

# Product guide

With effect from 24 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](https://nationwide-intermediary.co.uk/brokerchat)

# First Time Buyers

(excluding Equity Share)

## Product features

- ✓ First Time Buyer (FTB) products available up to 95% LTV<sup>6</sup>
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ £500 cashback for all FTBs<sup>4</sup>
- ✓ Range of products with zero product fees
- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ 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 <sup>3</sup>	Product Code		
					Standard	Helping Hand	
<b>Up to 60% LTV</b>	2 year	4.66%	£1,499	£300k-£5m	202722		
		4.71%	£999	£25k - £299,999	202716		
		5.06%	£0	£25k - £5m	202999		
	3 year	4.79%	£999	£25k - £5m	202791		
		5.11%	£0	£25k - £5m	203047		
	5 year	4.96%	£1,499	£300k-£5m	202838	202850	
		5.01%	£999	£25k - £299,999	202832	202844	
		5.25%	£0	£25k - £5m	203095	203101	
	10 year	5.14%	£999	£25k - £5m	202919	202924	
		5.24%	£0	£25k - £5m	203149	203154	
	<b>60.01% - 75% LTV</b>	2 year	4.82%	£1,499	£300k-£5m	202723	
			4.87%	£999	£25k - £299,999	202717	
5.10%			£0	£25k - £5m	203000		
3 year		4.90%	£999	£25k - £5m	202792		
		5.16%	£0	£25k - £5m	203048		
5 year		5.02%	£1,499	£300k-£5m	202839	202851	
		5.07%	£999	£25k - £299,999	202833	202845	
		5.25%	£0	£25k - £5m	203096	203102	
10 year		5.14%	£999	£25k - £5m	202920	202925	
		5.24%	£0	£25k - £5m	203150	203155	
<b>75.01% - 80% LTV</b>		2 year	4.90%	£1,499	£300k-£2m	202724	
			4.95%	£999	£25k - £299,999	202718	
	5.14%		£0	£25k - £2m	203001		
	3 year	5.05%	£999	£25k - £2m	202793		
		5.29%	£0	£25k - £2m	203049		
	5 year	5.06%	£1,499	£300k-£2m	202840	202852	
		5.11%	£999	£25k - £299,999	202834	202846	
		5.25%	£0	£25k - £2m	203097	203103	
	10 year	5.29%	£999	£25k - £2m	202921	202926	
		5.49%	£0	£25k - £2m	203151	203156	
	<b>80.01% - 85% LTV</b>	2 year	4.90%	£1,499	£300k-£2m	202725	
			4.95%	£999	£25k - £299,999	202719	
5.19%			£0	£25k - £2m	203002		
3 year		5.05%	£999	£25k - £2m	202794		
		5.29%	£0	£25k - £2m	203050		
5 year		5.08%	£1,499	£300k-£2m	202841	202853	
		5.13%	£999	£25k - £299,999	202835	202847	
		5.25%	£0	£25k - £2m	203098	203104	
10 year		5.29%	£999	£25k - £2m	202922	202927	
		5.49%	£0	£25k - £2m	203152	203157	

# First Time Buyers

(excluding Equity Share)

## Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
					Standard	Helping Hand
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>5.05%</b>	£1,499	£300k - £1m	202726	
		<b>5.10%</b>	£999	£25k - £299,999	202720	
		<b>5.39%</b>	£0	£25k - £1m	203003	
	<b>3 year</b>	<b>5.28%</b>	£999	£25k - £1m	202795	
		<b>5.45%</b>	£0	£25k - £1m	203051	
	<b>5 year</b>	<b>5.20%</b>	£1,499	£300k-£1m	202842	202854
		<b>5.25%</b>	£999	£25k - £299,999	202836	202848
		<b>5.43%</b>	£0	£25k - £1m	203099	203105
	<b>10 year</b>	<b>5.54%</b>	£999	£25k - £1m	202923	202928
		<b>5.64%</b>	£0	£25k - £1m	203153	203158
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>5.46%</b>	£1,499	£300k-£750k	202727	
		<b>5.51%</b>	£999	£25k - £299,999	202721	
		<b>5.60%</b>	£0	£25k - £750k	203004	
	<b>3 year</b>	<b>5.63%</b>	£999	£25k - £750k	202796	
		<b>5.73%</b>	£0	£25k - £750k	203052	
	<b>5 year</b>	<b>5.58%</b>	£1,499	£300k-£750k	202843	202855
		<b>5.63%</b>	£999	£25k - £299,999	202837	202849
		<b>5.65%</b>	£0	£25k - £750k	203100	203106

