Product guide

With effect from 24 March 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	4.75%	£1,499	£300k-£5m	201558	
		4.80%	£999	£25k - £299,999	201552	
		5.15%	£0	£25k - £5m	201835	
	3 year	4.84%	£999	£25k - £5m	201627	
		5.13%	£0	£25k - £5m	201883	
	5 year	5.00%	£1,499	£300k-£5m	201674	201686
		5.05%	£999	£25k - £299,999	201668	201680
		5.25%	£0	£25k - £5m	201931	201937
	10 year	4.99%	£999	£25k - £5m	201755	201760
		5.09%	£0	£25k - £5m	201985	201990
60.01% - 75% LTV	2 year	4.78%	£1,499	£300k-£5m	201559	
		4.83%	£999	£25k - £299,999	201553	
		5.17%	£0	£25k - £5m	201836	
	3 year	4.89%	£999	£25k - £5m	201628	
		5.13%	£0	£25k - £5m	201884	
	5 year	5.00%	£1,499	£300k-£5m	201675	201687
		5.05%	£999	£25k - £299,999	201669	201681
		5.25%	£0	£25k - £5m	201932	201938
	10 year	4.99%	£999	£25k - £5m	201756	201761
		5.09%	£0	£25k - £5m	201986	201991
75.01% - 80% LTV	2 year	4.78%	£1,499	£300k-£2m	201560	
		4.83%	£999	£25k - £299,999	201554	
		5.20%	£0	£25k - £2m	201837	
	3 year	5.15%	£999	£25k - £2m	201629	
		5.37%	£0	£25k - £2m	201885	
	5 year	5.00%	£1,499	£300k-£2m	201676	201688
		5.05%	£999	£25k - £299,999	201670	201682
		5.25%	£0	£25k - £2m	201933	201939
	10 year	5.14%	£999	£25k - £2m	201757	201762
		5.34%	£0	£25k - £2m	201987	201992
80.01% - 85% LTV	2 year	4.78%	£1,499	£300k-£2m	201561	
		4.83%	£999	£25k - £299,999	201555	
		5.20%	£0	£25k - £2m	201838	
	3 year	5.15%	£999	£25k - £2m	201630	
		5.37%	£0	£25k - £2m	201886	
	5 year	5.00%	£1,499	£300k-£2m	201677	201689
		5.05%	£999	£25k - £299,999	201671	201683
		5.25%	£0	£25k - £2m	201934	201940
	10 year	5.14%	£999	£25k - £2m	201758	201763
		5.34%	£0	£25k - £2m	201988	201993

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	5.10%	£1,499	£300k - £1m	201562	
		5.15%	£999	£25k - £299,999	201556	
		5.39%	£0	£25k - £1m	201839	
	3 year	5.35%	£999	£25k - £1m	201631	
		5.62%	£0	£25k - £1m	201887	
	5 year	5.20%	£1,499	£300k-£1m	201678	201690
		5.25%	£999	£25k - £299,999	201672	201684
		5.43%	£0	£25k - £1m	201935	201941
	10 year	5.39%	£999	£25k - £1m	201759	201764
		5.49%	£0	£25k - £1m	201989	201994
90.01% - 95% LTV	2 year	5.50%	£1,499	£300k-£750k	201563	
		5.55%	£999	£25k - £299,999	201557	
		5.64%	£0	£25k - £750k	201840	
	3 year	5.57%	£999	£25k - £750k	201632	
		5.64%	£0	£25k - £750k	201888	
	5 year	5.49%	£1,499	£300k-£750k	201679	201691
		5.54%	£999	£25k - £299,999	201673	201685
		5.60%	£0	£25k - £750k	201936	201942

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	+0.39%	4.14%	£999	£25k - £5m	201794
		+0.99%	4.74%	£0		202031
60.01% - 75% LTV	2 year	+0.44%	4.19%	£999	£25k - £5m	201795
		+1.04%	4.79%	£0		202032
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	201796
		+1.09%	4.84%	£0		202033
80.01% - 85% LTV	2 year	+0.69%	4.44%	£999	£25k - £2m	201797
		+1.19%	4.94%	£0		202034
85.01% - 90% LTV	2 year	+1.04%	4.79%	£999	£25k - £1m	201798
		+1.19%	4.94%	£0		202035
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	201799
		+1.24%	4.99%	£0		202036

