Product guide

With effect from 18 August 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	**4.64%**	£1,499	£300k-£5m	205919	
		4.69%	£999	£25k - £299,999	205913	
		4.99%	£0	£25k - £5m	206095	
	3 year	**4.69%**	£999	£25k - £5m	205981	
		4.99%	£0	£25k - £5m	206129	
	5 year	**4.60%**	£1,499	£300k-£5m	206021	206033
		4.65%	£999	£25k - £299,999	206015	206027
		4.77%	£0	£25k - £5m	206163	206169
	10 year	**5.19%**	£999	£25k - £5m	205230	205235
		5.29%	£0	£25k - £5m	205406	205411
60.01% - 75% LTV	2 year	**4.67%**	£1,499	£300k-£5m	205920	
		4.72%	£999	£25k - £299,999	205914	
		4.99%	£0	£25k - £5m	206096	
	3 year	**4.82%**	£999	£25k - £5m	205982	
		4.99%	£0	£25k - £5m	206130	
	5 year	**4.70%**	£1,499	£300k-£5m	206022	206034
		4.75%	£999	£25k - £299,999	206016	206028
		4.87%	£0	£25k - £5m	206164	206170
	10 year	**5.24%**	£999	£25k - £5m	205231	205236
		5.29%	£0	£25k - £5m	205407	205412
75.01% - 80% LTV	2 year	**4.69%**	£1,499	£300k-£2m	205921	
		4.74%	£999	£25k - £299,999	205915	
		4.99%	£0	£25k - £2m	206097	
	3 year	**4.92%**	£999	£25k - £2m	205983	
		5.14%	£0	£25k - £2m	206131	
	5 year	**4.72%**	£1,499	£300k-£2m	206023	206035
		4.77%	£999	£25k - £299,999	206017	206029
		4.87%	£0	£25k - £2m	206165	206171
	10 year	**5.39%**	£999	£25k - £2m	205232	205237
		5.59%	£0	£25k - £2m	205408	205413
80.01% - 85% LTV	2 year	**4.73%**	£1,499	£300k-£2m	205922	
		4.78%	£999	£25k - £299,999	205916	
		4.99%	£0	£25k - £2m	206098	
	3 year	**4.94%**	£999	£25k - £2m	205984	
		5.14%	£0	£25k - £2m	206132	
	5 year	**4.72%**	£1,499	£300k-£2m	206024	206036
		4.77%	£999	£25k - £299,999	206018	206030
		4.87%	£0	£25k - £2m	206166	206172
	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	**4.80%**	£1,499	£300k - £1m	205923	
		4.85%	£999	£25k - £299,999	205917	
		5.13%	£0	£25k - £1m	206099	
	3 year	**5.09%**	£999	£25k - £1m	205985	
		5.34%	£0	£25k - £1m	206133	
	5 year	**4.77%**	£1,499	£300k-£1m	206025	206037
		4.82%	£999	£25k - £299,999	206019	206031
		4.92%	£0	£25k - £1m	206167	206173
	10 year	**5.64%**	£999	£25k - £1m	205234	205239
		5.74%	£0	£25k - £1m	205410	205415
90.01% - 95% LTV	2 year	**5.20%**	£1,499	£300k-£750k	205924	
		5.25%	£999	£25k - £299,999	205918	
		5.34%	£0	£25k - £750k	206100	
	3 year	**5.42%**	£999	£25k - £750k	205986	
		5.48%	£0	£25k - £750k	206134	
	5 year	**5.19%**	£1,499	£300k-£750k	206026	206038
		5.24%	£999	£25k - £299,999	206020	206032
		5.29%	£0	£25k - £750k	206168	206174

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

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	4.74%	£999	£25k - £5m	205879	205876
		5.04%	£0		205897	205894
	5 year	4.70%	£999		206209	206206
		4.82%	£0		206221	206218
60.01% - 75% LTV	2 year	4.77%	£999	£25k - £5m	205880	205877
		5.04%	£0		205898	205895
	5 year	4.80%	£999		206210	206207
		4.92%	£0		206222	206219
75.01% - 80% LTV	2 year	4.79%	£999	£25k - £2m	205881	205878
		5.04%	£0		205899	205896
	5 year	4.82%	£999		206211	206208
		4.92%	£0		206223	206220

