

Product guide

With effect from 19 September 2025

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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

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
- ✓ Free standard valuation with all home mover products²
- ✓ Home Mover rates available up to 75% LTV on Interest Only mortgages and subject to criteria
- ✓ 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	3.80%	£1,499	£300k-£5m	197089
		3.85%	£999	£25k - £299,999	197083
		4.10%	£0	£25k - £5m	197203
	3 year	3.99%	£999	£25k - £1m	197145
		4.11%	£0	£25k - £2m	197237
		3.94%	£1,499	£300k-£5m	197179
	5 year	3.99%	£999	£25k - £299,999	197173
		4.06%	£0	£25k - £5m	197265
		4.45%	£999	£25k - £1m	196853
	10 year	4.54%	£0	£25k - £2m	197012
60.01% - 75% LTV	2 year	3.94%	£1,499	£300k-£5m	197090
		3.99%	£999	£25k - £299,999	197084
		4.24%	£0	£25k - £5m	197204
	3 year	4.07%	£999	£25k - £1m	197146
		4.29%	£0	£25k - £2m	197238
		4.01%	£1,499	£300k-£5m	197180
	5 year	4.06%	£999	£25k - £299,999	197174
		4.19%	£0	£25k - £5m	197266
		4.48%	£999	£25k - £1m	196854
	10 year	4.57%	£0	£25k - £2m	197013
75.01% - 80% LTV	2 year	4.02%	£1,499	£300k-£2m	197091
		4.07%	£999	£25k - £299,999	197085
		4.29%	£0	£25k - £2m	197205
	3 year	4.24%	£999	£25k - £1m	197147
		4.48%	£0	£25k - £1m	197239
		4.13%	£1,499	£300k-£2m	197181
	5 year	4.18%	£999	£25k - £299,999	197175
		4.32%	£0	£25k - £2m	197267
		4.74%	£999	£25k - £1m	196855
	10 year	4.99%	£0	£25k - £1m	197014
80.01% - 85% LTV	2 year	4.07%	£1,499	£300k-£2m	197092
		4.12%	£999	£25k - £299,999	197086
		4.36%	£0	£25k - £2m	197206
	3 year	4.29%	£999	£25k - £750k	197148
		4.48%	£0	£25k - £750k	197240
		4.16%	£1,499	£300k-£2m	197182
	5 year	4.21%	£999	£25k - £299,999	197176
		4.32%	£0	£25k - £2m	197268
		4.74%	£999	£25k - £750k	196856
	10 year	4.99%	£0	£25k - £750k	197015

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	4.27%	£1,499	£300k-£1m	197093
		4.32%	£999	£25k - £299,999	197087
		4.52%	£0	£25k - £1m	197207
	3 year	4.59%	£999	£25k - £500k	197149
		4.74%	£0	£25k - £500k	197241
		4.37%	£1,499	£300k-£1m	197183
	5 year	4.42%	£999	£25k - £299,999	197177
		4.52%	£0	£25k - £1m	197269
		4.99%	£999	£25k - £500k	196857
	10 year	5.19%	£0	£25k - £500k	197016
90.01% - 95% LTV	2 year	4.84%	£1,499	£300k-£750k	197094
		4.89%	£999	£25k - £299,999	197088
		4.99%	£0	£25k - £750k	197208
	3 year	5.04%	£999	£25k - £500k	197150
		5.14%	£0	£25k - £500k	197242
	5 year	4.76%	£1,499	£300k-£750k	197184
		4.81%	£999	£25k - £299,999	197178
		4.86%	£0	£25k - £750k	197270

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.19%	4.19%	£999	£25k - £5m	196104
		+0.89%	4.89%	£0		196202
60.01% - 75% LTV	2 year	+0.29%	4.29%	£999	£25k - £5m	196105
		+0.89%	4.89%	£0		196203
75.01% - 80% LTV	2 year	+0.39%	4.39%	£999	£25k - £2m	196106
		+1.12%	5.12%	£0		196204
80.01% - 85% LTV	2 year	+0.54%	4.54%	£999	£25k - £2m	196107
		+1.15%	5.15%	£0		196205
85.01% - 90% LTV	2 year	+0.94%	4.94%	£999	£25k - £1m	196108
		+1.15%	5.15%	£0		196206
90.01% - 95% LTV	2 year	+1.14%	5.14%	£999	£25k - £750k	196109
		+1.20%	5.20%	£0		196207

