

Product guide

With effect from 26 June 2026

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Use Broker Chat

9.30am - 5pm (Mondays) and 9am - 5pm (Tuesday - Friday) to talk to us about any pre-application lending criteria enquiries nationwide-intermediary.co.uk/brokerchat

First Time Buyers

(excluding Equity Share)

Product features

- ✓ First Time Buyer (FTB) products available up to 95% LTV⁶
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ £500 cashback for all FTBs⁴
- ✓ Range of products with zero product fees
- ✓ Free standard valuation with all home mover products²
- ✓ For fixed rates only: Nationwide Helping Hand mortgage may be available with our 5 year and 10 year fixed rate products (60%-95% LTV). Please see page 17 for details.
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code	
					Standard	Helping Hand
Up to 60% LTV	2 year	4.44%	£1,499	£300k-£5m	204065	
		4.49%	£999	£25k - £299,999	204059	
		4.87%	£0	£25k - £5m	204282	
	3 year	4.59%	£999	£25k - £5m	204134	
		4.94%	£0	£25k - £5m	204330	
	5 year	4.51%	£1,499	£300k-£5m	204181	204193
		4.56%	£999	£25k - £299,999	204175	204187
		4.73%	£0	£25k - £5m	204371	204377
	10 year	5.04%	£999	£25k - £5m	204262	204267
		5.14%	£0	£25k - £5m	204425	204430
60.01% - 75% LTV	2 year	4.54%	£1,499	£300k-£5m	204066	
		4.59%	£999	£25k - £299,999	204060	
		4.87%	£0	£25k - £5m	204283	
	3 year	4.69%	£999	£25k - £5m	204135	
		4.94%	£0	£25k - £5m	204331	
	5 year	4.51%	£1,499	£300k-£5m	204182	204194
		4.56%	£999	£25k - £299,999	204176	204188
		4.73%	£0	£25k - £5m	204372	204378
	10 year	5.04%	£999	£25k - £5m	204263	204268
		5.14%	£0	£25k - £5m	204426	204431
75.01% - 80% LTV	2 year	4.59%	£1,499	£300k-£2m	204067	
		4.64%	£999	£25k - £299,999	204061	
		4.89%	£0	£25k - £2m	204284	
	3 year	4.79%	£999	£25k - £2m	204136	
		5.04%	£0	£25k - £2m	204332	
	5 year	4.57%	£1,499	£300k-£2m	204183	204195
		4.62%	£999	£25k - £299,999	204177	204189
		4.74%	£0	£25k - £2m	204373	204379
	10 year	5.19%	£999	£25k - £2m	204264	204269
		5.39%	£0	£25k - £2m	204427	204432
80.01% - 85% LTV	2 year	4.59%	£1,499	£300k-£2m	204068	
		4.64%	£999	£25k - £299,999	204062	
		4.89%	£0	£25k - £2m	204285	
	3 year	4.79%	£999	£25k - £2m	204137	
		5.04%	£0	£25k - £2m	204333	
	5 year	4.57%	£1,499	£300k-£2m	204184	204196
		4.62%	£999	£25k - £299,999	204178	204190
		4.74%	£0	£25k - £2m	204374	204380
	10 year	5.19%	£999	£25k - £2m	204265	204270
		5.39%	£0	£25k - £2m	204428	204433

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	4.77%	£1,499	£300k - £1m	204069	
		4.82%	£999	£25k - £299,999	204063	
		5.06%	£0	£25k - £1m	204286	
	3 year	5.09%	£999	£25k - £1m	204138	
		5.29%	£0	£25k - £1m	204334	
	5 year	4.69%	£1,499	£300k-£1m	204185	204197
		4.74%	£999	£25k - £299,999	204179	204191
		4.84%	£0	£25k - £1m	204375	204381
	10 year	5.44%	£999	£25k - £1m	204266	204271
		5.54%	£0	£25k - £1m	204429	204434
90.01% - 95% LTV	2 year	5.23%	£1,499	£300k-£750k	204070	
		5.28%	£999	£25k - £299,999	204064	
		5.33%	£0	£25k - £750k	204287	
	3 year	5.37%	£999	£25k - £750k	204139	
		5.43%	£0	£25k - £750k	204335	
	5 year	5.15%	£1,499	£300k-£750k	204186	204198
		5.20%	£999	£25k - £299,999	204180	204192
		5.24%	£0	£25k - £750k	204376	204382

