.15%	4.90%	£0		202647	202655
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	202404	202412
		+1.15%	4.90%	£0		202648	202656
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	202405	202413
		+1.15%	4.90%	£0		202649	202657
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£25k - £750k	202406	202414
		+1.20%	4.95%	£0		202650	202658

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	4.66%	£1,499	£300k-£5m	202164
		4.71%	£999	£5k - £299,999	202158
		4.95%	£0	£5k - £5m	202429
	3 year	4.75%	£999	£5k - £5m	202221
		4.97%	£0	£5k - £5m	202477
	5 year	4.80%	£1,499	£300k-£5m	202292
		4.85%	£999	£5k - £299,999	202286
		4.97%	£0	£5k - £5m	202531
	10 year	5.14%	£999	£5k - £5m	202352
		5.24%	£0	£5k - £5m	202582
60.01% - 75% LTV	2 year	4.77%	£1,499	£300k-£5m	202165
		4.82%	£999	£5k - £299,999	202159
		5.07%	£0	£5k - £5m	202430
	3 year	4.87%	£999	£5k - £5m	202222
		5.10%	£0	£5k - £5m	202478
	5 year	4.85%	£1,499	£300k-£5m	202293
		4.90%	£999	£5k - £299,999	202287
		5.03%	£0	£5k - £5m	202532
	10 year	5.14%	£999	£5k - £5m	202353
		5.24%	£0	£5k - £5m	202583
75.01% - 80% LTV	2 year	4.83%	£1,499	£300k-£2m	202166
		4.88%	£999	£5k - £299,999	202160
		5.18%	£0	£5k - £2m	202431
	3 year	5.12%	£999	£5k - £2m	202223
		5.32%	£0	£5k - £2m	202479
	5 year	4.93%	£1,499	£300k-£2m	202294
		4.98%	£999	£5k - £299,999	202288
		5.07%	£0	£5k - £2m	202533
	10 year	5.29%	£999	£5k - £2m	202354
		5.49%	£0	£5k - £2m	202584
80.01% - 85% LTV	2 year	4.83%	£1,499	£300k-£2m	202167
		4.88%	£999	£5k - £299,999	202161
		5.18%	£0	£5k - £2m	202432
	3 year	5.12%	£999	£5k - £2m	202224
		5.32%	£0	£5k - £2m	202480
	5 year	4.93%	£1,499	£300k-£2m	202295
		4.98%	£999	£5k - £299,999	202289
		5.07%	£0	£5k - £2m	202534
	10 year	5.29%	£999	£5k - £2m	202355
		5.49%	£0	£5k - £2m	202585

Existing Borrowers

Home Mover

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
85.01% - 90% LTV	2 year	5.20%	£1,499	£300k-£1m	202168
		5.25%	£999	£5k - £299,999	202162
		5.45%	£0	£5k - £1m	202433
	3 year	5.31%	£999	£5k - £1m	202225
		5.58%	£0	£5k - £1m	202481
	5 year	5.04%	£1,499	£300k-£1m	202296
		5.09%	£999	£5k - £299,999	202290
		5.28%	£0	£5k - £1m	202535
	10 year	5.54%	£999	£5k - £1m	202356
		5.64%	£0	£5k - £1m	202586
90.01% - 95% LTV	2 year	5.58%	£1,499	£300k-£750k	202169
		5.63%	£999	£5k - £299,999	202163
		5.73%	£0	£5k - £750k	202434
	3 year	5.60%	£999	£5k - £750k	202226
		5.73%	£0	£5k - £750k	202482
	5 year	5.59%	£1,499	£300k-£750k	202297
		5.64%	£999	£5k - £299,999	202291
		5.70%	£0	£5k - £750k	202536

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	202388
		+0.89%	4.64%	£0		202625
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£5k - £5m	202389
		+0.89%	4.64%	£0		202626
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£5k - £2m	202390
		+1.09%	4.84%	£0		202627
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	202391
		+1.15%	4.90%	£0		202628
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£5k - £1m	202392
		+1.15%	4.90%	£0		202629
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	202393
		+1.20%	4.95%	£0		202630