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	4.85%	£999	£25k - £5m	202082	202079
		5.20%	£0		202109	202106
	5 year	5.10%	£999		202091	202088
		5.30%	£0		202118	202115
60.01% - 75% LTV	2 year	4.88%	£999	£25k - £5m	202083	202080
		5.22%	£0		202110	202107
	5 year	5.10%	£999		202092	202089
		5.30%	£0		202119	202116
75.01% - 80% LTV	2 year	4.88%	£999	£25k - £2m	202084	202081
		5.25%	£0		202111	202108
	5 year	5.10%	£999		202093	202090
		5.30%	£0		202120	202117

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	+0.44%	4.19%	£999	£25k - £5m	202100	202097
		+1.04%	4.79%	£0		202127	202124
60.01% - 75% LTV	2 year	+0.49%	4.24%	£999	£25k - £5m	202101	202098
		+1.09%	4.84%	£0		202128	202125
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	202102	202099
		+1.14%	4.89%	£0		202129	202126

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	4.50%	£1,499	£300k-£5m	201570
		4.55%	£999	£25k - £299,999	201564
		4.79%	£0	£25k - £5m	201841
	3 year	4.66%	£999	£25k - £5m	201633
		4.82%	£0	£25k - £5m	201889
	5 year	4.65%	£1,499	£300k-£5m	201698
		4.70%	£999	£25k - £299,999	201692
		4.82%	£0	£25k - £5m	201943
	10 year	5.04%	£999	£25k - £5m	201765
		5.09%	£0	£25k - £5m	201995
60.01% - 75% LTV	2 year	4.62%	£1,499	£300k-£5m	201571
		4.67%	£999	£25k - £299,999	201565
		4.90%	£0	£25k - £5m	201842
	3 year	4.78%	£999	£25k - £5m	201634
		4.95%	£0	£25k - £5m	201890
	5 year	4.70%	£1,499	£300k-£5m	201699
		4.75%	£999	£25k - £299,999	201693
		4.87%	£0	£25k - £5m	201944
	10 year	5.04%	£999	£25k - £5m	201766
		5.09%	£0	£25k - £5m	201996
75.01% - 80% LTV	2 year	4.70%	£1,499	£300k-£2m	201572
		4.75%	£999	£25k - £299,999	201566
		4.98%	£0	£25k - £2m	201843
	3 year	4.99%	£999	£25k - £2m	201635
		5.17%	£0	£25k - £2m	201891
	5 year	4.79%	£1,499	£300k-£2m	201700
		4.84%	£999	£25k - £299,999	201694
		4.94%	£0	£25k - £2m	201945
	10 year	5.19%	£999	£25k - £2m	201767
		5.44%	£0	£25k - £2m	201997
80.01% - 85% LTV	2 year	4.70%	£1,499	£300k-£2m	201573
		4.75%	£999	£25k - £299,999	201567
		4.98%	£0	£25k - £2m	201844
	3 year	4.99%	£999	£25k - £2m	201636
		5.17%	£0	£25k - £2m	201892
	5 year	4.79%	£1,499	£300k-£2m	201701
		4.84%	£999	£25k - £299,999	201695
		4.94%	£0	£25k - £2m	201946
	10 year	5.19%	£999	£25k - £2m	201768
		5.44%	£0	£25k - £2m	201998