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.49%	4.24%	£999	£25k - £5m	202958
		+0.99%	4.74%	£0		203195
60.01% - 75% LTV	2 year	+0.54%	4.29%	£999	£25k - £5m	202959
		+1.04%	4.79%	£0		203196
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	202960
		+1.09%	4.84%	£0		203197
80.01% - 85% LTV	2 year	+0.69%	4.44%	£999	£25k - £2m	202961
		+1.19%	4.94%	£0		203198
85.01% - 90% LTV	2 year	+1.04%	4.79%	£999	£25k - £1m	202962
		+1.19%	4.94%	£0		203199
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	202963
		+1.24%	4.99%	£0		203200

Equity Share Home Mover for New Borrowers and First Time Buyers

Product features

- ✓ Free standard valuation with all home mover products²
- ✓ Range of products with zero product fees
- ✓ £500 cashback for all First Time Buyers (FTB)⁴
- ✓ Flexible features come as standard on all fixed products:
 - Overpayments up to 10% of the initial balance per annum³
 - Unlimited overpayments on tracker products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code	
					New Borrower	First Time Buyer
Up to 60% LTV	2 year	4.54%	£999	£25k - £5m	204448	204445
		4.92%	£0		204466	204463
	5 year	4.61%	£999		204457	204454
		4.78%	£0		204475	204472
60.01% - 75% LTV	2 year	4.64%	£999	£25k - £5m	204449	204446
		4.92%	£0		204467	204464
	5 year	4.61%	£999		204458	204455
		4.78%	£0		204476	204473
75.01% - 80% LTV	2 year	4.69%	£999	£25k - £2m	204450	204447
		4.94%	£0		204468	204465
	5 year	4.67%	£999		204459	204456
		4.79%	£0		204477	204474

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code	
						New Borrower	First Time Buyer
Up to 60% LTV	2 year	+0.54%	4.29%	£999	£25k - £5m	203264	203261
		+1.04%	4.79%	£0		203291	203288
60.01% - 75% LTV	2 year	+0.59%	4.34%	£999	£25k - £5m	203265	203262
		+1.09%	4.84%	£0		203292	203289
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	203266	203263
		+1.14%	4.89%	£0		203293	203290

Home Mover for New Borrowers

(excluding Equity Share)

Product features

- ✓ Home Mover products available up to 95% LTV⁶
- ✓ Range of products with zero product fees
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ Free standard valuation with all home mover products²
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	4.19%	£1,499	£300k-£5m	204077
		4.24%	£999	£25k - £299,999	204071
		4.49%	£0	£25k - £5m	204288
	3 year	4.44%	£999	£25k - £5m	204140
		4.59%	£0	£25k - £5m	204336
	5 year	4.31%	£1,499	£300k-£5m	204205
		4.36%	£999	£25k - £299,999	204199
		4.49%	£0	£25k - £5m	204383
	10 year	4.99%	£999	£25k - £5m	204272
		5.09%	£0	£25k - £5m	204435
60.01% - 75% LTV	2 year	4.39%	£1,499	£300k-£5m	204078
		4.44%	£999	£25k - £299,999	204072
		4.66%	£0	£25k - £5m	204289
	3 year	4.59%	£999	£25k - £5m	204141
		4.74%	£0	£25k - £5m	204337
	5 year	4.44%	£1,499	£300k-£5m	204206
		4.49%	£999	£25k - £299,999	204200
		4.59%	£0	£25k - £5m	204384
	10 year	5.04%	£999	£25k - £5m	204273
		5.14%	£0	£25k - £5m	204436
75.01% - 80% LTV	2 year	4.45%	£1,499	£300k-£2m	204079
		4.50%	£999	£25k - £299,999	204073
		4.69%	£0	£25k - £2m	204290
	3 year	4.74%	£999	£25k - £2m	204142
		4.89%	£0	£25k - £2m	204338
	5 year	4.54%	£1,499	£300k-£2m	204207
		4.59%	£999	£25k - £299,999	204201
		4.64%	£0	£25k - £2m	204385
	10 year	5.29%	£999	£25k - £2m	204274
		5.54%	£0	£25k - £2m	204437
80.01% - 85% LTV	2 year	4.49%	£1,499	£300k-£2m	204080
		4.54%	£999	£25k - £299,999	204074
		4.69%	£0	£25k - £2m	204291
	3 year	4.74%	£999	£25k - £2m	204143
		4.89%	£0	£25k - £2m	204339
	5 year	4.54%	£1,499	£300k-£2m	204208
		4.59%	£999	£25k - £299,999	204202
		4.64%	£0	£25k - £2m	204386
	10 year	5.29%	£999	£25k - £2m	204275
		5.54%	£0	£25k - £2m	204438