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

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

# Equity Share Home Mover for New Borrowers and First Time Buyers

## Product features

- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ Range of products with zero product fees
- ✓ £500 cashback for all First Time Buyers (FTB)<sup>4</sup>
- ✓ Flexible features come as standard on all fixed products:
  - Overpayments up to 10% of the initial balance per annum<sup>3</sup>
  - 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 <sup>3</sup>	Product Code	
					New Borrower	First Time Buyer
Up to 60% LTV	2 year	4.76%	£999	£25k - £5m	203246	203243
		5.11%	£0		203273	203270
	5 year	5.06%	£999		203255	203252
		5.30%	£0		203282	203279
60.01% - 75% LTV	2 year	4.92%	£999	£25k - £5m	203247	203244
		5.15%	£0		203274	203271
	5 year	5.12%	£999		203256	203253
		5.30%	£0		203283	203280
75.01% - 80% LTV	2 year	5.00%	£999	£25k - £2m	203248	203245
		5.19%	£0		203275	203272
	5 year	5.16%	£999		203257	203254
		5.30%	£0		203284	203281

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	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% LTV<sup>6</sup>
- ✓ 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<sup>2</sup>
- ✓ 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 <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>4.50%</b>	£1,499	£300k-£5m	202734
		<b>4.55%</b>	£999	£25k - £299,999	202728
		<b>4.74%</b>	£0	£25k - £5m	203005
	<b>3 year</b>	<b>4.68%</b>	£999	£25k - £5m	202797
		<b>4.86%</b>	£0	£25k - £5m	203053
	<b>5 year</b>	<b>4.68%</b>	£1,499	£300k-£5m	202862
		<b>4.73%</b>	£999	£25k - £299,999	202856
		<b>4.85%</b>	£0	£25k - £5m	203107
	<b>10 year</b>	<b>5.19%</b>	£999	£25k - £5m	202929
		<b>5.24%</b>	£0	£25k - £5m	203159
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>4.65%</b>	£1,499	£300k-£5m	202735
		<b>4.70%</b>	£999	£25k - £299,999	202729
		<b>4.88%</b>	£0	£25k - £5m	203006
	<b>3 year</b>	<b>4.80%</b>	£999	£25k - £5m	202798
		<b>4.98%</b>	£0	£25k - £5m	203054
	<b>5 year</b>	<b>4.73%</b>	£1,499	£300k-£5m	202863
		<b>4.78%</b>	£999	£25k - £299,999	202857
		<b>4.85%</b>	£0	£25k - £5m	203108
	<b>10 year</b>	<b>5.19%</b>	£999	£25k - £5m	202930
		<b>5.24%</b>	£0	£25k - £5m	203160
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>4.75%</b>	£1,499	£300k-£2m	202736
		<b>4.80%</b>	£999	£25k - £299,999	202730
		<b>4.93%</b>	£0	£25k - £2m	203007
	<b>3 year</b>	<b>4.93%</b>	£999	£25k - £2m	202799
		<b>5.11%</b>	£0	£25k - £2m	203055
	<b>5 year</b>	<b>4.76%</b>	£1,499	£300k-£2m	202864
		<b>4.81%</b>	£999	£25k - £299,999	202858
		<b>4.93%</b>	£0	£25k - £2m	203109
	<b>10 year</b>	<b>5.34%</b>	£999	£25k - £2m	202931
		<b>5.59%</b>	£0	£25k - £2m	203161
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>4.75%</b>	£1,499	£300k-£2m	202737
		<b>4.80%</b>	£999	£25k - £299,999	202731
		<b>5.04%</b>	£0	£25k - £2m	203008
	<b>3 year</b>	<b>4.95%</b>	£999	£25k - £2m	202800
		<b>5.13%</b>	£0	£25k - £2m	203056
	<b>5 year</b>	<b>4.78%</b>	£1,499	£300k-£2m	202865
		<b>4.83%</b>	£999	£25k - £299,999	202859
		<b>4.94%</b>	£0	£25k - £2m	203110
	<b>10 year</b>	<b>5.34%</b>	£999	£25k - £2m	202932
		<b>5.59%</b>	£0	£25k - £2m	203162

