Product guide

With effect from 15 September 2026

For new borrowers

Other information

For existing borrowers

Use Broker Chat

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

First Time Buyers

(excluding Equity Share)

Product features

- First Time Buyer (FTB) products available up to 95% LTV[6]
- Interest Only available up to 75% LTV, or 85% LTV with part and part
- £500 cashback for all FTBs[4]
- Range of products with zero product fees
- Free standard valuation with all home mover products[2]
- For fixed rates only: Nationwide Helping Hand mortgage may be available with our 5 year and 10 year fixed rate products (60%-95% LTV). Please see page 17 for details.
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code	
					Standard	Helping Hand
Up to 60% LTV	2 year	5.04%	£1,499	£300k-£5m	206729	
		5.09%	£999	£25k - £299,999	206723	
		5.36%	£0	£25k - £5m	206965	
	3 year	5.09%	£999	£25k - £5m	206798	
		5.36%	£0	£25k - £5m	207013	
	5 year	4.98%	£1,499	£300k-£5m	206845	206857
		5.03%	£999	£25k - £299,999	206839	206851
		5.17%	£0	£25k - £5m	207061	207067
	10 year	5.34%	£999	£25k - £5m	206926	206931
		5.44%	£0	£25k - £5m	207115	207120
60.01% - 75% LTV	2 year	5.09%	£1,499	£300k-£5m	206730	
		5.14%	£999	£25k - £299,999	206724	
		5.38%	£0	£25k - £5m	206966	
	3 year	5.18%	£999	£25k - £5m	206799	
		5.43%	£0	£25k - £5m	207014	
	5 year	5.06%	£1,499	£300k-£5m	206846	206858
		5.11%	£999	£25k - £299,999	206840	206852
		5.20%	£0	£25k - £5m	207062	207068
	10 year	5.39%	£999	£25k - £5m	206927	206932
		5.44%	£0	£25k - £5m	207116	207121
75.01% - 80% LTV	2 year	5.09%	£1,499	£300k-£2m	206731	
		5.14%	£999	£25k - £299,999	206725	
		5.38%	£0	£25k - £2m	206967	
	3 year	5.24%	£999	£25k - £2m	206800	
		5.49%	£0	£25k - £2m	207015	
	5 year	5.06%	£1,499	£300k-£2m	206847	206859
		5.11%	£999	£25k - £299,999	206841	206853
		5.20%	£0	£25k - £2m	207063	207069
	10 year	5.54%	£999	£25k - £2m	206928	206933
		5.74%	£0	£25k - £2m	207117	207122
80.01% - 85% LTV	2 year	5.14%	£1,499	£300k-£2m	206732	
		5.19%	£999	£25k - £299,999	206726	
		5.38%	£0	£25k - £2m	206968	
	3 year	5.24%	£999	£25k - £2m	206801	
		5.49%	£0	£25k - £2m	207016	
	5 year	5.06%	£1,499	£300k-£2m	206848	206860
		5.11%	£999	£25k - £299,999	206842	206854
		5.22%	£0	£25k - £2m	207064	207070
	10 year	5.54%	£999	£25k - £2m	206929	206934
		5.74%	£0	£25k - £2m	207118	207123

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	5.27%	£1,499	£300k - £1m	206733	
		5.32%	£999	£25k - £299,999	206727	
		5.48%	£0	£25k - £1m	206969	
	3 year	5.39%	£999	£25k - £1m	206802	
		5.62%	£0	£25k - £1m	207017	
	5 year	5.17%	£1,499	£300k-£1m	206849	206861
		5.22%	£999	£25k - £299,999	206843	206855
		5.33%	£0	£25k - £1m	207065	207071
	10 year	5.64%	£999	£25k - £1m	206930	206935
		5.74%	£0	£25k - £1m	207119	207124
90.01% - 95% LTV	2 year	5.59%	£1,499	£300k-£750k	206734	
		5.64%	£999	£25k - £299,999	206728	
		5.74%	£0	£25k - £750k	206970	
	3 year	5.64%	£999	£25k - £750k	206803	
		5.74%	£0	£25k - £750k	207018	
	5 year	5.54%	£1,499	£300k-£750k	206850	206862
		5.59%	£999	£25k - £299,999	206844	206856
		5.64%	£0	£25k - £750k	207066	207072