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	4.64%	£1,499	£300k-£1m	204081
		4.69%	£999	£25k - £299,999	204075
		4.89%	£0	£25k - £1m	204292
	3 year	4.99%	£999	£25k - £1m	204144
		5.19%	£0	£25k - £1m	204340
		4.64%	£1,499	£300k-£1m	204209
	5 year	4.69%	£999	£25k - £299,999	204203
		4.79%	£0	£25k - £1m	204387
		5.54%	£999	£25k - £1m	204276
	10 year	5.69%	£0	£25k - £1m	204439
5.21%		£1,499	£300k-£750k	204082	
90.01% - 95% LTV	2 year	5.26%	£999	£25k - £299,999	204076
		5.31%	£0	£25k - £750k	204293
		5.31%	£999	£25k - £750k	204145
	3 year	5.46%	£0	£25k - £750k	204341
		5.07%	£1,499	£300k-£750k	204210
	5 year	5.12%	£999	£25k - £299,999	204204
		5.17%	£0	£25k - £750k	204388

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.39%	4.14%	£999	£25k - £5m	202964
		+0.89%	4.64%	£0		203201
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£25k - £5m	202965
		+0.89%	4.64%	£0		203202
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £2m	202966
		+1.12%	4.87%	£0		203203
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	202967
		+1.15%	4.90%	£0		203204
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	202968
		+1.15%	4.90%	£0		203205
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	202969
		+1.20%	4.95%	£0		203206

Remortgage for New Borrowers

Product features

- ✓ Free standard valuation² and the choice of free standard legal fees⁵ or £500 cashback⁴ on all remortgage products
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ Remortgage rates available up to 90% LTV on standard repayment mortgages, including customers increasing borrowing to pay off a Help to Buy Equity Loan in full.⁷ Available up to 95% on a like for like basis
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Codes	
					Cashback	Free Legals
Up to 60% LTV	2 year	4.44%	£1,499	£300k-£5m	204110	204126
		4.49%	£999	£25k - £299,999	204102	204118
		4.73%	£0	£25k - £5m	204314	204322
	3 year	4.64%	£999	£25k - £5m	204152	204160
		4.94%	£0	£25k - £5m	204348	204356
		4.54%	£1,499	£300k-£5m	204238	204254
	5 year	4.59%	£999	£25k - £299,999	204230	204246
		4.67%	£0	£25k - £5m	204409	204417
		4.98%	£999	£25k - £5m	203876	203883
	10 year	5.08%	£0	£25k - £5m	204008	204015
4.57%		£1,499	£300k-£5m	204111	204127	
60.01% - 75% LTV	2 year	4.62%	£999	£25k - £299,999	204103	204119
		4.82%	£0	£25k - £5m	204315	204323
		4.74%	£999	£25k - £5m	204153	204161
	3 year	4.94%	£0	£25k - £5m	204349	204357
		4.62%	£1,499	£300k-£5m	204239	204255
	5 year	4.67%	£999	£25k - £299,999	204231	204247
		4.77%	£0	£25k - £5m	204410	204418
		5.03%	£999	£25k - £5m	203877	203884
	10 year	5.18%	£0	£25k - £5m	204009	204016
		4.84%	£1,499	£300k-£2m	204112	204128
75.01% - 80% LTV	2 year	4.89%	£999	£25k - £299,999	204104	204120
		5.14%	£0	£25k - £2m	204316	204324
		4.89%	£999	£25k - £2m	204154	204162
	3 year	5.03%	£0	£25k - £2m	204350	204358
		4.79%	£1,499	£300k-£2m	204240	204256
	5 year	4.84%	£999	£25k - £299,999	204232	204248
		5.04%	£0	£25k - £2m	204411	204419
		5.39%	£999	£25k - £2m	203878	203885
	10 year	5.74%	£0	£25k - £2m	204010	204017
		4.84%	£1,499	£300k-£2m	204113	204129
80.01% - 85% LTV	2 year	4.89%	£999	£25k - £299,999	204105	204121
		5.14%	£0	£25k - £2m	204317	204325
		4.89%	£999	£25k - £2m	204155	204163
	3 year	5.03%	£0	£25k - £2m	204351	204359
		4.79%	£1,499	£300k-£2m	204241	204257
	5 year	4.84%	£999	£25k - £299,999	204233	204249
		5.04%	£0	£25k - £2m	204412	204420
		5.39%	£999	£25k - £2m	203879	203886
	10 year	5.74%	£0	£25k - £2m	204011	204018