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	4.48%	£1,499	£300k-£5m	205931
		4.53%	£999	£25k - £299,999	205925
		4.75%	£0	£25k - £5m	206101
	3 year	4.59%	£999	£25k - £5m	205987
		4.74%	£0	£25k - £5m	206135
	5 year	4.50%	£1,499	£300k-£5m	206045
		4.55%	£999	£25k - £299,999	206039
		4.66%	£0	£25k - £5m	206175
	10 year	5.19%	£999	£25k - £5m	205240
		5.29%	£0	£25k - £5m	205416
60.01% - 75% LTV	2 year	4.62%	£1,499	£300k-£5m	205932
		4.67%	£999	£25k - £299,999	205926
		4.84%	£0	£25k - £5m	206102
	3 year	4.73%	£999	£25k - £5m	205988
		4.84%	£0	£25k - £5m	206136
	5 year	4.67%	£1,499	£300k-£5m	206046
		4.72%	£999	£25k - £299,999	206040
		4.82%	£0	£25k - £5m	206176
	10 year	5.24%	£999	£25k - £5m	205241
		5.34%	£0	£25k - £5m	205417
75.01% - 80% LTV	2 year	4.65%	£1,499	£300k-£2m	205933
		4.70%	£999	£25k - £299,999	205927
		4.90%	£0	£25k - £2m	206103
	3 year	4.84%	£999	£25k - £2m	205989
		4.95%	£0	£25k - £2m	206137
	5 year	4.71%	£1,499	£300k-£2m	206047
		4.76%	£999	£25k - £299,999	206041
		4.84%	£0	£25k - £2m	206177
	10 year	5.49%	£999	£25k - £2m	205242
		5.74%	£0	£25k - £2m	205418
80.01% - 85% LTV	2 year	4.65%	£1,499	£300k-£2m	205934
		4.70%	£999	£25k - £299,999	205928
		4.92%	£0	£25k - £2m	206104
	3 year	4.85%	£999	£25k - £2m	205990
		4.95%	£0	£25k - £2m	206138
	5 year	4.71%	£1,499	£300k-£2m	206048
		4.76%	£999	£25k - £299,999	206042
		4.86%	£0	£25k - £2m	206178
	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	4.73%	£1,499	£300k-£1m	205935
		4.78%	£999	£25k - £299,999	205929
		5.02%	£0	£25k - £1m	206105
	3 year	4.99%	£999	£25k - £1m	205991
		5.19%	£0	£25k - £1m	206139
	5 year	4.76%	£1,499	£300k-£1m	206049
		4.81%	£999	£25k - £299,999	206043
		4.92%	£0	£25k - £1m	206179
	10 year	5.74%	£999	£25k - £1m	205244
		5.89%	£0	£25k - £1m	205420
90.01% - 95% LTV	2 year	5.20%	£1,499	£300k-£750k	205936
		5.25%	£999	£25k - £299,999	205930
		5.32%	£0	£25k - £750k	206106
	3 year	5.24%	£999	£25k - £750k	205992
		5.29%	£0	£25k - £750k	206140
	5 year	5.13%	£1,499	£300k-£750k	206050
		5.18%	£999	£25k - £299,999	206044
		5.23%	£0	£25k - £750k	206180