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	+0.42%	4.17%	£999	£25k - £5m	205264
		+1.09%	4.84%	£0		205440
60.01% - 75% LTV	2 year	+0.47%	4.22%	£999	£25k - £5m	205265
		+1.09%	4.84%	£0		205441
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	205266
		+1.09%	4.84%	£0		205442
80.01% - 85% LTV	2 year	+0.64%	4.39%	£999	£25k - £2m	205267
		+1.19%	4.94%	£0		205443
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	205268
		+1.19%	4.94%	£0		205444
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	205269
		+1.24%	4.99%	£0		205445

Equity Share Home Mover for New Borrowers and First Time Buyers

Product features

- Free standard valuation with all home mover products[2]
- Range of products with zero product fees
- £500 cashback for all First Time Buyers (FTB)[4]
- Flexible features come as standard on all fixed products:
  - Overpayments up to 10% of the initial balance per annum[8]
  - Unlimited overpayments on tracker products
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code	
					New Borrower	First Time Buyer
Up to 60% LTV	2 year	5.14%	£999	£25k - £5m	207164	207161
		5.41%	£0		207182	207179
	5 year	5.08%	£999		207173	207170
		5.22%	£0		207191	207188
60.01% - 75% LTV	2 year	5.19%	£999	£25k - £5m	207165	207162
		5.43%	£0		207183	207180
	5 year	5.16%	£999		207174	207171
		5.25%	£0		207192	207189
75.01% - 80% LTV	2 year	5.19%	£999	£25k - £2m	207166	207163
		5.43%	£0		207184	207181
	5 year	5.16%	£999		207175	207172
		5.25%	£0		207193	207190

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size[3]	Product Code	
						New Borrower	First Time Buyer
Up to 60% LTV	2 year	+0.47%	4.22%	£999	£25k - £5m	205495	205492
		+1.14%	4.89%	£0		205519	205516
60.01% - 75% LTV	2 year	+0.52%	4.27%	£999	£25k - £5m	205496	205493
		+1.14%	4.89%	£0		205520	205517
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	205497	205494
		+1.14%	4.89%	£0		205521	205518

Home Mover for New Borrowers

(excluding Equity Share)

Product features

- Home Mover products available up to 95% LTV[6]
- Range of products with zero product fees
- Interest Only available up to 75% LTV, or 85% LTV with part and part
- Free standard valuation with all home mover products[2]
- For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	**4.93%**	£1,499	£300k-£5m	206741
		4.98%	£999	£25k - £299,999	206735
		5.19%	£0	£25k - £5m	206971
	3 year	**4.98%**	£999	£25k - £5m	206804
		5.19%	£0	£25k - £5m	207019
	5 year	**4.89%**	£1,499	£300k-£5m	206869
		4.94%	£999	£25k - £299,999	206863
		5.06%	£0	£25k - £5m	207073
	10 year	**5.34%**	£999	£25k - £5m	206936
		5.44%	£0	£25k - £5m	207125
60.01% - 75% LTV	2 year	**5.01%**	£1,499	£300k-£5m	206742
		5.06%	£999	£25k - £299,999	206736
		5.26%	£0	£25k - £5m	206972
	3 year	**5.06%**	£999	£25k - £5m	206805
		5.26%	£0	£25k - £5m	207020
	5 year	**5.02%**	£1,499	£300k-£5m	206870
		5.07%	£999	£25k - £299,999	206864
		5.17%	£0	£25k - £5m	207074
	10 year	**5.39%**	£999	£25k - £5m	206937
		5.49%	£0	£25k - £5m	207126
75.01% - 80% LTV	2 year	**5.03%**	£1,499	£300k-£2m	206743
		5.08%	£999	£25k - £299,999	206737
		5.26%	£0	£25k - £2m	206973
	3 year	**5.09%**	£999	£25k - £2m	206806
		5.28%	£0	£25k - £2m	207021
	5 year	**5.03%**	£1,499	£300k-£2m	206871
		5.08%	£999	£25k - £299,999	206865
		5.19%	£0	£25k - £2m	207075
	10 year	**5.64%**	£999	£25k - £2m	206938
		5.74%	£0	£25k - £2m	207127
80.01% - 85% LTV	2 year	**5.03%**	£1,499	£300k-£2m	206744
		5.08%	£999	£25k - £299,999	206738
		5.33%	£0	£25k - £2m	206974
	3 year	**5.10%**	£999	£25k - £2m	206807
		5.34%	£0	£25k - £2m	207022
	5 year	**5.03%**	£1,499	£300k-£2m	206872
		5.08%	£999	£25k - £299,999	206866
		5.19%	£0	£25k - £2m	207076
	10 year	**5.64%**	£999	£25k - £2m	206939
		5.74%	£0	£25k - £2m	207128