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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	4.97%	£1,499	£300k-£1m	201574
		5.02%	£999	£25k - £299,999	201568
		5.25%	£0	£25k - £1m	201845
	3 year	5.16%	£999	£25k - £1m	201637
		5.43%	£0	£25k - £1m	201893
	5 year	4.99%	£1,499	£300k-£1m	201702
		5.04%	£999	£25k - £299,999	201696
		5.18%	£0	£25k - £1m	201947
	10 year	5.44%	£999	£25k - £1m	201769
		5.64%	£0	£25k - £1m	201999
90.01% - 95% LTV	2 year	5.45%	£1,499	£300k-£750k	201575
		5.50%	£999	£25k - £299,999	201569
		5.61%	£0	£25k - £750k	201846
	3 year	5.45%	£999	£25k - £750k	201638
		5.60%	£0	£25k - £750k	201894
	5 year	5.38%	£1,499	£300k-£750k	201703
		5.43%	£999	£25k - £299,999	201697
		5.55%	£0	£25k - £750k	201948

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	201800
		+0.89%	4.64%	£0		202037
60.01% - 75% LTV	2 year	+0.39%	4.14%	£999	£25k - £5m	201801
		+0.89%	4.64%	£0		202038
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£25k - £2m	201802
		+1.12%	4.87%	£0		202039
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	201803
		+1.15%	4.90%	£0		202040
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	201804
		+1.15%	4.90%	£0		202041
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	201805
		+1.20%	4.95%	£0		202042

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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	4.64%	£1,499	£300k-£5m	201603	201619
		4.69%	£999	£25k - £299,999	201595	201611
		5.09%	£0	£25k - £5m	201867	201875
	3 year	4.69%	£999	£25k - £5m	201645	201653
		5.00%	£0	£25k - £5m	201901	201909
	5 year	4.63%	£1,499	£300k-£5m	201731	201747
		4.68%	£999	£25k - £299,999	201723	201739
		4.90%	£0	£25k - £5m	201969	201977
	10 year	4.92%	£999	£25k - £5m	201780	201787
		5.02%	£0	£25k - £5m	202017	202024
60.01% - 75% LTV	2 year	4.71%	£1,499	£300k-£5m	201604	201620
		4.76%	£999	£25k - £299,999	201596	201612
		5.24%	£0	£25k - £5m	201868	201876
	3 year	4.80%	£999	£25k - £5m	201646	201654
		5.04%	£0	£25k - £5m	201902	201910
	5 year	4.69%	£1,499	£300k-£5m	201732	201748
		4.74%	£999	£25k - £299,999	201724	201740
		4.98%	£0	£25k - £5m	201970	201978
	10 year	5.00%	£999	£25k - £5m	201781	201788
		5.12%	£0	£25k - £5m	202018	202025
75.01% - 80% LTV	2 year	4.85%	£1,499	£300k-£2m	201605	201621
		4.90%	£999	£25k - £299,999	201597	201613
		5.30%	£0	£25k - £2m	201869	201877
	3 year	4.90%	£999	£25k - £2m	201647	201655
		5.11%	£0	£25k - £2m	201903	201911
	5 year	4.75%	£1,499	£300k-£2m	201733	201749
		4.80%	£999	£25k - £299,999	201725	201741
		5.00%	£0	£25k - £2m	201971	201979
	10 year	5.19%	£999	£25k - £2m	201782	201789
		5.59%	£0	£25k - £2m	202019	202026
80.01% - 85% LTV	2 year	4.85%	£1,499	£300k-£2m	201606	201622
		4.90%	£999	£25k - £299,999	201598	201614
		5.40%	£0	£25k - £2m	201870	201878
	3 year	4.90%	£999	£25k - £2m	201648	201656
		5.11%	£0	£25k - £2m	201904	201912
	5 year	4.75%	£1,499	£300k-£2m	201734	201750
		4.80%	£999	£25k - £299,999	201726	201742
		5.00%	£0	£25k - £2m	201972	201980
	10 year	5.19%	£999	£25k - £2m	201783	201790
		5.59%	£0	£25k - £2m	202020	202027

