

Product guide

With effect from 03 February 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	3.82%	£1,499	£300k-£5m	199387	
		3.87%	£999	£25k - £299,999	199381	
		4.18%	£0	£25k - £5m	199577	
	3 year	4.04%	£999	£25k - £5m	199456	
		4.29%	£0	£25k - £5m	199625	
	5 year	4.16%	£1,499	£300k-£5m	199496	199508
		4.21%	£999	£25k - £299,999	199490	199502
		4.40%	£0	£25k - £5m	199659	199665
	10 year	4.35%	£999	£25k - £5m	198089	198094
		4.45%	£0	£25k - £5m	198278	198283
60.01% - 75% LTV	2 year	3.84%	£1,499	£300k-£5m	199388	
		3.89%	£999	£25k - £299,999	199382	
		4.18%	£0	£25k - £5m	199578	
	3 year	4.05%	£999	£25k - £5m	199457	
		4.29%	£0	£25k - £5m	199626	
	5 year	4.16%	£1,499	£300k-£5m	199497	199509
		4.21%	£999	£25k - £299,999	199491	199503
		4.40%	£0	£25k - £5m	199660	199666
	10 year	4.35%	£999	£25k - £5m	198090	198095
		4.45%	£0	£25k - £5m	198279	198284
75.01% - 80% LTV	2 year	3.89%	£1,499	£300k-£2m	199389	
		3.94%	£999	£25k - £299,999	199383	
		4.24%	£0	£25k - £2m	199579	
	3 year	4.32%	£999	£25k - £2m	199458	
		4.52%	£0	£25k - £2m	199627	
	5 year	4.16%	£1,499	£300k-£2m	199498	199510
		4.21%	£999	£25k - £299,999	199492	199504
		4.40%	£0	£25k - £2m	199661	199667
	10 year	4.64%	£999	£25k - £2m	198091	198096
		4.84%	£0	£25k - £2m	198280	198285
80.01% - 85% LTV	2 year	3.89%	£1,499	£300k-£2m	199390	
		3.94%	£999	£25k - £299,999	199384	
		4.24%	£0	£25k - £2m	199580	
	3 year	4.32%	£999	£25k - £2m	199459	
		4.52%	£0	£25k - £2m	199628	
	5 year	4.16%	£1,499	£300k-£2m	199499	199511
		4.21%	£999	£25k - £299,999	199493	199505
		4.40%	£0	£25k - £2m	199662	199668
	10 year	4.64%	£999	£25k - £2m	198092	198097
		4.84%	£0	£25k - £2m	198281	198286

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	4.19%	£1,499	£25k - £1m	199391	
		4.24%	£999	£25k - £299,999	199385	
		4.48%	£0	£25k - £1m	199581	
	3 year	4.56%	£999	£25k - £1m	199460	
		4.77%	£0	£25k - £1m	199629	
	5 year	4.32%	£1,499	£300k-£1m	199500	199512
		4.37%	£999	£25k - £299,999	199494	199506
		4.56%	£0	£25k - £1m	199663	199669
	10 year	4.89%	£999	£25k - £1m	198093	198098
		4.99%	£0	£25k - £1m	198282	198287
90.01% - 95% LTV	2 year	4.69%	£1,499	£300k-£750k	199392	
		4.74%	£999	£25k - £299,999	199386	
		4.79%	£0	£25k - £750k	199582	
	3 year	5.03%	£999	£25k - £750k	199461	
		5.24%	£0	£25k - £750k	199630	
	5 year	4.84%	£1,499	£300k-£750k	199501	199513
		4.89%	£999	£25k - £299,999	199495	199507
		4.94%	£0	£25k - £750k	199664	199670

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	+0.29%	4.04%	£999	£25k - £5m	197544
		+0.99%	4.74%	£0		197783
60.01% - 75% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	197545
		+1.04%	4.79%	£0		197784
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	197546
		+1.09%	4.84%	£0		197785
80.01% - 85% LTV	2 year	+0.69%	4.44%	£999	£25k - £2m	197547
		+1.19%	4.94%	£0		197786
85.01% - 90% LTV	2 year	+1.04%	4.79%	£999	£25k - £1m	197548
		+1.19%	4.94%	£0		197787
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	197549
		+1.24%	4.99%	£0		197788