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	5.13%	£1,499	£300k-£1m	206745
		5.18%	£999	£25k - £299,999	206739
		5.40%	£0	£25k - £1m	206975
	3 year	5.28%	£999	£25k - £1m	206808
		5.44%	£0	£25k - £1m	207023
	5 year	5.13%	£1,499	£300k-£1m	206873
		5.18%	£999	£25k - £299,999	206867
		5.30%	£0	£25k - £1m	207077
	10 year	5.74%	£999	£25k - £1m	206940
		5.89%	£0	£25k - £1m	207129
90.01% - 95% LTV	2 year	5.59%	£1,499	£300k-£750k	206746
		5.64%	£999	£25k - £299,999	206740
		5.73%	£0	£25k - £750k	206976
	3 year	5.64%	£999	£25k - £750k	206809
		5.74%	£0	£25k - £750k	207024
	5 year	5.54%	£1,499	£300k-£750k	206874
		5.59%	£999	£25k - £299,999	206868
		5.60%	£0	£25k - £750k	207078

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	205270
		+0.99%	4.74%	£0		205446
60.01% - 75% LTV	2 year	+0.42%	4.17%	£999	£25k - £5m	205271
		+0.99%	4.74%	£0		205447
75.01% - 80% LTV	2 year	+0.42%	4.17%	£999	£25k - £2m	205272
		+1.09%	4.84%	£0		205448
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	205273
		+1.09%	4.84%	£0		205449
85.01% - 90% LTV	2 year	+0.88%	4.63%	£999	£25k - £1m	205274
		+1.09%	4.84%	£0		205450
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	205275
		+1.20%	4.95%	£0		205451