Remortgage for New Borrowers

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code	
					Cashback	Free Legals
85.01% - 90% LTV	2 year	5.09%	£1,499	£300k-£1m	204114	204130
		5.14%	£999	£25k - £299,999	204106	204122
		5.39%	£0	£25k - £1m	204318	204326
	3 year	5.14%	£999	£25k - £1m	204156	204164
		5.33%	£0	£25k - £1m	204352	204360
	5 year	4.94%	£1,499	£300k-£1m	204242	204258
		4.99%	£999	£25k - £299,999	204234	204250
		5.19%	£0	£25k - £1m	204413	204421
	10 year	5.64%	£999	£25k - £1m	203880	203887
		5.74%	£0	£25k - £1m	204012	204019
90.01% - 95% LTV	2 year	5.55%	£1,499	£300k-£750k	204115	204131
		5.60%	£999	£25k - £299,999	204107	204123
		5.70%	£0	£25k - £750k	204319	204327
	3 year	5.55%	£999	£25k - £750k	204157	204165
		5.74%	£0	£25k - £750k	204353	204361
	5 year	5.40%	£1,499	£300k-£750k	204243	204259
		5.45%	£999	£25k - £299,999	204235	204251
		5.55%	£0	£25k - £750k	204414	204422

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code	
						Cashback	Free Legals
Up to 60% LTV	2 year	+0.39%	4.14%	£999	£25k - £5m	202983	202991
		+0.94%	4.69%	£0		203227	203235
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£25k - £5m	202984	202992
		+0.94%	4.69%	£0		203228	203236
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £2m	202985	202993
		+1.15%	4.90%	£0		203229	203237
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	202986	202994
		+1.15%	4.90%	£0		203230	203238
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	202987	202995
		+1.15%	4.90%	£0		203231	203239
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£25k - £750k	202988	202996
		+1.20%	4.95%	£0		203232	203240

Existing Borrowers Home Mover

(excluding Equity Share)

Product features

- ✓ Free standard valuation with all home mover products²
- ✓ Range of products with zero product fees
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgage

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code	
Up to 60% LTV	2 year	4.19%	£1,499	£300k-£5m	204089	
		4.24%	£999	£5k - £299,999	204083	
		4.49%	£0	£5k - £5m	204294	
	3 year	4.44%	£999	£5k - £5m	204146	
		4.59%	£0	£5k - £5m	204342	
	5 year	4.31%	£1,499	£300k-£5m	204217	
		4.36%	£999	£5k - £299,999	204211	
		4.49%	£0	£5k - £5m	204389	
	10 year	4.99%	£999	£5k - £5m	204277	
		5.09%	£0	£5k - £5m	204440	
	60.01% - 75% LTV	2 year	4.39%	£1,499	£300k-£5m	204090
			4.44%	£999	£5k - £299,999	204084
4.66%			£0	£5k - £5m	204295	
3 year		4.59%	£999	£5k - £5m	204147	
		4.74%	£0	£5k - £5m	204343	
5 year		4.44%	£1,499	£300k-£5m	204218	
		4.49%	£999	£5k - £299,999	204212	
		4.59%	£0	£5k - £5m	204390	
10 year		5.04%	£999	£5k - £5m	204278	
		5.14%	£0	£5k - £5m	204441	
75.01% - 80% LTV		2 year	4.45%	£1,499	£300k-£2m	204091
			4.50%	£999	£5k - £299,999	204085
	4.69%		£0	£5k - £2m	204296	
	3 year	4.74%	£999	£5k - £2m	204148	
		4.89%	£0	£5k - £2m	204344	
	5 year	4.54%	£1,499	£300k-£2m	204219	
		4.59%	£999	£5k - £299,999	204213	
		4.64%	£0	£5k - £2m	204391	
	10 year	5.19%	£999	£5k - £2m	204279	
		5.39%	£0	£5k - £2m	204442	
	80.01% - 85% LTV	2 year	4.49%	£1,499	£300k-£2m	204092
			4.54%	£999	£5k - £299,999	204086
4.69%			£0	£5k - £2m	204297	
3 year		4.74%	£999	£5k - £2m	204149	
		4.89%	£0	£5k - £2m	204345	
5 year		4.54%	£1,499	£300k-£2m	204220	
		4.59%	£999	£5k - £299,999	204214	
		4.64%	£0	£5k - £2m	204392	
10 year		5.19%	£999	£5k - £2m	204280	
		5.39%	£0	£5k - £2m	204443	