# Home Mover for New Borrowers

(excluding Equity Share)

## Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>5.04%</b>	£1,499	£300k-£1m	202738
		<b>5.09%</b>	£999	£25k - £299,999	202732
		<b>5.34%</b>	£0	£25k - £1m	203009
	<b>3 year</b>	<b>5.26%</b>	£999	£25k - £1m	202801
		<b>5.43%</b>	£0	£25k - £1m	203057
		<b>5.00%</b>	£1,499	£300k-£1m	202866
	<b>5 year</b>	<b>5.05%</b>	£999	£25k - £299,999	202860
		<b>5.16%</b>	£0	£25k - £1m	203111
		<b>5.59%</b>	£999	£25k - £1m	202933
	<b>10 year</b>	<b>5.74%</b>	£0	£25k - £1m	203163
<b>5.35%</b>		£1,499	£300k-£750k	202739	
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>5.40%</b>	£999	£25k - £299,999	202733
		<b>5.59%</b>	£0	£25k - £750k	203010
		<b>5.56%</b>	£999	£25k - £750k	202802
	<b>3 year</b>	<b>5.71%</b>	£0	£25k - £750k	203058
		<b>5.34%</b>	£1,499	£300k-£750k	202867
	<b>5 year</b>	<b>5.39%</b>	£999	£25k - £299,999	202861
		<b>5.45%</b>	£0	£25k - £750k	203112

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

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

# Remortgage for New Borrowers

## Product features

- ✓ Free standard valuation<sup>2</sup> and the choice of free standard legal fees<sup>5</sup> or £500 cashback<sup>4</sup> 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.<sup>7</sup> 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 <sup>3</sup>	Product Codes	
					Cashback	Free Legals
Up to 60% LTV	2 year	4.85%	£1,499	£300k-£5m	202767	202783
		4.90%	£999	£25k - £299,999	202759	202775
		5.23%	£0	£25k - £5m	203031	203039
	3 year	4.89%	£999	£25k - £5m	202809	202817
		5.20%	£0	£25k - £5m	203065	203073
	5 year	4.75%	£1,499	£300k-£5m	202895	202911
		4.80%	£999	£25k - £299,999	202887	202903
		4.95%	£0	£25k - £5m	203133	203141
	10 year	5.07%	£999	£25k - £5m	202944	202951
		5.17%	£0	£25k - £5m	203181	203188
60.01% - 75% LTV	2 year	4.95%	£1,499	£300k-£5m	202768	202784
		5.00%	£999	£25k - £299,999	202760	202776
		5.32%	£0	£25k - £5m	203032	203040
	3 year	5.00%	£999	£25k - £5m	202810	202818
		5.24%	£0	£25k - £5m	203066	203074
	5 year	4.84%	£1,499	£300k-£5m	202896	202912
		4.89%	£999	£25k - £299,999	202888	202904
		5.03%	£0	£25k - £5m	203134	203142
	10 year	5.15%	£999	£25k - £5m	202945	202952
		5.27%	£0	£25k - £5m	203182	203189
75.01% - 80% LTV	2 year	5.05%	£1,499	£300k-£2m	202769	202785
		5.10%	£999	£25k - £299,999	202761	202777
		5.50%	£0	£25k - £2m	203033	203041
	3 year	5.10%	£999	£25k - £2m	202811	202819
		5.31%	£0	£25k - £2m	203067	203075
	5 year	4.95%	£1,499	£300k-£2m	202897	202913
		5.00%	£999	£25k - £299,999	202889	202905
		5.20%	£0	£25k - £2m	203135	203143
	10 year	5.39%	£999	£25k - £2m	202946	202953
		5.74%	£0	£25k - £2m	203183	203190
80.01% - 85% LTV	2 year	5.05%	£1,499	£300k-£2m	202770	202786
		5.10%	£999	£25k - £299,999	202762	202778
		5.60%	£0	£25k - £2m	203034	203042
	3 year	5.10%	£999	£25k - £2m	202812	202820
		5.31%	£0	£25k - £2m	203068	203076
	5 year	4.95%	£1,499	£300k-£2m	202898	202914
		5.00%	£999	£25k - £299,999	202890	202906
		5.20%	£0	£25k - £2m	203136	203144
	10 year	5.39%	£999	£25k - £2m	202947	202954
		5.74%	£0	£25k - £2m	203184	203191