Remortgage for New Borrowers

Product features

- Free standard valuation[2] and the choice of free standard legal fees[5] or £500 cashback[4] on all remortgage products
- Interest Only avaialable up to 75% LTV, or 85% LTV with part and part
- Remortgage rates available up to 90% LTV on standard repayment mortgages, including customers increasing borrowing to pay off a Help to Buy Equity Loan in full.[7] Available up to 95% on a like for like basis
- For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Codes	
					Cashback	Free Legals
Up to 60% LTV	2 year	5.01%	£1,499	£300k-£5m	206774	206790
		5.06%	£999	£25k - £299,999	206766	206782
		5.34%	£0	£25k - £5m	206997	207005
	3 year	5.06%	£999	£25k - £5m	206816	206824
		5.34%	£0	£25k - £5m	207031	207039
	5 year	5.04%	£1,499	£300k-£5m	206902	206918
		5.09%	£999	£25k - £299,999	206894	206910
		5.19%	£0	£25k - £5m	207099	207107
	10 year	5.24%	£999	£25k - £5m	206951	206958
		5.34%	£0	£25k - £5m	207147	207154
60.01% - 75% LTV	2 year	5.06%	£1,499	£300k-£5m	206775	206791
		5.11%	£999	£25k - £299,999	206767	206783
		5.42%	£0	£25k - £5m	206998	207006
	3 year	5.11%	£999	£25k - £5m	206817	206825
		5.42%	£0	£25k - £5m	207032	207040
	5 year	5.14%	£1,499	£300k-£5m	206903	206919
		5.19%	£999	£25k - £299,999	206895	206911
		5.29%	£0	£25k - £5m	207100	207108
	10 year	5.29%	£999	£25k - £5m	206952	206959
		5.44%	£0	£25k - £5m	207148	207155
75.01% - 80% LTV	2 year	5.19%	£1,499	£300k-£2m	206776	206792
		5.24%	£999	£25k - £299,999	206768	206784
		5.43%	£0	£25k - £2m	206999	207007
	3 year	5.24%	£999	£25k - £2m	206818	206826
		5.46%	£0	£25k - £2m	207033	207041
	5 year	5.24%	£1,499	£300k-£2m	206904	206920
		5.29%	£999	£25k - £299,999	206896	206912
		5.34%	£0	£25k - £2m	207101	207109
	10 year	5.74%	£999	£25k - £2m	206953	206960
		5.94%	£0	£25k - £2m	207149	207156
80.01% - 85% LTV	2 year	5.19%	£1,499	£300k-£2m	206777	206793
		5.24%	£999	£25k - £299,999	206769	206785
		5.43%	£0	£25k - £2m	207000	207008
	3 year	5.27%	£999	£25k - £2m	206819	206827
		5.46%	£0	£25k - £2m	207034	207042
	5 year	5.24%	£1,499	£300k-£2m	206905	206921
		5.29%	£999	£25k - £299,999	206897	206913
		5.34%	£0	£25k - £2m	207102	207110
	10 year	5.74%	£999	£25k - £2m	206954	206961
		5.94%	£0	£25k - £2m	207150	207157

Remortgage for New Borrowers

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code	
					Cashback	Free Legals
85.01% - 90% LTV	2 year	**5.44%**	£1,499	£300k-£1m	206778	206794
		5.49%	£999	£25k - £299,999	206770	206786
		5.68%	£0	£25k - £1m	207001	207009
	3 year	**5.47%**	£999	£25k - £1m	206820	206828
		5.69%	£0	£25k - £1m	207035	207043
	5 year	**5.35%**	£1,499	£300k-£1m	206906	206922
		5.40%	£999	£25k - £299,999	206898	206914
		5.48%	£0	£25k - £1m	207103	207111
	10 year	**5.84%**	£999	£25k - £1m	206955	206962
		5.94%	£0	£25k - £1m	207151	207158
90.01% - 95% LTV	2 year	**5.59%**	£1,499	£300k-£750k	206779	206795
		5.64%	£999	£25k - £299,999	206771	206787
		5.74%	£0	£25k - £750k	207002	207010
	3 year	**5.64%**	£999	£25k - £750k	206821	206829
		5.74%	£0	£25k - £750k	207036	207044
	5 year	**5.58%**	£1,499	£300k-£750k	206907	206923
		5.63%	£999	£25k - £299,999	206899	206915
		5.73%	£0	£25k - £750k	207104	207112

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size[3]	Product Code	
						Cashback	Free Legals
Up to 60% LTV	2 year	**+0.38%**	**4.13%**	£999	£25k - £5m	206478	206486
		+1.04%	**4.79%**	£0		206670	206678
60.01% - 75% LTV	2 year	**+0.48%**	**4.23%**	£999	£25k - £5m	206479	206487
		+1.04%	**4.79%**	£0		206671	206679
75.01% - 80% LTV	2 year	**+0.49%**	**4.24%**	£999	£25k - £2m	206480	206488
		+1.15%	**4.90%**	£0		206672	206680
80.01% - 85% LTV	2 year	**+0.54%**	**4.29%**	£999	£25k - £2m	206481	206489
		+1.15%	**4.90%**	£0		206673	206681
85.01% - 90% LTV	2 year	**+0.94%**	**4.69%**	£999	£25k - £1m	206482	206490
		+1.19%	**4.94%**	£0		206674	206682
90.01% - 95% LTV	2 year	**+1.15%**	**4.90%**	£999	£25k - £750k	206483	206491
		+1.24%	**4.99%**	£0		206675	206683