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	**4.96%**	£1,499	£300k-£1m	201607	201623
		5.01%	£999	£25k - £299,999	201599	201615
		5.40%	£0	£25k - £1m	201871	201879
	3 year	**5.15%**	£999	£25k - £1m	201649	201657
		5.35%	£0	£25k - £1m	201905	201913
	5 year	**4.89%**	£1,499	£300k-£1m	201735	201751
		4.94%	£999	£25k - £299,999	201727	201743
		5.10%	£0	£25k - £1m	201973	201981
	10 year	**5.54%**	£999	£25k - £1m	201784	201791
		5.64%	£0	£25k - £1m	202021	202028
90.01% - 95% LTV	2 year	**5.50%**	£1,499	£300k-£750k	201608	201624
		5.55%	£999	£25k - £299,999	201600	201616
		5.62%	£0	£25k - £750k	201872	201880
	3 year	**5.39%**	£999	£25k - £750k	201650	201658
		5.59%	£0	£25k - £750k	201906	201914
	5 year	**5.30%**	£1,499	£300k-£750k	201736	201752
		5.35%	£999	£25k - £299,999	201728	201744
		5.45%	£0	£25k - £750k	201974	201982

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	**+0.29%**	**4.04%**	£999	£25k - £5m	201819	201827
		+0.94%	**4.69%**	£0		202063	202071
60.01% - 75% LTV	2 year	**+0.39%**	**4.14%**	£999	£25k - £5m	201820	201828
		+0.94%	**4.69%**	£0		202064	202072
75.01% - 80% LTV	2 year	**+0.49%**	**4.24%**	£999	£25k - £2m	201821	201829
		+1.15%	**4.90%**	£0		202065	202073
80.01% - 85% LTV	2 year	**+0.54%**	**4.29%**	£999	£25k - £2m	201822	201830
		+1.15%	**4.90%**	£0		202066	202074
85.01% - 90% LTV	2 year	**+0.94%**	**4.69%**	£999	£25k - £1m	201823	201831
		+1.15%	**4.90%**	£0		202067	202075
90.01% - 95% LTV	2 year	**+1.10%**	**4.85%**	£999	£25k - £750k	201824	201832
		+1.20%	**4.95%**	£0		202068	202076

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	**4.50%**	£1,499	£300k-£5m	201582
		4.55%	£999	£5k - £299,999	201576
		4.79%	£0	£5k - £5m	201847
	3 year	**4.66%**	£999	£5k - £5m	201639
		4.82%	£0	£5k - £5m	201895
	5 year	**4.65%**	£1,499	£300k-£5m	201710
		4.70%	£999	£5k - £299,999	201704
		4.82%	£0	£5k - £5m	201949
	10 year	**4.99%**	£999	£5k - £5m	201770
		5.09%	£0	£5k - £5m	202000
60.01% - 75% LTV	2 year	**4.62%**	£1,499	£300k-£5m	201583
		4.67%	£999	£5k - £299,999	201577
		4.90%	£0	£5k - £5m	201848
	3 year	**4.78%**	£999	£5k - £5m	201640
		4.95%	£0	£5k - £5m	201896
	5 year	**4.70%**	£1,499	£300k-£5m	201711
		4.75%	£999	£5k - £299,999	201705
		4.87%	£0	£5k - £5m	201950
	10 year	**4.99%**	£999	£5k - £5m	201771
		5.09%	£0	£5k - £5m	202001
75.01% - 80% LTV	2 year	**4.70%**	£1,499	£300k-£2m	201584
		4.75%	£999	£5k - £299,999	201578
		4.98%	£0	£5k - £2m	201849
	3 year	**4.99%**	£999	£5k - £2m	201641
		5.17%	£0	£5k - £2m	201897
	5 year	**4.79%**	£1,499	£300k-£2m	201712
		4.84%	£999	£5k - £299,999	201706
		4.94%	£0	£5k - £2m	201951
	10 year	**5.14%**	£999	£5k - £2m	201772
		5.34%	£0	£5k - £2m	202002
80.01% - 85% LTV	2 year	**4.70%**	£1,499	£300k-£2m	201585
		4.75%	£999	£5k - £299,999	201579
		4.98%	£0	£5k - £2m	201850
	3 year	**4.99%**	£999	£5k - £2m	201642
		5.17%	£0	£5k - £2m	201898
	5 year	**4.79%**	£1,499	£300k-£2m	201713
		4.84%	£999	£5k - £299,999	201707
		4.94%	£0	£5k - £2m	201952
	10 year	**5.14%**	£999	£5k - £2m	201773
		5.34%	£0	£5k - £2m	202003