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	4.76%	£999	£5k - £5m	202667
		5.00%	£0		202694
	5 year	4.90%	£999		202676
		5.02%	£0		202703
60.01% - 75% LTV	2 year	4.87%	£999	£5k - £5m	202668
		5.12%	£0		202695
	5 year	4.95%	£999		202677
		5.08%	£0		202704
75.01% - 80% LTV	2 year	4.93%	£999	£5k - £2m	202669
		5.23%	£0		202696
	5 year	5.03%	£999		202678
		5.12%	£0		202705

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	202685
		+1.09%	4.84%	£0		202712
60.01% - 75% LTV	2 year	+0.54%	4.29%	£999	£5k - £5m	202686
		+1.14%	4.89%	£0		202713
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	202687
		+1.19%	4.94%	£0		202714

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	4.59%	£0	£5k - £5m	202442
	3 year	4.60%			202506
	5 year	4.69%			202544
	10 year	5.07%			202592
60.01% - 75% LTV	2 year	4.71%	£0	£5k - £5m	202443
	3 year	4.69%			202507
	5 year	4.74%			202545
	10 year	5.10%			202593
75.01% - 80% LTV	2 year	4.80%	£0	£5k - £2m	202444
	3 year	4.80%			202508
	5 year	4.82%			202546
	10 year	5.19%			202594
80.01% - 85% LTV	2 year	4.80%	£0	£5k - £2m	202445
	3 year	4.80%			202509
	5 year	4.82%			202547
	10 year	5.19%			202595
85.01% - 90% LTV	2 year	5.12%	£0	£5k - £1m	202446
	3 year	5.14%			202510
	5 year	4.94%			202548
	10 year	5.49%			202596

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	202638
60.01% - 75% LTV	2 year	+0.49%	4.24%	£0	£5k - £5m	202639
75.01% - 80% LTV	2 year	+0.49%	4.24%	£0	£5k - £2m	202640
80.01% - 85% LTV	2 year	+0.54%	4.29%	£0	£5k - £2m	202641
85.01% - 90% LTV	2 year	+0.89%	4.64%	£0	£5k - £750k	202642

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	4.59%	£999	£1k-5m	202170		
		4.89%	£0		202435		
	3 year	4.60%	£999		202243		
		4.95%	£0		202499		
	5 year	4.69%	£999		202298		
		4.85%	£0		202537		
	10 year	5.07%	£999		202357		
		5.17%	£0		202587		
	60.01% - 75% LTV	2 year	4.71%		£999	£1k-5m	202171
			4.98%		£0		202436
3 year		4.69%	£999	202244			
		4.99%	£0	202500			
5 year		4.74%	£999	202299			
		4.95%	£0	202538			
10 year		5.10%	£999	202358			
		5.22%	£0	202588			
75.01% - 80% LTV		2 year	4.80%	£999	£1k-5m		202172
			5.14%	£0			202437
	3 year	4.80%	£999	202245			
		5.03%	£0	202501			
	5 year	4.82%	£999	202300			
		4.98%	£0	202539			
	10 year	5.19%	£999	202359			
		5.44%	£0	202589			
	80.01% - 85% LTV	2 year	4.80%	£999		£1k-5m	202173
			5.19%	£0			202438
3 year		4.80%	£999	202246			
		5.03%	£0	202502			
5 year		4.82%	£999	202301			
		4.98%	£0	202540			
10 year		5.19%	£999	202360			
		5.44%	£0	202590			
85.01% - 90% LTV		2 year	5.12%	£999	£1k-5m		202174
			5.45%	£0			202439
	3 year	5.14%	£999	202247			
		5.33%	£0	202503			
	5 year	4.94%	£999	202302			
		5.15%	£0	202541			
	10 year	5.49%	£999	202361			
		5.69%	£0	202591			
	90.01% - 95% LTV	2 year	5.50%	£999		£1k-5m	202175
			5.70%	£0			202440
3 year		5.55%	£999	202248			
		5.70%	£0	202504			
5 year		5.40%	£999	202303			
		5.50%	£0	202542			

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	202394
		+0.89%	4.64%	£0		202631
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£1k - £5m	202395
		+0.89%	4.64%	£0		202632
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£1k - £5m	202396
		+1.07%	4.82%	£0		202633
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£1k - £5m	202397
		+1.07%	4.82%	£0		202634
85.01% - 90% LTV	2 year	+0.89%	4.64%	£999	£1k - £5m	202398
		+1.07%	4.82%	£0		202635
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£1k - £5m	202399
		+1.20%	4.95%	£0		202636

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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