First Time Buyers

(excluding Equity Share)

Product features

- ✓ First Time Buyer (FTB) products available up to 95% LTV⁶
- ✓ £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	3.99%	£1,499	£300k-£5m	197077	
		4.04%	£999	£25k - £299,999	197071	
		4.41%	£0	£25k - £5m	197197	
	3 year	4.04%	£999	£25k - £1m	197139	
		4.33%	£0	£25k - £2m	197231	
	5 year	4.22%	£1,499	£300k-£5m	196756	196768
		4.27%	£999	£25k - £299,999	196750	196762
		4.41%	£0	£25k - £5m	196948	196954
	10 year	4.45%	£999	£25k - £1m	196843	196848
		4.55%	£0	£25k - £2m	197002	197007
60.01% - 75% LTV	2 year	4.04%	£1,499	£300k-£5m	197078	
		4.09%	£999	£25k - £299,999	197072	
		4.41%	£0	£25k - £5m	197198	
	3 year	4.16%	£999	£25k - £1m	197140	
		4.44%	£0	£25k - £2m	197232	
	5 year	4.22%	£1,499	£300k-£5m	196757	196769
		4.27%	£999	£25k - £299,999	196751	196763
		4.41%	£0	£25k - £5m	196949	196955
	10 year	4.45%	£999	£25k - £1m	196844	196849
		4.55%	£0	£25k - £2m	197003	197008
75.01% - 80% LTV	2 year	4.12%	£1,499	£300k-£2m	197079	
		4.17%	£999	£25k - £299,999	197073	
		4.41%	£0	£25k - £2m	197199	
	3 year	4.34%	£999	£25k - £1m	197141	
		4.64%	£0	£25k - £1m	197233	
	5 year	4.22%	£1,499	£300k-£2m	196758	196770
		4.27%	£999	£25k - £299,999	196752	196764
		4.41%	£0	£25k - £2m	196950	196956
	10 year	4.74%	£999	£25k - £1m	196845	196850
		4.94%	£0	£25k - £1m	197004	197009
80.01% - 85% LTV	2 year	4.19%	£1,499	£300k-£2m	197080	
		4.24%	£999	£25k - £299,999	197074	
		4.51%	£0	£25k - £2m	197200	
	3 year	4.34%	£999	£25k - £750k	197142	
		4.64%	£0	£25k - £750k	197234	
	5 year	4.22%	£1,499	£300k-£2m	196759	196771
		4.27%	£999	£25k - £299,999	196753	196765
		4.41%	£0	£25k - £1m	196951	196957
	10 year	4.74%	£999	£25k - £1m	196846	196851
		4.94%	£0	£25k - £1m	197005	197010

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	4.39%	£1,499	£25k - £1m	197081	
		4.44%	£999	£25k - £299,999	197075	
		4.69%	£0	£25k - £1m	197201	
	3 year	4.64%	£999	£25k - £500k	197143	
		4.89%	£0	£25k - £500k	197235	
		4.40%	£1,499	£300k-£1m	196760	196772
	5 year	4.45%	£999	£25k - £299,999	196754	196766
		4.58%	£0	£25k - £1m	196952	196958
	10 year	4.99%	£999	£25k - £500k	196847	196852
		5.09%	£0	£25k - £500k	197006	197011
90.01% - 95% LTV	2 year	4.84%	£1,499	£300k-£750k	197082	
		4.89%	£999	£25k - £299,999	197076	
		5.04%	£0	£25k - £750k	197202	
	3 year	5.09%	£999	£25k - £500k	197144	
		5.21%	£0	£25k - £500k	197236	
	5 year	4.94%	£1,499	£300k-£750k	196761	196773
		4.99%	£999	£25k - £299,999	196755	196767
		5.04%	£0	£25k - £750k	196953	196959