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

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	4.60%	£1,499	£300k-£5m	205957	205973
		4.65%	£999	£25k - £299,999	205949	205965
		4.93%	£0	£25k - £5m	206113	206121
	3 year	4.66%	£999	£25k - £5m	205999	206007
		4.94%	£0	£25k - £5m	206147	206155
	5 year	4.68%	£1,499	£300k-£5m	206071	206087
		4.73%	£999	£25k - £299,999	206063	206079
		4.79%	£0	£25k - £5m	206187	206195
	10 year	5.09%	£999	£25k - £5m	205250	205257
		5.19%	£0	£25k - £5m	205426	205433
60.01% - 75% LTV	2 year	4.69%	£1,499	£300k-£5m	205958	205974
		4.74%	£999	£25k - £299,999	205950	205966
		5.06%	£0	£25k - £5m	206114	206122
	3 year	4.76%	£999	£25k - £5m	206000	206008
		5.01%	£0	£25k - £5m	206148	206156
	5 year	4.76%	£1,499	£300k-£5m	206072	206088
		4.81%	£999	£25k - £299,999	206064	206080
		4.94%	£0	£25k - £5m	206188	206196
	10 year	5.14%	£999	£25k - £5m	205251	205258
		5.29%	£0	£25k - £5m	205427	205434
75.01% - 80% LTV	2 year	4.88%	£1,499	£300k-£2m	205959	205975
		4.93%	£999	£25k - £299,999	205951	205967
		5.18%	£0	£25k - £2m	206115	206123
	3 year	4.99%	£999	£25k - £2m	206001	206009
		5.19%	£0	£25k - £2m	206149	206157
	5 year	4.94%	£1,499	£300k-£2m	206073	206089
		4.99%	£999	£25k - £299,999	206065	206081
		5.06%	£0	£25k - £2m	206189	206197
	10 year	5.59%	£999	£25k - £2m	205252	205259
		5.94%	£0	£25k - £2m	205428	205435
80.01% - 85% LTV	2 year	4.88%	£1,499	£300k-£2m	205960	205976
		4.93%	£999	£25k - £299,999	205952	205968
		5.18%	£0	£25k - £2m	206116	206124
	3 year	4.99%	£999	£25k - £2m	206002	206010
		5.19%	£0	£25k - £2m	206150	206158
	5 year	4.94%	£1,499	£300k-£2m	206074	206090
		4.99%	£999	£25k - £299,999	206066	206082
		5.09%	£0	£25k - £2m	206190	206198
	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	5.14%	£1,499	£300k-£1m	205961	205977
		5.19%	£999	£25k - £299,999	205953	205969
		5.38%	£0	£25k - £1m	206117	206125
	3 year	5.22%	£999	£25k - £1m	206003	206011
		5.41%	£0	£25k - £1m	206151	206159
	5 year	5.04%	£1,499	£300k-£1m	206075	206091
		5.09%	£999	£25k - £299,999	206067	206083
		5.23%	£0	£25k - £1m	206191	206199
	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	205962	205978
		5.50%	£999	£25k - £299,999	205954	205970
		5.60%	£0	£25k - £750k	206118	206126
	3 year	5.45%	£999	£25k - £750k	206004	206012
		5.74%	£0	£25k - £750k	206152	206160
	5 year	5.35%	£1,499	£300k-£750k	206076	206092
		5.40%	£999	£25k - £299,999	206068	206084
		5.50%	£0	£25k - £750k	206192	206200

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	205282	205290
		+1.04%	4.79%	£0		205458	205466
60.01% - 75% LTV	2 year	+0.48%	4.23%	£999	£25k - £5m	205283	205291
		+1.04%	4.79%	£0		205459	205467
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £2m	205284	205292
		+1.15%	4.90%	£0		205460	205468
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	205285	205293
		+1.15%	4.90%	£0		205461	205469
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	205286	205294
		+1.15%	4.90%	£0		205462	205470
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£25k - £750k	205287	205295
		+1.20%	4.95%	£0		205463	205471

Existing Borrowers Home Mover

(excluding Equity Share)

Fixed rate mortgage

Product features

- Free standard valuation with all home mover products[2]
- Range of products with zero product fees#
- Interest Only available up to 75% LTV, or 85% LTV with part and part
- 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