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	4.64%	£1,499	£300k-£1m	204093
		4.69%	£999	£5k - £299,999	204087
		4.89%	£0	£5k - £1m	204298
	3 year	4.99%	£999	£5k - £1m	204150
		5.19%	£0	£5k - £1m	204346
	5 year	4.64%	£1,499	£300k-£1m	204221
		4.69%	£999	£5k - £299,999	204215
		4.79%	£0	£5k - £1m	204393
	10 year	5.44%	£999	£5k - £1m	204281
		5.54%	£0	£5k - £1m	204444
90.01% - 95% LTV	2 year	5.21%	£1,499	£300k-£750k	204094
		5.26%	£999	£5k - £299,999	204088
		5.31%	£0	£5k - £750k	204299
	3 year	5.31%	£999	£5k - £750k	204151
		5.43%	£0	£5k - £750k	204347
	5 year	5.07%	£1,499	£300k-£750k	204222
		5.12%	£999	£5k - £299,999	204216
		5.17%	£0	£5k - £750k	204394

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.39%	4.14%	£999	£5k - £5m	202970
		+0.89%	4.64%	£0		203207
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£5k - £5m	202971
		+0.89%	4.64%	£0		203208
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£5k - £2m	202972
		+1.09%	4.84%	£0		203209
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	202973
		+1.15%	4.90%	£0		203210
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£5k - £1m	202974
		+1.15%	4.90%	£0		203211
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	202975
		+1.20%	4.95%	£0		203212

Equity Share Existing Borrowers Home Mover

Product features

- ✓ Free standard valuation with all home mover products²
- ✓ Range of products with zero product fees
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	4.29%	£999	£5k - £5m	204451
		4.54%	£0		204469
	5 year	4.41%	£999		204460
		4.54%	£0		204478
60.01% - 75% LTV	2 year	4.49%	£999	£5k - £5m	204452
		4.71%	£0		204470
	5 year	4.54%	£999		204461
		4.64%	£0		204479
75.01% - 80% LTV	2 year	4.55%	£999	£5k - £2m	204453
		4.74%	£0		204471
	5 year	4.64%	£999		204462
		4.69%	£0		204480

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.44%	4.19%	£999	£5k - £5m	203267
		+1.09%	4.84%	£0		203294
60.01% - 75% LTV	2 year	+0.54%	4.29%	£999	£5k - £5m	203268
		+1.14%	4.89%	£0		203295
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	203269
		+1.19%	4.94%	£0		203296

Existing Borrowers Additional Borrowing (Further Advance)

Product features

- ✓ Minimum loan size of £5k³
- ✓ No product fees
- ✓ Maximum LTV of 90%
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	4.44%	£0	£5k - £5m	204307
	3 year	4.60%			203088
	5 year	4.54%			204402
	10 year	4.98%			203677
60.01% - 75% LTV	2 year	4.57%	£0	£5k - £5m	204308
	3 year	4.69%			203089
	5 year	4.62%			204403
	10 year	5.03%			203678
75.01% - 80% LTV	2 year	4.80%	£0	£5k - £2m	204309
	3 year	4.80%			203090
	5 year	4.79%			204404
	10 year	5.19%			203679
80.01% - 85% LTV	2 year	4.80%	£0	£5k - £2m	204310
	3 year	4.80%			203091
	5 year	4.79%			204405
	10 year	5.19%			203680
85.01% - 90% LTV	2 year	5.09%	£0	£5k - £1m	204311
	3 year	5.14%			203092
	5 year	4.94%			204406
	10 year	5.49%			203681