Existing Borrowers Home Mover

(excluding Equity Share)

Product features

- Free standard valuation with all home mover products[2]
- Range of products with zero product fees
- For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgage

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	4.93%	£1,499	£300k-£5m	206753
		4.98%	£999	£5k - £299,999	206747
		5.19%	£0	£5k - £5m	206977
	3 year	4.98%	£999	£5k - £5m	206810
		5.19%	£0	£5k - £5m	207025
	5 year	4.89%	£1,499	£300k-£5m	206881
		4.94%	£999	£5k - £299,999	206875
		5.06%	£0	£5k - £5m	207079
	10 year	5.34%	£999	£5k - £5m	206941
		5.44%	£0	£5k - £5m	207130
60.01% - 75% LTV	2 year	5.01%	£1,499	£300k-£5m	206754
		5.06%	£999	£5k - £299,999	206748
		5.26%	£0	£5k - £5m	206978
	3 year	5.06%	£999	£5k - £5m	206811
		5.26%	£0	£5k - £5m	207026
	5 year	5.02%	£1,499	£300k-£5m	206882
		5.07%	£999	£5k - £299,999	206876
		5.17%	£0	£5k - £5m	207080
	10 year	5.39%	£999	£5k - £5m	206942
		5.44%	£0	£5k - £5m	207131
75.01% - 80% LTV	2 year	5.03%	£1,499	£300k-£2m	206755
		5.08%	£999	£5k - £299,999	206749
		5.26%	£0	£5k - £2m	206979
	3 year	5.09%	£999	£5k - £2m	206812
		5.28%	£0	£5k - £2m	207027
	5 year	5.03%	£1,499	£300k-£2m	206883
		5.08%	£999	£5k - £299,999	206877
		5.19%	£0	£5k - £2m	207081
	10 year	5.54%	£999	£5k - £2m	206943
		5.74%	£0	£5k - £2m	207132
80.01% - 85% LTV	2 year	5.03%	£1,499	£300k-£2m	206756
		5.08%	£999	£5k - £299,999	206750
		5.33%	£0	£5k - £2m	206980
	3 year	5.10%	£999	£5k - £2m	206813
		5.34%	£0	£5k - £2m	207028
	5 year	5.03%	£1,499	£300k-£2m	206884
		5.08%	£999	£5k - £299,999	206878
		5.19%	£0	£5k - £2m	207082
	10 year	5.54%	£999	£5k - £2m	206944
		5.74%	£0	£5k - £2m	207133

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	5.13%	£1,499	£300k-£1m	206757
		5.18%	£999	£5k - £299,999	206751
		5.40%	£0	£5k - £1m	206981
	3 year	5.28%	£999	£5k - £1m	206814
		5.44%	£0	£5k - £1m	207029
	5 year	5.13%	£1,499	£300k-£1m	206885
		5.18%	£999	£5k - £299,999	206879
		5.30%	£0	£5k - £1m	207083
	10 year	5.64%	£999	£5k - £1m	206945
		5.74%	£0	£5k - £1m	207134
90.01% - 95% LTV	2 year	5.59%	£1,499	£300k-£750k	206758
		5.64%	£999	£5k - £299,999	206752
		5.73%	£0	£5k - £750k	206982
	3 year	5.64%	£999	£5k - £750k	206815
		5.74%	£0	£5k - £750k	207030
	5 year	5.54%	£1,499	£300k-£750k	206886
		5.59%	£999	£5k - £299,999	206880
		5.60%	£0	£5k - £750k	207084

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	+0.34%	4.09%	£999	£5k - £5m	205276
		+0.99%	4.74%	£0		205452
60.01% - 75% LTV	2 year	+0.42%	4.17%	£999	£5k - £5m	205277
		+0.99%	4.74%	£0		205453
75.01% - 80% LTV	2 year	+0.42%	4.17%	£999	£5k - £2m	205278
		+1.09%	4.84%	£0		205454
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	205279
		+1.09%	4.84%	£0		205455
85.01% - 90% LTV	2 year	+0.88%	4.63%	£999	£5k - £1m	205280
		+1.09%	4.84%	£0		205456
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	205281
		+1.20%	4.95%	£0		205457