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	4.48%	£1,499	£300k-£5m	205943
		4.53%	£999	£5k - £299,999	205937
		4.75%	£0	£5k - £5m	206107
	3 year	4.59%	£999	£5k - £5m	205993
		4.74%	£0	£5k - £5m	206141
	5 year	4.50%	£1,499	£300k-£5m	206057
		4.55%	£999	£5k - £299,999	206051
		4.66%	£0	£5k - £5m	206181
	10 year	5.19%	£999	£5k - £5m	205245
		5.29%	£0	£5k - £5m	205421
60.01% - 75% LTV	2 year	4.62%	£1,499	£300k-£5m	205944
		4.67%	£999	£5k - £299,999	205938
		4.84%	£0	£5k - £5m	206108
	3 year	4.73%	£999	£5k - £5m	205994
		4.84%	£0	£5k - £5m	206142
	5 year	4.67%	£1,499	£300k-£5m	206058
		4.72%	£999	£5k - £299,999	206052
		4.82%	£0	£5k - £5m	206182
	10 year	5.24%	£999	£5k - £5m	205246
		5.29%	£0	£5k - £5m	205422
75.01% - 80% LTV	2 year	4.65%	£1,499	£300k-£2m	205945
		4.70%	£999	£5k - £299,999	205939
		4.90%	£0	£5k - £2m	206109
	3 year	4.84%	£999	£5k - £2m	205995
		4.95%	£0	£5k - £2m	206143
	5 year	4.71%	£1,499	£300k-£2m	206059
		4.76%	£999	£5k - £299,999	206053
		4.84%	£0	£5k - £2m	206183
	10 year	5.39%	£999	£5k - £2m	205247
		5.59%	£0	£5k - £2m	205423
80.01% - 85% LTV	2 year	4.65%	£1,499	£300k-£2m	205946
		4.70%	£999	£5k - £299,999	205940
		4.92%	£0	£5k - £2m	206110
	3 year	4.85%	£999	£5k - £2m	205996
		4.95%	£0	£5k - £2m	206144
	5 year	4.71%	£1,499	£300k-£2m	206060
		4.76%	£999	£5k - £299,999	206054
		4.86%	£0	£5k - £2m	206184
	10 year	5.39%	£999	£5k - £2m	205248
		5.59%	£0	£5k - £2m	205424

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	4.73%	£1,499	£300k-£1m	205947
		4.78%	£999	£5k - £299,999	205941
		5.02%	£0	£5k - £1m	206111
	3 year	4.99%	£999	£5k - £1m	205997
		5.19%	£0	£5k - £1m	206145
	5 year	4.76%	£1,499	£300k-£1m	206061
		4.81%	£999	£5k - £299,999	206055
		4.92%	£0	£5k - £1m	206185
	10 year	5.64%	£999	£5k - £1m	205249
		5.74%	£0	£5k - £1m	205425
90.01% - 95% LTV	2 year	5.20%	£1,499	£300k-£750k	205948
		5.25%	£999	£5k - £299,999	205942
		5.32%	£0	£5k - £750k	206112
	3 year	5.24%	£999	£5k - £750k	205998
		5.29%	£0	£5k - £750k	206146
	5 year	5.13%	£1,499	£300k-£750k	206062
		5.18%	£999	£5k - £299,999	206056
		5.23%	£0	£5k - £750k	206186

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	**4.58%**	£999	£5k - £5m	206203
		4.80%	£0		206215
	5 year	**4.60%**	£999		206212
		4.71%	£0		206224
60.01% - 75% LTV	2 year	**4.72%**	£999	£5k - £5m	206204
		4.89%	£0		206216
	5 year	**4.77%**	£999		206213
		4.87%	£0		206225
75.01% - 80% LTV	2 year	**4.75%**	£999	£5k - £2m	206205
		4.95%	£0		206217
	5 year	**4.81%**	£999		206214
		4.89%	£0		206226