# Remortgage for New Borrowers

## Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
					Cashback	Free Legals
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>5.21%</b>	£1,499	£300k-£1m	202771	202787
		<b>5.26%</b>	£999	£25k - £299,999	202763	202779
		<b>5.60%</b>	£0	£25k - £1m	203035	203043
	<b>3 year</b>	<b>5.35%</b>	£999	£25k - £1m	202813	202821
		<b>5.55%</b>	£0	£25k - £1m	203069	203077
	<b>5 year</b>	<b>5.14%</b>	£1,499	£300k-£1m	202899	202915
		<b>5.19%</b>	£999	£25k - £299,999	202891	202907
		<b>5.35%</b>	£0	£25k - £1m	203137	203145
	<b>10 year</b>	<b>5.64%</b>	£999	£25k - £1m	202948	202955
		<b>5.74%</b>	£0	£25k - £1m	203185	203192
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>5.55%</b>	£1,499	£300k-£750k	202772	202788
		<b>5.60%</b>	£999	£25k - £299,999	202764	202780
		<b>5.70%</b>	£0	£25k - £750k	203036	203044
	<b>3 year</b>	<b>5.59%</b>	£999	£25k - £750k	202814	202822
		<b>5.74%</b>	£0	£25k - £750k	203070	203078
	<b>5 year</b>	<b>5.40%</b>	£1,499	£300k-£750k	202900	202916
		<b>5.45%</b>	£999	£25k - £299,999	202892	202908
		<b>5.55%</b>	£0	£25k - £750k	203138	203146

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

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

# Existing Borrowers Home Mover

(excluding Equity Share)

## Product features

- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ 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 <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>4.50%</b>	£1,499	£300k-£5m	202746
		<b>4.55%</b>	£999	£5k - £299,999	202740
		<b>4.74%</b>	£0	£5k - £5m	203011
	<b>3 year</b>	<b>4.68%</b>	£999	£5k - £5m	202803
		<b>4.86%</b>	£0	£5k - £5m	203059
	<b>5 year</b>	<b>4.68%</b>	£1,499	£300k-£5m	202874
		<b>4.73%</b>	£999	£5k - £299,999	202868
		<b>4.85%</b>	£0	£5k - £5m	203113
	<b>10 year</b>	<b>5.14%</b>	£999	£5k - £5m	202934
		<b>5.24%</b>	£0	£5k - £5m	203164
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>4.65%</b>	£1,499	£300k-£5m	202747
		<b>4.70%</b>	£999	£5k - £299,999	202741
		<b>4.88%</b>	£0	£5k - £5m	203012
	<b>3 year</b>	<b>4.80%</b>	£999	£5k - £5m	202804
		<b>4.98%</b>	£0	£5k - £5m	203060
	<b>5 year</b>	<b>4.73%</b>	£1,499	£300k-£5m	202875
		<b>4.78%</b>	£999	£5k - £299,999	202869
		<b>4.85%</b>	£0	£5k - £5m	203114
	<b>10 year</b>	<b>5.14%</b>	£999	£5k - £5m	202935
		<b>5.24%</b>	£0	£5k - £5m	203165
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>4.75%</b>	£1,499	£300k-£2m	202748
		<b>4.80%</b>	£999	£5k - £299,999	202742
		<b>4.93%</b>	£0	£5k - £2m	203013
	<b>3 year</b>	<b>4.93%</b>	£999	£5k - £2m	202805
		<b>5.11%</b>	£0	£5k - £2m	203061
	<b>5 year</b>	<b>4.76%</b>	£1,499	£300k-£2m	202876
		<b>4.81%</b>	£999	£5k - £299,999	202870
		<b>4.93%</b>	£0	£5k - £2m	203115
	<b>10 year</b>	<b>5.29%</b>	£999	£5k - £2m	202936
		<b>5.49%</b>	£0	£5k - £2m	203166
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>4.75%</b>	£1,499	£300k-£2m	202749
		<b>4.80%</b>	£999	£5k - £299,999	202743
		<b>5.04%</b>	£0	£5k - £2m	203014
	<b>3 year</b>	<b>4.95%</b>	£999	£5k - £2m	202806
		<b>5.13%</b>	£0	£5k - £2m	203062
	<b>5 year</b>	<b>4.78%</b>	£1,499	£300k-£2m	202877
		<b>4.83%</b>	£999	£5k - £299,999	202871
		<b>4.94%</b>	£0	£5k - £2m	203116
	<b>10 year</b>	<b>5.29%</b>	£999	£5k - £2m	202937
		<b>5.49%</b>	£0	£5k - £2m	203167