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.29%	4.29%	£999	£25k - £5m	196098
		+0.99%	4.99%	£0		196196
60.01% - 75% LTV	2 year	+0.34%	4.34%	£999	£25k - £5m	196099
		+1.04%	5.04%	£0		196197
75.01% - 80% LTV	2 year	+0.54%	4.54%	£999	£25k - £2m	196100
		+1.09%	5.09%	£0		196198
80.01% - 85% LTV	2 year	+0.69%	4.69%	£999	£25k - £2m	196101
		+1.19%	5.19%	£0		196199
85.01% - 90% LTV	2 year	+1.04%	5.04%	£999	£25k - £1m	196102
		+1.19%	5.19%	£0		196200
90.01% - 95% LTV	2 year	+1.14%	5.14%	£999	£25k - £750k	196103
		+1.24%	5.24%	£0		196201

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	4.09%	£999	£25k - £5m	197280	197277
		4.46%	£0		197292	197289
	5 year	4.32%	£999		197046	197043
		4.46%	£0		197064	197061
60.01% - 75% LTV	2 year	4.14%	£999	£25k - £5m	197281	197278
		4.46%	£0		197293	197290
	5 year	4.32%	£999		197047	197044
		4.46%	£0		197065	197062
75.01% - 80% LTV	2 year	4.22%	£999	£25k - £2m	197282	197279
		4.46%	£0		197294	197291
	5 year	4.32%	£999		197048	197045
		4.46%	£0		197066	197063

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	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%	4.34%	£999	£25k - £5m	196235	196232
		+1.04%	5.04%	£0		196262	196259
60.01% - 75% LTV	2 year	+0.39%	4.39%	£999	£25k - £5m	196236	196233
		+1.09%	5.09%	£0		196263	196260
75.01% - 80% LTV	2 year	+0.59%	4.59%	£999	£25k - £2m	196237	196234
		+1.14%	5.14%	£0		196264	196261

Remortgage for New Borrowers

Product features

- ✓ Free standard valuation² and the choice of free standard legal fees⁵ or £500 cashback⁴ on all remortgage products
- ✓ 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
- ✓ Remortgage rates available up to 75% LTV on Interest Only mortgages, subject to criteria
- ✓ 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	3.94%	£1,499	£300k-£5m	197115	197131
		3.99%	£999	£25k - £299,999	197107	197123
		4.24%	£0	£25k - £5m	197215	197223
	3 year	3.99%	£999	£25k - £1m	197157	197165
		4.29%	£0	£25k - £2m	197249	197257
		3.99%	£1,499	£300k-£5m	196819	196835
	5 year	4.04%	£999	£25k - £299,999	196811	196827
		4.19%	£0	£25k - £5m	196986	196994
		4.49%	£999	£25k - £1m	196600	196607
	10 year	4.59%	£0	£25k - £2m	196630	196637
60.01% - 75% LTV	2 year	3.99%	£1,499	£300k-£5m	197116	197132
		4.04%	£999	£25k - £299,999	197108	197124
		4.40%	£0	£25k - £5m	197216	197224
	3 year	4.10%	£999	£25k - £1m	197158	197166
		4.44%	£0	£25k - £2m	197250	197258
	5 year	4.03%	£1,499	£300k-£5m	196820	196836
		4.08%	£999	£25k - £299,999	196812	196828
		4.22%	£0	£25k - £5m	196987	196995
	10 year	4.49%	£999	£25k - £1m	196601	196608
		4.64%	£0	£25k - £2m	196631	196638
75.01% - 80% LTV	2 year	4.39%	£1,499	£300k-£2m	197117	197133
		4.44%	£999	£25k - £299,999	197109	197125
		4.75%	£0	£25k - £2m	197217	197225
	3 year	4.39%	£999	£25k - £1m	197159	197167
		4.60%	£0	£25k - £1m	197251	197259
	5 year	4.24%	£1,499	£300k-£2m	196821	196837
		4.29%	£999	£25k - £299,999	196813	196829
		4.48%	£0	£25k - £2m	196988	196996
	10 year	4.79%	£999	£25k - £1m	196602	196609
		5.19%	£0	£25k - £1m	196632	196639
80.01% - 85% LTV	2 year	4.39%	£1,499	£300k-£2m	197118	197134
		4.44%	£999	£25k - £299,999	197110	197126
		4.79%	£0	£25k - £2m	197218	197226
	3 year	4.39%	£999	£25k - £750k	197160	197168
		4.60%	£0	£25k - £750k	197252	197260
	5 year	4.24%	£1,499	£300k-£2m	196822	196838
		4.29%	£999	£25k - £299,999	196814	196830
		4.48%	£0	£25k - £2m	196989	196997
	10 year	4.79%	£999	£25k - £750k	196603	196610
		5.19%	£0	£25k - £750k	196633	196640