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]
- Interest Only available up to 75% LTV, or 85% LTV with part and part
- 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	4.60%	£0	£5k - £5m	206228
	3 year	4.58%			206235
	5 year	4.66%			206242
	10 year	4.89%			206249
60.01% - 75% LTV	2 year	4.68%	£0	£5k - £5m	206229
	3 year	4.69%			206236
	5 year	4.76%			206243
	10 year	4.94%			206250
75.01% - 80% LTV	2 year	4.88%	£0	£5k - £2m	206230
	3 year	4.88%			206237
	5 year	4.89%			206244
	10 year	5.19%			206251
80.01% - 85% LTV	2 year	4.88%	£0	£5k - £2m	206231
	3 year	4.88%			206238
	5 year	4.89%			206245
	10 year	5.19%			206252
85.01% - 90% LTV	2 year	5.14%	£0	£5k - £1m	206232
	3 year	5.22%			206239
	5 year	5.04%			206246
	10 year	5.49%			206253

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	+0.24%	3.99%	£0	£5k - £5m	206256
60.01% - 75% LTV	2 year	+0.37%	4.12%	£0	£5k - £5m	206257
75.01% - 80% LTV	2 year	+0.37%	4.12%	£0	£5k - £2m	206258
80.01% - 85% LTV	2 year	+0.49%	4.24%	£0	£5k - £2m	206259
85.01% - 90% LTV	2 year	+0.89%	4.64%	£0	£5k - £750k	206260

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
- Only available on a repayment basis.

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	4.60%	£999	£1k-5m	205523
		4.87%	£0		205544
	3 year	4.58%	£999		205530
		4.84%	£0		205558
	5 year	4.66%	£999		205537
		4.78%	£0		205572
	10 year	4.89%	£999		204699
		4.99%	£0		204924
60.01% - 75% LTV	2 year	4.68%	£999	£1k-5m	205524
		4.93%	£0		205545
	3 year	4.69%	£999		205531
		4.91%	£0		205559
	5 year	4.76%	£999		205538
		4.88%	£0		205573
	10 year	4.94%	£999		204700
		5.09%	£0		204925
75.01% - 80% LTV	2 year	4.88%	£999	£1k-5m	205525
		5.13%	£0		205546
	3 year	4.88%	£999		205532
		5.13%	£0		205560
	5 year	4.89%	£999		205539
		5.02%	£0		205574
	10 year	5.19%	£999		204701
		5.44%	£0		204926
80.01% - 85% LTV	2 year	4.88%	£999	£1k-5m	205526
		5.13%	£0		205547
	3 year	4.88%	£999		205533
		5.13%	£0		205561
	5 year	4.89%	£999		205540
		5.02%	£0		205575
	10 year	5.19%	£999		204702
		5.44%	£0		204927
85.01% - 90% LTV	2 year	5.14%	£999	£1k-5m	205527
		5.23%	£0		205548
	3 year	5.22%	£999		205534
		5.41%	£0		205562
	5 year	5.04%	£999		205541
		5.13%	£0		205576
	10 year	5.49%	£999		204703
		5.69%	£0		204928
90.01% - 95% LTV	2 year	5.40%	£999	£1k-5m	205528
		5.60%	£0		205549
	3 year	5.45%	£999		205535
		5.60%	£0		205563
	5 year	5.35%	£999		205542
		5.40%	£0		205577

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**	**+0.24%**	**3.99%**	£999	£1k - £5m	204736
		+0.89%	**4.64%**	£0		204968
60.01% - 75% LTV	**2 year**	**+0.37%**	**4.12%**	£999	£1k - £5m	204737
		+0.89%	**4.64%**	£0		204969
75.01% - 80% LTV	**2 year**	**+0.37%**	**4.12%**	£999	£1k - £5m	204738
		+1.07%	**4.82%**	£0		204970
80.01% - 85% LTV	**2 year**	**+0.49%**	**4.24%**	£999	£1k - £5m	204739
		+1.07%	**4.82%**	£0		204971
85.01% - 90% LTV	**2 year**	**+0.89%**	**4.64%**	£999	£1k - £5m	204740
		+1.07%	**4.82%**	£0		204972
90.01% - 95% LTV	**2 year**	**+1.10%**	**4.85%**	£999	£1k - £5m	204741
		+1.20%	**4.95%**	£0		204973

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 across our new purchase, remortgage, additional borrowing product range, including first time buyers and porting. Not available in conjunction with any other schemes
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