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 annum⁸
 - 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	3.92%	£999	£25k - £5m	199716	199713
		4.23%	£0		199734	199731
	5 year	4.26%	£999		199725	199722
		4.45%	£0		199743	199740
60.01% - 75% LTV	2 year	3.94%	£999	£25k - £5m	199717	199714
		4.23%	£0		199735	199732
	5 year	4.26%	£999		199726	199723
		4.45%	£0		199744	199741
75.01% - 80% LTV	2 year	3.99%	£999	£25k - £2m	199718	199715
		4.29%	£0		199736	199733
	5 year	4.26%	£999		199727	199724
		4.45%	£0		199745	199742

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	+0.34%	4.09%	£999	£25k - £5m	197852	197849
		+1.04%	4.79%	£0		197879	197876
60.01% - 75% LTV	2 year	+0.39%	4.14%	£999	£25k - £5m	197853	197850
		+1.09%	4.84%	£0		197880	197877
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	197854	197851
		+1.14%	4.89%	£0		197881	197878

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	3.69%	£1,499	£300k-£5m	199399
		3.74%	£999	£25k - £299,999	199393
		3.89%	£0	£25k - £5m	199583
	3 year	3.77%	£999	£25k - £5m	199462
		3.94%	£0	£25k - £5m	199631
	5 year	3.85%	£1,499	£300k-£5m	199520
		3.90%	£999	£25k - £299,999	199514
		4.04%	£0	£25k - £5m	199671
	10 year	4.35%	£999	£25k - £5m	198099
		4.44%	£0	£25k - £5m	198288
60.01% - 75% LTV	2 year	3.69%	£1,499	£300k-£5m	199400
		3.74%	£999	£25k - £299,999	199394
		3.94%	£0	£25k - £5m	199584
	3 year	3.95%	£999	£25k - £5m	199463
		4.08%	£0	£25k - £5m	199632
	5 year	3.93%	£1,499	£300k-£5m	199521
		3.98%	£999	£25k - £299,999	199515
		4.09%	£0	£25k - £5m	199672
	10 year	4.38%	£999	£25k - £5m	198100
		4.47%	£0	£25k - £5m	198289
75.01% - 80% LTV	2 year	3.82%	£1,499	£300k-£2m	199401
		3.87%	£999	£25k - £299,999	199395
		4.06%	£0	£25k - £2m	199585
	3 year	4.24%	£999	£25k - £2m	199464
		4.35%	£0	£25k - £2m	199633
	5 year	4.09%	£1,499	£300k-£2m	199522
		4.14%	£999	£25k - £299,999	199516
		4.22%	£0	£25k - £2m	199673
	10 year	4.64%	£999	£25k - £2m	198101
		4.89%	£0	£25k - £2m	198290
80.01% - 85% LTV	2 year	3.82%	£1,499	£300k-£2m	199402
		3.87%	£999	£25k - £299,999	199396
		4.08%	£0	£25k - £2m	199586
	3 year	4.24%	£999	£25k - £2m	199465
		4.35%	£0	£25k - £2m	199634
	5 year	4.09%	£1,499	£300k-£2m	199523
		4.14%	£999	£25k - £299,999	199517
		4.22%	£0	£25k - £2m	199674
	10 year	4.64%	£999	£25k - £2m	198102
		4.89%	£0	£25k - £2m	198291

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	4.13%	£1,499	£300k-£1m	199403
		4.18%	£999	£25k - £299,999	199397
		4.34%	£0	£25k - £1m	199587
	3 year	4.41%	£999	£25k - £1m	199466
		4.58%	£0	£25k - £1m	199635
	5 year	4.25%	£1,499	£300k-£1m	199524
		4.30%	£999	£25k - £299,999	199518
		4.46%	£0	£25k - £1m	199675
	10 year	4.89%	£999	£25k - £1m	198103
		5.09%	£0	£25k - £1m	198292
90.01% - 95% LTV	2 year	4.72%	£1,499	£300k-£750k	199404
		4.77%	£999	£25k - £299,999	199398
		4.82%	£0	£25k - £750k	199588
	3 year	4.95%	£999	£25k - £750k	199467
		5.13%	£0	£25k - £750k	199636
	5 year	4.68%	£1,499	£300k-£750k	199525
		4.73%	£999	£25k - £299,999	199519
		4.78%	£0	£25k - £750k	199676

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	+0.19%	3.94%	£999	£25k - £5m	197550
		+0.89%	4.64%	£0		197789
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197551
		+0.89%	4.64%	£0		197790
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£25k - £2m	197552
		+1.12%	4.87%	£0		197791
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	197553
		+1.15%	4.90%	£0		197792
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	197554
		+1.15%	4.90%	£0		197793
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	197555
		+1.20%	4.95%	£0		197794