# Existing Borrowers

## Home Mover

(excluding Equity Share)

### Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>5.04%</b>	£1,499	£300k-£1m	202750
		<b>5.09%</b>	£999	£5k - £299,999	202744
		<b>5.34%</b>	£0	£5k - £1m	203015
	<b>3 year</b>	<b>5.26%</b>	£999	£5k - £1m	202807
		<b>5.43%</b>	£0	£5k - £1m	203063
	<b>5 year</b>	<b>5.00%</b>	£1,499	£300k-£1m	202878
		<b>5.05%</b>	£999	£5k - £299,999	202872
		<b>5.16%</b>	£0	£5k - £1m	203117
	<b>10 year</b>	<b>5.54%</b>	£999	£5k - £1m	202938
		<b>5.64%</b>	£0	£5k - £1m	203168
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>5.35%</b>	£1,499	£300k-£750k	202751
		<b>5.40%</b>	£999	£5k - £299,999	202745
		<b>5.59%</b>	£0	£5k - £750k	203016
	<b>3 year</b>	<b>5.56%</b>	£999	£5k - £750k	202808
		<b>5.71%</b>	£0	£5k - £750k	203064
	<b>5 year</b>	<b>5.34%</b>	£1,499	£300k-£750k	202879
		<b>5.39%</b>	£999	£5k - £299,999	202873
		<b>5.45%</b>	£0	£5k - £750k	203118

### Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

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

# Equity Share Existing Borrowers Home Mover

## Product features

- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ 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 <sup>3</sup>	Product Code
Up to 60% LTV	2 year	4.60%	£999	£5k - £5m	203249
		4.79%	£0		203276
	5 year	4.78%	£999		203258
		4.90%	£0		203285
60.01% - 75% LTV	2 year	4.75%	£999	£5k - £5m	203250
		4.93%	£0		203277
	5 year	4.83%	£999		203259
		4.90%	£0		203286
75.01% - 80% LTV	2 year	4.85%	£999	£5k - £2m	203251
		4.98%	£0		203278
	5 year	4.86%	£999		203260
		4.98%	£0		203287

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	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<sup>3</sup>
- ✓ 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 <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	2 year	4.59%	£0	£5k - £5m	203024
	3 year	4.60%			203088
	5 year	4.69%			203126
	10 year	5.07%			203174
<b>60.01% - 75% LTV</b>	2 year	4.71%	£0	£5k - £5m	203025
	3 year	4.69%			203089
	5 year	4.74%			203127
	10 year	5.10%			203175
<b>75.01% - 80% LTV</b>	2 year	4.80%	£0	£5k - £2m	203026
	3 year	4.80%			203090
	5 year	4.82%			203128
	10 year	5.19%			203176
<b>80.01% - 85% LTV</b>	2 year	4.80%	£0	£5k - £2m	203027
	3 year	4.80%			203091
	5 year	4.82%			203129
	10 year	5.19%			203177
<b>85.01% - 90% LTV</b>	2 year	5.12%	£0	£5k - £1m	203028
	3 year	5.14%			203092
	5 year	4.94%			203130
	10 year	5.49%			203178