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	4.70%	£1,499	£300k-£1m	197119	197135
		4.75%	£999	£25k - £299,999	197111	197127
		5.09%	£0	£25k - £1m	197219	197227
	3 year	4.79%	£999	£25k - £500k	197161	197169
		4.99%	£0	£25k - £500k	197253	197261
		4.39%	£1,499	£300k-£1m	196823	196839
	5 year	4.44%	£999	£25k - £299,999	196815	196831
		4.63%	£0	£25k - £1m	196990	196998
		5.14%	£999	£25k - £500k	196604	196611
	10 year	5.39%	£0	£25k - £500k	196634	196641
90.01% - 95% LTV	2 year	5.39%	£1,499	£300k-£750k	197120	197136
		5.44%	£999	£25k - £299,999	197112	197128
		5.54%	£0	£25k - £750k	197220	197228
	3 year	5.44%	£999	£25k - £500k	197162	197170
		5.54%	£0	£25k - £500k	197254	197262
	5 year	5.19%	£1,499	£300k-£750k	196824	196840
		5.24%	£999	£25k - £299,999	196816	196832
		5.30%	£0	£25k - £750k	196991	196999

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	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%	4.19%	£999	£25k - £5m	193687	193695
		+0.94%	4.94%	£0		193800	193808
60.01% - 75% LTV	2 year	+0.29%	4.29%	£999	£25k - £5m	193688	193696
		+0.94%	4.94%	£0		193801	193809
75.01% - 80% LTV	2 year	+0.49%	4.49%	£999	£25k - £1.5m	193689	193697
		+1.15%	5.15%	£0		193802	193810
80.01% - 85% LTV	2 year	+0.54%	4.54%	£999	£25k - £1.5m	193690	193698
		+1.15%	5.15%	£0		193803	193811
85.01% - 90% LTV	2 year	+0.94%	4.94%	£999	£25k - £1m	193691	193699
		+1.15%	5.15%	£0		193804	193812
90.01% - 95% LTV	2 year	+1.10%	5.10%	£999	£25k - £750k	193692	193700
		+1.20%	5.20%	£0		193805	193813

Existing Borrowers Home Mover

(excluding Equity Share)

Fixed rate mortgage

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.

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	3.80%	£1,499	£300k-£5m	197101
		3.85%	£999	£5k - £299,999	197095
		4.10%	£0	£5k - £5m	197209
	3 year	3.99%	£999	£5k - £1m	197151
		4.11%	£0	£5k - £2m	197243
		3.94%	£1,499	£300k-£5m	197191
	5 year	3.99%	£999	£5k - £299,999	197185
		4.06%	£0	£5k - £5m	197271
		4.45%	£999	£5k - £1m	196858
	10 year	4.54%	£0	£5k - £2m	197017
60.01% - 75% LTV	2 year	3.94%	£1,499	£300k-£5m	197102
		3.99%	£999	£5k - £299,999	197096
		4.24%	£0	£5k - £5m	197210
	3 year	4.07%	£999	£5k - £1m	197152
		4.29%	£0	£5k - £2m	197244
		4.01%	£1,499	£300k-£5m	197192
	5 year	4.06%	£999	£5k - £299,999	197186
		4.19%	£0	£5k - £5m	197272
		4.45%	£999	£5k - £1m	196859
	10 year	4.55%	£0	£5k - £2m	197018
75.01% - 80% LTV	2 year	4.02%	£1,499	£300k-£2m	197103
		4.07%	£999	£5k - £299,999	197097
		4.29%	£0	£5k - £2m	197211
	3 year	4.24%	£999	£5k - £1m	197153
		4.48%	£0	£5k - £1m	197245
		4.13%	£1,499	£300k-£2m	197193
	5 year	4.18%	£999	£5k - £299,999	197187
		4.32%	£0	£5k - £2m	197273
		4.74%	£999	£5k - £1m	196860
	10 year	4.94%	£0	£5k - £1m	197019
80.01% - 85% LTV	2 year	4.07%	£1,499	£300k-£2m	197104
		4.12%	£999	£5k - £299,999	197098
		4.36%	£0	£5k - £2m	197212
	3 year	4.29%	£999	£5k - £750k	197154
		4.48%	£0	£5k - £750k	197246
		4.16%	£1,499	£300k-£2m	197194
	5 year	4.21%	£999	£5k - £299,999	197188
		4.32%	£0	£5k - £2m	197274
		4.74%	£999	£5k - £750k	196861
	10 year	4.94%	£0	£5k - £750k	197020