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	3.79%	£1,499	£300k-£5m	199432	199448
		3.84%	£999	£25k - £299,999	199424	199440
		4.14%	£0	£25k - £5m	199609	199617
	3 year	3.95%	£999	£25k - £5m	199474	199482
		4.30%	£0	£25k - £5m	199643	199651
	5 year	3.89%	£1,499	£300k-£5m	199553	199569
		3.94%	£999	£25k - £299,999	199545	199561
		4.10%	£0	£25k - £5m	199697	199705
	10 year	4.39%	£999	£25k - £5m	198114	198121
		4.49%	£0	£25k - £5m	198310	198317
60.01% - 75% LTV	2 year	3.89%	£1,499	£300k-£5m	199433	199449
		3.94%	£999	£25k - £299,999	199425	199441
		4.29%	£0	£25k - £5m	199610	199618
	3 year	4.08%	£999	£25k - £5m	199475	199483
		4.35%	£0	£25k - £5m	199644	199652
	5 year	3.99%	£1,499	£300k-£5m	199554	199570
		4.04%	£999	£25k - £299,999	199546	199562
		4.23%	£0	£25k - £5m	199698	199706
	10 year	4.39%	£999	£25k - £5m	198115	198122
		4.54%	£0	£25k - £5m	198311	198318
75.01% - 80% LTV	2 year	4.08%	£1,499	£300k-£2m	199434	199450
		4.13%	£999	£25k - £299,999	199426	199442
		4.37%	£0	£25k - £2m	199611	199619
	3 year	4.16%	£999	£25k - £2m	199476	199484
		4.35%	£0	£25k - £2m	199645	199653
	5 year	4.09%	£1,499	£300k-£2m	199555	199571
		4.14%	£999	£25k - £299,999	199547	199563
		4.25%	£0	£25k - £2m	199699	199707
	10 year	4.69%	£999	£25k - £2m	198116	198123
		5.09%	£0	£25k - £2m	198312	198319
80.01% - 85% LTV	2 year	4.08%	£1,499	£300k-£2m	199435	199451
		4.13%	£999	£25k - £299,999	199427	199443
		4.49%	£0	£25k - £2m	199612	199620
	3 year	4.16%	£999	£25k - £2m	199477	199485
		4.35%	£0	£25k - £2m	199646	199654
	5 year	4.09%	£1,499	£300k-£2m	199556	199572
		4.14%	£999	£25k - £299,999	199548	199564
		4.25%	£0	£25k - £2m	199700	199708
	10 year	4.69%	£999	£25k - £2m	198117	198124
		5.09%	£0	£25k - £2m	198313	198320

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	4.51%	£1,499	£300k-£1m	199436	199452
		4.56%	£999	£25k - £299,999	199428	199444
		4.89%	£0	£25k - £1m	199613	199621
	3 year	4.54%	£999	£25k - £1m	199478	199486
		4.73%	£0	£25k - £1m	199647	199655
	5 year	4.23%	£1,499	£300k-£1m	199557	199573
		4.28%	£999	£25k - £299,999	199549	199565
		4.46%	£0	£25k - £1m	199701	199709
	10 year	5.04%	£999	£25k - £1m	198118	198125
		5.29%	£0	£25k - £1m	198314	198321
90.01% - 95% LTV	2 year	5.24%	£1,499	£300k-£750k	199437	199453
		5.29%	£999	£25k - £299,999	199429	199445
		5.39%	£0	£25k - £750k	199614	199622
	3 year	5.24%	£999	£25k - £750k	199479	199487
		5.44%	£0	£25k - £750k	199648	199656
	5 year	5.04%	£1,499	£300k-£750k	199558	199574
		5.09%	£999	£25k - £299,999	199550	199566
		5.19%	£0	£25k - £750k	199702	199710

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	+0.19%	3.94%	£999	£25k - £5m	197569	197577
		+0.94%	4.69%	£0		197815	197823
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197570	197578
		+0.94%	4.69%	£0		197816	197824
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £1.5m	197571	197579
		+1.15%	4.90%	£0		197817	197825
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £1.5m	197572	197580
		+1.15%	4.90%	£0		197818	197826
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	197573	197581
		+1.15%	4.90%	£0		197819	197827
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£25k - £750k	197574	197582
		+1.20%	4.95%	£0		197820	197828