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Equity Share Existing Borrowers Home Mover

Product features

- Free standard valuation with all home mover products[2]
- Range of products with zero product fees
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	**5.03%**	£999	£5k - £5m	207167
		5.24%	£0		207185
	5 year	**4.99%**	£999		207176
		5.11%	£0		207194
60.01% - 75% LTV	2 year	**5.11%**	£999	£5k - £5m	207168
		5.31%	£0		207186
	5 year	**5.12%**	£999		207177
		5.22%	£0		207195
75.01% - 80% LTV	2 year	**5.13%**	£999	£5k - £2m	207169
		5.31%	£0		207187
	5 year	**5.13%**	£999		207178
		5.24%	£0		207196

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

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

Existing Borrowers Additional Borrowing (Further Advance)

Product features

- Minimum loan size of £5k[9]
- No product fees
- Maximum LTV of 90%
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	4.81%	£0	£5k - £5m	206990
	3 year	4.79%			207054
	5 year	4.89%			207092
	10 year	5.09%			207140
60.01% - 75% LTV	2 year	4.91%	£0	£5k - £5m	206991
	3 year	4.90%			207055
	5 year	4.99%			207093
	10 year	5.14%			207141
75.01% - 80% LTV	2 year	5.09%	£0	£5k - £2m	206992
	3 year	5.14%			207056
	5 year	5.14%			207094
	10 year	5.29%			207142
80.01% - 85% LTV	2 year	5.09%	£0	£5k - £2m	206993
	3 year	5.17%			207057
	5 year	5.14%			207095
	10 year	5.29%			207143
85.01% - 90% LTV	2 year	5.34%	£0	£5k - £1m	206994
	3 year	5.37%			207058
	5 year	5.25%			207096
	10 year	5.59%			207144

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	+0.30%	4.05%	£0	£5k - £5m	206663
60.01% - 75% LTV	2 year	+0.42%	4.17%	£0	£5k - £5m	206664
75.01% - 80% LTV	2 year	+0.47%	4.22%	£0	£5k - £2m	206665
80.01% - 85% LTV	2 year	+0.54%	4.29%	£0	£5k - £2m	206666
85.01% - 90% LTV	2 year	+0.94%	4.69%	£0	£5k - £750k	206667

Existing Borrowers Green Additional Borrowing

Product features

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

Fixed rate mortgages

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

Existing Borrowers Rate Switch

Product features

- No product fees on selected products
- Submitted rate switches can be cancelled up until the 20th of the month before the switch
- Flexible features come as standard on all fixed products:
  - Overpayments up to 10% of the initial balance per annum[8]
- ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	**2 year**	**4.81%**	£999	£1k-5m	206759
		5.08%	£0		206983
	3 year	**4.79%**	£999		206832
		5.05%	£0		207047
	5 year	**4.89%**	£999		206887
		5.04%	£0		207085
	10 year	**5.09%**	£999		206946
		5.19%	£0		207135
60.01% - 75% LTV	**2 year**	**4.91%**	£999	£1k-5m	206760
		5.19%	£0		206984
	3 year	**4.90%**	£999		206833
		5.17%	£0		207048
	5 year	**4.99%**	£999		206888
		5.08%	£0		207086
	10 year	**5.14%**	£999		206947
		5.29%	£0		207136
75.01% - 80% LTV	**2 year**	**5.09%**	£999	£1k-5m	206761
		5.32%	£0		206985
	3 year	**5.14%**	£999		206834
		5.33%	£0		207049
	5 year	**5.14%**	£999		206889
		5.24%	£0		207087
	10 year	**5.29%**	£999		206948
		5.54%	£0		207137
80.01% - 85% LTV	**2 year**	**5.09%**	£999	£1k-5m	206762
		5.32%	£0		206986
	3 year	**5.17%**	£999		206835
		5.36%	£0		207050
	5 year	**5.14%**	£999		206890
		5.24%	£0		207088
	10 year	**5.29%**	£999		206949
		5.54%	£0		207138
85.01% - 90% LTV	**2 year**	**5.34%**	£999	£1k-5m	206763
		5.58%	£0		206987
	3 year	**5.37%**	£999		206836
		5.59%	£0		207051
	5 year	**5.25%**	£999		206891
		5.38%	£0		207089
	10 year	**5.59%**	£999		206950
		5.79%	£0		207139
90.01% - 95% LTV	**2 year**	**5.59%**	£999	£1k-5m	206764
		5.73%	£0		206988
	3 year	**5.62%**	£999		206837
		5.73%	£0		207052
	5 year	**5.55%**	£999		206892
		5.60%	£0		207090