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	4.27%	£1,499	£300k-£1m	197105
		4.32%	£999	£5k - £299,999	197099
		4.52%	£0	£5k - £1m	197213
	3 year	4.59%	£999	£5k - £500k	197155
		4.74%	£0	£5k - £500k	197247
		4.37%	£1,499	£300k-£1m	197195
	5 year	4.42%	£999	£5k - £299,999	197189
		4.52%	£0	£5k - £1m	197275
		4.99%	£999	£5k - £500k	196862
	10 year	5.09%	£0	£5k - £500k	197021
90.01% - 95% LTV	2 year	4.84%	£1,499	£300k-£750k	197106
		4.89%	£999	£5k - £299,999	197100
		4.99%	£0	£5k - £750k	197214
	3 year	5.04%	£999	£5k - £500k	197156
		5.14%	£0	£5k - £500k	197248
		4.76%	£1,499	£300k-£750k	197196
	5 year	4.81%	£999	£5k - £299,999	197190
		4.86%	£0	£5k - £750k	197276

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.19%	4.19%	£999	£5k - £5m	196110
		+0.89%	4.89%	£0		196208
60.01% - 75% LTV	2 year	+0.29%	4.29%	£999	£5k - £5m	196111
		+0.89%	4.89%	£0		196209
75.01% - 80% LTV	2 year	+0.39%	4.39%	£999	£5k - £2m	196112
		+1.09%	5.09%	£0		196210
80.01% - 85% LTV	2 year	+0.54%	4.54%	£999	£5k - £2m	196113
		+1.15%	5.15%	£0		196211
85.01% - 90% LTV	2 year	+0.94%	4.94%	£999	£5k - £1m	196114
		+1.15%	5.15%	£0		196212
90.01% - 95% LTV	2 year	+1.14%	5.14%	£999	£5k - £750k	196115
		+1.20%	5.20%	£0		196213

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	3.90%	£999	£25k - £5m	197283
		4.15%	£0		197295
	5 year	4.04%	£999		197286
		4.11%	£0		197298
60.01% - 75% LTV	2 year	4.04%	£999	£25k - £5m	197284
		4.29%	£0		197296
	5 year	4.11%	£999		197287
		4.24%	£0		197299
75.01% - 80% LTV	2 year	4.12%	£999	£25k - £2m	197285
		4.34%	£0		197297
	5 year	4.23%	£999		197288
		4.37%	£0		197300

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.24%	4.24%	£999	£25k - £5m	196238
		+1.09%	5.09%	£0		196265
60.01% - 75% LTV	2 year	+0.34%	4.34%	£999	£25k - £5m	196239
		+1.14%	5.14%	£0		196266
75.01% - 80% LTV	2 year	+0.44%	4.44%	£999	£25k - £2m	196240
		+1.19%	5.19%	£0		196267