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	3.69%	£1,499	£300k-£5m	199411
		3.74%	£999	£5k - £299,999	199405
		3.89%	£0	£5k - £5m	199589
	3 year	3.77%	£999	£5k - £5m	199468
		3.94%	£0	£5k - £5m	199637
	5 year	3.85%	£1,499	£300k-£5m	199532
		3.90%	£999	£5k - £299,999	199526
		4.04%	£0	£5k - £5m	199677
	10 year	4.35%	£999	£5k - £5m	198104
		4.44%	£0	£5k - £5m	198293
60.01% - 75% LTV	2 year	3.69%	£1,499	£300k-£5m	199412
		3.74%	£999	£5k - £299,999	199406
		3.94%	£0	£5k - £5m	199590
	3 year	3.95%	£999	£5k - £5m	199469
		4.08%	£0	£5k - £5m	199638
	5 year	3.93%	£1,499	£300k-£5m	199533
		3.98%	£999	£5k - £299,999	199527
		4.09%	£0	£5k - £5m	199678
	10 year	4.35%	£999	£5k - £5m	198105
		4.45%	£0	£5k - £5m	198294
75.01% - 80% LTV	2 year	3.82%	£1,499	£300k-£2m	199413
		3.87%	£999	£5k - £299,999	199407
		4.06%	£0	£5k - £2m	199591
	3 year	4.24%	£999	£5k - £2m	199470
		4.35%	£0	£5k - £2m	199639
	5 year	4.09%	£1,499	£300k-£2m	199534
		4.14%	£999	£5k - £299,999	199528
		4.22%	£0	£5k - £2m	199679
	10 year	4.64%	£999	£5k - £2m	198106
		4.84%	£0	£5k - £2m	198295
80.01% - 85% LTV	2 year	3.82%	£1,499	£300k-£2m	199414
		3.87%	£999	£5k - £299,999	199408
		4.08%	£0	£5k - £2m	199592
	3 year	4.24%	£999	£5k - £2m	199471
		4.35%	£0	£5k - £2m	199640
	5 year	4.09%	£1,499	£300k-£2m	199535
		4.14%	£999	£5k - £299,999	199529
		4.22%	£0	£5k - £2m	199680
	10 year	4.64%	£999	£5k - £2m	198107
		4.84%	£0	£5k - £2m	198296

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	4.13%	£1,499	£300k-£1m	199415
		4.18%	£999	£5k - £299,999	199409
		4.34%	£0	£5k - £1m	199593
	3 year	4.41%	£999	£5k - £1m	199472
		4.58%	£0	£5k - £1m	199641
	5 year	4.25%	£1,499	£300k-£1m	199536
		4.30%	£999	£5k - £299,999	199530
		4.46%	£0	£5k - £1m	199681
	10 year	4.89%	£999	£5k - £1m	198108
		4.99%	£0	£5k - £1m	198297
90.01% - 95% LTV	2 year	4.69%	£1,499	£300k-£750k	199416
		4.74%	£999	£5k - £299,999	199410
		4.79%	£0	£5k - £750k	199594
	3 year	4.95%	£999	£5k - £750k	199473
		5.13%	£0	£5k - £750k	199642
	5 year	4.68%	£1,499	£300k-£750k	199537
		4.73%	£999	£5k - £299,999	199531
		4.78%	£0	£5k - £750k	199682

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	+0.19%	3.94%	£999	£5k - £5m	197556
		+0.89%	4.64%	£0		197795
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£5k - £5m	197557
		+0.89%	4.64%	£0		197796
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£5k - £2m	197558
		+1.09%	4.84%	£0		197797
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	197559
		+1.15%	4.90%	£0		197798
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£5k - £1m	197560
		+1.15%	4.90%	£0		197799
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	197561
		+1.20%	4.95%	£0		197800

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	3.79%	£999	£25k - £5m	199719
		3.94%	£0		199737
	5 year	3.95%	£999		199728
		4.09%	£0		199746
60.01% - 75% LTV	2 year	3.79%	£999	£25k - £5m	199720
		3.99%	£0		199738
	5 year	4.03%	£999		199729
		4.14%	£0		199747
75.01% - 80% LTV	2 year	3.92%	£999	£25k - £2m	199721
		4.11%	£0		199739
	5 year	4.19%	£999		199730
		4.27%	£0		199748