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**	**+0.30%**	**4.05%**	£999	£1k - £5m	206471
		+0.94%	**4.69%**	£0		206656
60.01% - 75% LTV	**2 year**	**+0.42%**	**4.17%**	£999	£1k - £5m	206472
		+0.99%	**4.74%**	£0		206657
75.01% - 80% LTV	**2 year**	**+0.47%**	**4.22%**	£999	£1k - £5m	206473
		+1.15%	**4.90%**	£0		206658
80.01% - 85% LTV	**2 year**	**+0.54%**	**4.29%**	£999	£1k - £5m	206474
		+1.15%	**4.90%**	£0		206659
85.01% - 90% LTV	**2 year**	**+0.94%**	**4.69%**	£999	£1k - £5m	206475
		+1.19%	**4.94%**	£0		206660
90.01% - 95% LTV	**2 year**	**+1.15%**	**4.90%**	£999	£1k - £5m	206476
		+1.24%	**4.99%**	£0		206661

Notes

Abbreviations explained

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

Important Information

1. SMR refers to the variable Standard Mortgage Rate which is currently 6.49% (The SMR has no upper limit or cap).
2. Charges will apply for a Home Survey Level 2 report. See page 21 for full details.
3. Maximum loan size and LTV are dependent upon the circumstances of the application, for full details please refer to the lending criteria.
4. Cashback will be paid per account and is payable to customers within one month of completion of the mortgage.
5. Free legal fees cover the conveyancer's standard professional charges relating to the remortgage when using one of our panel managers. Further details can be found here.
6. Subject to product/property type, home mover only.
7. If your client is increasing their borrowing, the maximum LTV for standard repayment remortgages is 90%, unless your client is consolidating debts or paying off a non-Help to Buy second charge, in which case the maximum is 80%.
8. Please refer to the Early Repayment Charges section below for full details.
9. The minimum lending amount is £10,000 for all reasons except home improvements, which has a minimum lending of £5,000. See Lending Criteria for full details.

Fixed and Tracker Mortgages

Fixed and tracker rates are limited offers and may be withdrawn at any time. All mortgages have a range of flexible features to help your clients manage their mortgage in a way that suits their lifestyle. Overpayments and underpayments are available but subject to conditions. Free valuation and free standard legal fees for Home Mover and Remortgage customers.

Tracker Mortgages

The rate your client pays is directly linked to movements in the Bank of England Base Rate (BBR). The BBR rate that's been applied to the rates in this guide can be found above each Tracker Rate table and is correct at time of going to print. All of our tracker products reserved after 12 June 2009 have a floor of 0.00%. This means that if the Bank of England Base rate were to fall to 0.00% or less during the tracker period the rate payable will be 0.00% plus the agreed set percentage above the Bank of England base rate. This means that the rate payable will never go below 0.00% plus the additional percentage rate of the tracker mortgage.