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	3.89%	£0	£5k - £5m	196893
	3 year	3.99%			196941
	5 year	3.94%			196979
	10 year	4.49%			197027
60.01% - 75% LTV	2 year	3.99%	£0	£5k - £5m	196894
	3 year	4.10%			196942
	5 year	4.03%			196980
	10 year	4.49%			197028
75.01% - 80% LTV	2 year	4.35%	£0	£5k - £2m	196895
	3 year	4.39%			196943
	5 year	4.24%			196981
	10 year	4.69%			197029
80.01% - 85% LTV	2 year	4.39%	£0	£5k - £2m	196896
	3 year	4.39%			196944
	5 year	4.24%			196982
	10 year	4.69%			197030
85.01% - 90% LTV	2 year	4.70%	£0	£5k - £1m	196897
	3 year	4.79%			196945
	5 year	4.39%			196983
	10 year	4.99%			197031

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.14%	4.14%	£0	£5k - £5m	190295
60.01% - 75% LTV	2 year	+0.29%	4.29%	£0	£5k - £5m	190296
75.01% - 80% LTV	2 year	+0.39%	4.39%	£0	£5k - £2m	190297
80.01% - 85% LTV	2 year	+0.44%	4.44%	£0	£5k - £2m	190298
85.01% - 90% LTV	2 year	+0.89%	4.89%	£0	£5k - £750k	190299

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	190380
	5 year				190381

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	3.89%	£999	£1k - £5m	196686
		4.15%	£0		196886
	3 year	3.99%	£999		196743
		4.29%	£0		196934
	5 year	3.94%	£999		196804
		4.09%	£0		196972
	10 year	4.49%	£999		196863
		4.59%	£0		197022
	2 year	3.99%	£999		196687
		4.40%	£0		196887
60.01% - 75% LTV	3 year	4.10%	£999	£1k - £5m	196744
		4.42%	£0		196935
	5 year	4.03%	£999		196805
		4.22%	£0		196973
	10 year	4.49%	£999		196864
		4.64%	£0		197023
	2 year	4.35%	£999		196688
		4.74%	£0		196888
	3 year	4.39%	£999		196745
		4.58%	£0		196936
75.01% - 80% LTV	5 year	4.24%	£999	£1k - £5m	196806
		4.48%	£0		196974
	10 year	4.69%	£999		196865
		4.94%	£0		197024
	2 year	4.39%	£999		196689
		4.79%	£0		196889
	3 year	4.39%	£999		196746
		4.58%	£0		196937
	5 year	4.24%	£999		196807
		4.48%	£0		196975
80.01% - 85% LTV	10 year	4.69%	£999	£1k - £5m	196866
		4.94%	£0		197025
	2 year	4.70%	£999		196690
		5.04%	£0		196890
	3 year	4.79%	£999		196747
		4.98%	£0		196938
	5 year	4.39%	£999		196808
		4.63%	£0		196976
	10 year	4.99%	£999		196867
		5.19%	£0		197026
85.01% - 90% LTV	2 year	4.70%	£999	£1k - £5m	196690
		5.04%	£0		196890
	3 year	4.79%	£999		196747
		4.98%	£0		196938
	5 year	4.39%	£999		196808
		4.63%	£0		196976
	10 year	4.99%	£999		196867
		5.19%	£0		197026
	2 year	5.19%	£999		196691
		5.34%	£0		196891
90.01% - 95% LTV	3 year	5.22%	£999	£1k - £5m	196748
		5.39%	£0		196939
	5 year	4.99%	£999		196809
		5.14%	£0		196977

Existing Borrowers

Rate Switch

Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial Rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.14%	4.14%	£999	£1k - £5m	193680
		+0.89%	4.89%	£0		193793
60.01% - 75% LTV	2 year	+0.29%	4.29%	£999	£1k - £5m	193681
		+0.89%	4.89%	£0		193794
75.01% - 80% LTV	2 year	+0.39%	4.39%	£999	£1k - £5m	193682
		+1.07%	5.07%	£0		193795
80.01% - 85% LTV	2 year	+0.44%	4.44%	£999	£1k - £5m	193683
		+1.07%	5.07%	£0		193796
85.01% - 90% LTV	2 year	+0.89%	4.89%	£999	£1k - £5m	193684
		+1.07%	5.07%	£0		193797
90.01% - 95% LTV	2 year	+1.10%	5.10%	£999	£1k - £5m	193685
		+1.20%	5.20%	£0		193798

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 6.74% (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%	Only available on remortgage and home mover standard ownership types (excludes FTBs and members porting an existing mortgage)
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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