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	£25k - £5m	197855
		+1.09%	4.84%	£0		197882
60.01% - 75% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	197856
		+1.14%	4.89%	£0		197883
75.01% - 80% LTV	2 year	+0.44%	4.19%	£999	£25k - £2m	197857
		+1.19%	4.94%	£0		197884

Existing Borrowers Additional Borrowing (Further Advance)

Product features

- ✓ Minimum loan size of £5k⁹
- ✓ 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	3.68%	£0	£5k - £5m	199602
	3 year	3.80%			199307
	5 year	3.79%			199690
	10 year	4.39%			198303
60.01% - 75% LTV	2 year	3.78%	£0	£5k - £5m	199603
	3 year	3.89%			199308
	5 year	3.89%			199691
	10 year	4.39%			198304
75.01% - 80% LTV	2 year	4.08%	£0	£5k - £2m	199604
	3 year	4.16%			199309
	5 year	4.05%			199692
	10 year	4.59%			198305
80.01% - 85% LTV	2 year	4.08%	£0	£5k - £2m	199605
	3 year	4.16%			199310
	5 year	4.05%			199693
	10 year	4.59%			198306
85.01% - 90% LTV	2 year	4.51%	£0	£5k - £1m	199606
	3 year	4.54%			199311
	5 year	4.23%			199694
	10 year	4.89%			198307

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	+0.14%	3.89%	£0	£5k - £5m	197808
60.01% - 75% LTV	2 year	+0.29%	4.04%	£0	£5k - £5m	197809
75.01% - 80% LTV	2 year	+0.39%	4.14%	£0	£5k - £2m	197810
80.01% - 85% LTV	2 year	+0.44%	4.19%	£0	£5k - £2m	197811
85.01% - 90% LTV	2 year	+0.89%	4.64%	£0	£5k - £750k	197812

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

Fixed rate mortgages

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.

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	3.68%	£999	£1k-5m	199417
		3.99%	£0		199595
	3 year	3.80%	£999		199195
		4.15%	£0		199300
	5 year	3.79%	£999		199538
		3.95%	£0		199683
	10 year	4.39%	£999		198109
		4.49%	£0		198298
	2 year	3.78%	£999		199418
		4.08%	£0		199596
60.01% - 75% LTV	3 year	3.89%	£999	£1k-5m	199196
		4.19%	£0		199301
	5 year	3.89%	£999		199539
		4.02%	£0		199684
	10 year	4.39%	£999		198110
		4.54%	£0		198299
	2 year	4.08%	£999		199419
		4.37%	£0		199597
75.01% - 80% LTV	3 year	4.16%	£999	£1k-5m	199197
		4.35%	£0		199302
	5 year	4.05%	£999		199540
		4.25%	£0		199685
	10 year	4.59%	£999		198111
		4.84%	£0		198300
	2 year	4.08%	£999		199420
		4.44%	£0		199598
80.01% - 85% LTV	3 year	4.16%	£999	£1k-5m	199198
		4.35%	£0		199303
	5 year	4.05%	£999		199541
		4.25%	£0		199686
	10 year	4.59%	£999		198112
		4.84%	£0		198301
	2 year	4.51%	£999		199421
		4.74%	£0		199599
85.01% - 90% LTV	3 year	4.54%	£999	£1k-5m	199199
		4.73%	£0		199304
	5 year	4.23%	£999		199542
		4.46%	£0		199687
	10 year	4.89%	£999		198113
		5.09%	£0		198302
	2 year	5.19%	£999		199422
		5.34%	£0		199600
90.01% - 95% LTV	3 year	5.22%	£999	£1k-5m	199200
		5.39%	£0		199305
	5 year	4.99%	£999		199543
		5.14%	£0		199688

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	+0.14%	3.89%	£999	£1k - £5m	197562
		+0.89%	4.64%	£0		197801
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£1k - £5m	197563
		+0.89%	4.64%	£0		197802
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£1k - £5m	197564
		+1.07%	4.82%	£0		197803
80.01% - 85% LTV	2 year	+0.44%	4.19%	£999	£1k - £5m	197565
		+1.07%	4.82%	£0		197804
85.01% - 90% LTV	2 year	+0.89%	4.64%	£999	£1k - £5m	197566
		+1.07%	4.82%	£0		197805
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£1k - £5m	197567
		+1.20%	4.95%	£0		197806

Notes

Abbreviations explained

APRC Annual Percentage Rate of Charge
ERC Early Repayment Charge

BMR Base Mortgage Rate
LTV Loan-To-Value

EB Existing Borrower
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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