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	2 year	+0.34%	4.09%	£0	£5k - £5m	203220
<b>60.01% - 75% LTV</b>	2 year	+0.49%	4.24%	£0	£5k - £5m	203221
<b>75.01% - 80% LTV</b>	2 year	+0.49%	4.24%	£0	£5k - £2m	203222
<b>80.01% - 85% LTV</b>	2 year	+0.54%	4.29%	£0	£5k - £2m	203223
<b>85.01% - 90% LTV</b>	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 <sup>3</sup>	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<sup>8</sup>
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

### Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code		
Up to 60% LTV	2 year	4.59%	£999	£1k-5m	202752		
		4.89%	£0		203017		
	3 year	4.60%	£999		202825		
		4.95%	£0		203081		
	5 year	4.69%	£999		202880		
		4.85%	£0		203119		
	10 year	5.07%	£999		202939		
		5.17%	£0		203169		
	60.01% - 75% LTV	2 year	4.71%		£999	£1k-5m	202753
			4.98%		£0		203018
3 year		4.69%	£999	202826			
		4.99%	£0	203082			
5 year		4.74%	£999	202881			
		4.95%	£0	203120			
10 year		5.10%	£999	202940			
		5.22%	£0	203170			
75.01% - 80% LTV		2 year	4.80%	£999	£1k-5m		202754
			5.14%	£0			203019
	3 year	4.80%	£999	202827			
		5.03%	£0	203083			
	5 year	4.82%	£999	202882			
		4.98%	£0	203121			
	10 year	5.19%	£999	202941			
		5.44%	£0	203171			
	80.01% - 85% LTV	2 year	4.80%	£999		£1k-5m	202755
			5.19%	£0			203020
3 year		4.80%	£999	202828			
		5.03%	£0	203084			
5 year		4.82%	£999	202883			
		4.98%	£0	203122			
10 year		5.19%	£999	202942			
		5.44%	£0	203172			
85.01% - 90% LTV		2 year	5.12%	£999	£1k-5m		202756
			5.45%	£0			203021
	3 year	5.14%	£999	202829			
		5.33%	£0	203085			
	5 year	4.94%	£999	202884			
		5.15%	£0	203123			
	10 year	5.49%	£999	202943			
		5.69%	£0	203173			
	90.01% - 95% LTV	2 year	5.50%	£999		£1k-5m	202757
			5.70%	£0			203022
3 year		5.55%	£999	202830			
		5.70%	£0	203086			
5 year		5.40%	£999	202885			
		5.50%	£0	203124			

# 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 <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>+0.34%</b>	<b>4.09%</b>	£999	£1k - £5m	202976
		<b>+0.89%</b>	<b>4.64%</b>	£0		203213
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>+0.49%</b>	<b>4.24%</b>	£999	£1k - £5m	202977
		<b>+0.89%</b>	<b>4.64%</b>	£0		203214
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>+0.49%</b>	<b>4.24%</b>	£999	£1k - £5m	202978
		<b>+1.07%</b>	<b>4.82%</b>	£0		203215
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>+0.54%</b>	<b>4.29%</b>	£999	£1k - £5m	202979
		<b>+1.07%</b>	<b>4.82%</b>	£0		203216
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>+0.89%</b>	<b>4.64%</b>	£999	£1k - £5m	202980
		<b>+1.07%</b>	<b>4.82%</b>	£0		203217
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>+1.10%</b>	<b>4.85%</b>	£999	£1k - £5m	202981
		<b>+1.20%</b>	<b>4.95%</b>	£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
<b>New Build Flats</b>	85%
<b>New Build Houses</b>	95%

Our maximum loan sizes are as per our standard criteria.

## Schemes / conditions

	Max LTV	Conditions
<b>Shared ownership</b>	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
<b>Equity share</b> (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
<b>Right to buy</b>	Up to 100% of discounted price	+ Additional funds for legal fees and home improvements. Subject to product availability conditions
<b>2 or more mortgaged properties</b>	85%	Subject to product availability conditions
<b>Interest Only</b>	75% or 85% for part and part	Available for First Time Buyers, in addition to new purchase and remortgage products
<b>Affordability on 5+ year fixed products</b>	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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