Early Repayment Charges (ERC)

	Fixed Rate Deal Period			
	2 years	**3 years**	**5 years**	**10 years**
Year 1	2.00%	3.00%	5.00%	6.00%
Year 2	1.00%	2.00%	4.00%	6.00%
Year 3	-	1.00%	3.00%	6.00%
Year 4	-	-	2.00%	6.00%
Year 5	-	-	1.00%	6.00%
Year 6	-	-	-	5.00%
Year 7	-	-	-	4.00%
Year8	-	-	-	3.00%
Year 9	-	-	-	2.00%
Year 10	-	-	-	1.00%

For products reserved on or after the 1 December 2022, the percentage charge payable will reduce year on year during the product deal period, as detailed in the ERC table. ERCs don't currently apply to tracker rate products. For products reserved prior to this date, please refer to the client's mortgage offer. A maximum overpayment allowance is only applicable if an ERC applies to the product. Where a product has no ERC, there is no maximum overpayment allowance. ERCs aren't applied when on BMR/SMR.

Additional information

The product reservation is valid for 90 days from reservation. On the 91st day the product expires unless an offer has been issued. To continue with the case, a new product must be reserved and new product/booking fees must be paid (where applicable). For fully submitted applications please use the 'Amend Case' option in NFI Online or call the mortgage service centre. Cases that are at DIP/Product Reservation stage must be rekeyed.

A product fee may be payable depending on the product selected. Some products are available without a product fee. If you recommend this option your client will pay a higher rate of interest over the deal period compared to the product fee option.

If you recommend the option with the product fee they can pay this when they apply or they can add it to their loan, the total of the loan plus the fee mustn't exceed the client's affordable amount. If they add this fee to their loan they will be charged interest on it during the term of the loan.

Please note that if you reserve a product for your client, but your advice changes and you reserve a different product, they'll receive a full refund of the product fee (if one was paid). The client will be charged a product fee (which may be added to the loan) for the second product reserved.

Should your client need to change their property post submission of their full mortgage application, then a new application will be required. This will require payment of a new product reserved from the rates available at the time of re-application. Please note that fee refunds can take up to 2 weeks. We reserve the right to request the product fee should the mortgage not complete.

Nationwide mortgages reserved on or before 29 April 2009, or 30 May 2009 for the Derbyshire Building Society or 14 June 2009 for the Cheshire Building Society will revert to the Base Mortgage Rate (BMR) at the end of the initial term. If your client chooses to switch to a new Nationwide mortgage product, the new product will currently revert onto our Standard Mortgage Rate (SMR). The SMR will apply to Dunfermline Building Society mortgages. Both are variable rates which we may vary in accordance with our mortgage terms and conditions. However, the BMR is guaranteed to be no more than 2% above the Bank of England base rate, whilst the SMR has no upper limit or cap. If your client chooses to switch to a new product, it's not possible to switch back to the BMR at a later date.

Former Portman Building Society mortgage customers whose mortgage product was taken out before 28 August 2007 or whose mortgage is now on or linked to the Nationwide Base Mortgage Rate should refer to their mortgage conditions for details of the flexible options and product features that apply to their mortgage. The product features listed in this brochure refer to new Nationwide mortgages.

How the client's Loan-To-Value (LTV) affects the max loan size

The tables below show the maximum lending limits for purchases and remortgages dependant upon the circumstances of the application.

Please note: LTVs are tiered and the tables show the maximum LTVs if products are available at that LTV and loan amount.
If more than one LTV limit detailed below is applicable to your application, the lowest LTV shall apply.

New Build Property Type LTV limits

	Max LTV
New Build Flats	85%
New Build Houses	95%

Our maximum loan sizes are as per our standard criteria.

Schemes / conditions

	Max LTV	Conditions
Shared ownership	Up to 90% LTV for First Time Buyers, Home Movers, New and Existing Customers moving home	Minimum initial share 25% Subject to product availability conditions
Equity share (inc. Help to Buy – Equity Loan Scheme)	Dependent on Scheme. Min. deposit of 5% of the full purchase price required	Minimum initial share, open market price/valuation: 75% builder schemes, 50% Government / Co-funded schemes Dedicated products are applicable and scheme conditions may apply
Right to buy	Up to 100% of discounted price	+ Additional funds for legal fees and home improvements. Subject to product availability conditions
2 or more mortgaged properties	85%	Subject to product availability conditions
Interest Only	75% or 85% for part and part	Available 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