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.34%	4.09%	£0	£5k - £5m	203220
60.01% - 75% LTV	2 year	+0.49%	4.24%	£0	£5k - £5m	203221
75.01% - 80% LTV	2 year	+0.49%	4.24%	£0	£5k - £2m	203222
80.01% - 85% LTV	2 year	+0.54%	4.29%	£0	£5k - £2m	203223
85.01% - 90% LTV	2 year	+0.89%	4.64%	£0	£5k - £750k	203224

Existing Borrowers Green Additional Borrowing

Product features

- ✓ To qualify for our Green Additional Borrowing rate, you must use 100% of what you borrow for 'green purchases'. This includes certain energy efficient home improvements such as solar panels, boiler upgrades or insulation.
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 90% LTV	2 year	0%	£0	£5k - £20k	197615
	5 year				197718

Existing Borrowers

Rate Switch

Product features

- ✓ No product fees on selected products
- ✓ Submitted rate switches can be cancelled up until the 20th of the month before the switch
- ✓ Flexible features come as standard on all fixed products:
 - Overpayments up to 10% of the initial balance per annum⁸
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code		
Up to 60% LTV	2 year	4.44%	£999	£1k-5m	204095		
		4.69%	£0		204300		
	3 year	4.60%	£999		204168		
		4.89%	£0		204364		
	5 year	4.54%	£999		204223		
		4.67%	£0		204395		
	10 year	4.98%	£999		203639		
		5.08%	£0		203672		
	60.01% - 75% LTV	2 year	4.57%		£999	£1k-5m	204096
			4.82%		£0		204301
3 year		4.69%	£999	204169			
		4.94%	£0	204365			
5 year		4.62%	£999	204224			
		4.77%	£0	204396			
10 year		5.03%	£999	203640			
		5.18%	£0	203673			
75.01% - 80% LTV		2 year	4.80%	£999	£1k-5m		204097
			5.14%	£0			204302
	3 year	4.80%	£999	204170			
		5.03%	£0	204366			
	5 year	4.79%	£999	204225			
		4.98%	£0	204397			
	10 year	5.19%	£999	203641			
		5.44%	£0	203674			
	80.01% - 85% LTV	2 year	4.80%	£999		£1k-5m	204098
			5.14%	£0			204303
3 year		4.80%	£999	204171			
		5.03%	£0	204367			
5 year		4.79%	£999	204226			
		4.98%	£0	204398			
10 year		5.19%	£999	203642			
		5.44%	£0	203675			
85.01% - 90% LTV		2 year	5.09%	£999	£1k-5m		204099
			5.25%	£0			204304
	3 year	5.14%	£999	204172			
		5.33%	£0	204368			
	5 year	4.94%	£999	204227			
		5.15%	£0	204399			
	10 year	5.49%	£999	203643			
		5.69%	£0	203676			
	90.01% - 95% LTV	2 year	5.50%	£999		£1k-5m	204100
			5.70%	£0			204305
3 year		5.55%	£999	204173			
		5.70%	£0	204369			
5 year		5.40%	£999	204228			
		5.50%	£0	204400			

Existing Borrowers

Rate Switch

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial Rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.34%	4.09%	£999	£1k - £5m	202976
		+0.89%	4.64%	£0		203213
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£1k - £5m	202977
		+0.89%	4.64%	£0		203214
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£1k - £5m	202978
		+1.07%	4.82%	£0		203215
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£1k - £5m	202979
		+1.07%	4.82%	£0		203216
85.01% - 90% LTV	2 year	+0.89%	4.64%	£999	£1k - £5m	202980
		+1.07%	4.82%	£0		203217
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£1k - £5m	202981
		+1.20%	4.95%	£0		203218

Notes

Abbreviations explained

APRC	Annual Percentage Rate of Charge	BMR	Base Mortgage Rate	EB	Existing Borrower
ERC	Early Repayment Charge	LTV	Loan-To-Value	SMR	Standard Mortgage Rate

Important Information

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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