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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	4.97%	£1,499	£300k-£1m	201586
		5.02%	£999	£5k - £299,999	201580
		5.25%	£0	£5k - £1m	201851
	3 year	5.16%	£999	£5k - £1m	201643
		5.43%	£0	£5k - £1m	201899
	5 year	4.99%	£1,499	£300k-£1m	201714
		5.04%	£999	£5k - £299,999	201708
		5.18%	£0	£5k - £1m	201953
	10 year	5.39%	£999	£5k - £1m	201774
		5.49%	£0	£5k - £1m	202004
90.01% - 95% LTV	2 year	5.45%	£1,499	£300k-£750k	201587
		5.50%	£999	£5k - £299,999	201581
		5.61%	£0	£5k - £750k	201852
	3 year	5.45%	£999	£5k - £750k	201644
		5.60%	£0	£5k - £750k	201900
	5 year	5.38%	£1,499	£300k-£750k	201715
		5.43%	£999	£5k - £299,999	201709
		5.55%	£0	£5k - £750k	201954

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	+0.29%	4.04%	£999	£5k - £5m	201806
		+0.89%	4.64%	£0		202043
60.01% - 75% LTV	2 year	+0.39%	4.14%	£999	£5k - £5m	201807
		+0.89%	4.64%	£0		202044
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£5k - £2m	201808
		+1.09%	4.84%	£0		202045
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	201809
		+1.15%	4.90%	£0		202046
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£5k - £1m	201810
		+1.15%	4.90%	£0		202047
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	201811
		+1.20%	4.95%	£0		202048

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	**4.60%**	£999	£5k - £5m	202085
		4.84%	£0		202112
	5 year	**4.75%**	£999		202094
		4.87%	£0		202121
60.01% - 75% LTV	2 year	**4.72%**	£999	£5k - £5m	202086
		4.95%	£0		202113
	5 year	**4.80%**	£999		202095
		4.92%	£0		202122
75.01% - 80% LTV	2 year	**4.80%**	£999	£5k - £2m	202087
		5.03%	£0		202114
	5 year	**4.89%**	£999		202096
		4.99%	£0		202123

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	202103
		+1.09%	**4.84%**	£0		202130
60.01% - 75% LTV	2 year	**+0.44%**	**4.19%**	£999	£5k - £5m	202104
		+1.14%	**4.89%**	£0		202131
75.01% - 80% LTV	2 year	**+0.44%**	**4.19%**	£999	£5k - £2m	202105
		+1.19%	**4.94%**	£0		202132

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	4.34%	£0	£5k - £5m	201860
	3 year	4.40%			201924
	5 year	4.49%			201962
	10 year	4.92%			202010
60.01% - 75% LTV	2 year	4.46%	£0	£5k - £5m	201861
	3 year	4.49%			201925
	5 year	4.54%			201963
	10 year	4.95%			202011
75.01% - 80% LTV	2 year	4.56%	£0	£5k - £2m	201862
	3 year	4.60%			201926
	5 year	4.62%			201964
	10 year	5.04%			202012
80.01% - 85% LTV	2 year	4.56%	£0	£5k - £2m	201863
	3 year	4.60%			201927
	5 year	4.62%			201965
	10 year	5.04%			202013
85.01% - 90% LTV	2 year	4.91%	£0	£5k - £1m	201864
	3 year	4.94%			201928
	5 year	4.69%			201966
	10 year	5.34%			202014

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size[3]	Product Code
Up to 60% LTV	2 year	+0.24%	3.99%	£0	£5k - £5m	202056
60.01% - 75% LTV	2 year	+0.39%	4.14%	£0	£5k - £5m	202057
75.01% - 80% LTV	2 year	+0.39%	4.14%	£0	£5k - £2m	202058
80.01% - 85% LTV	2 year	+0.44%	4.19%	£0	£5k - £2m	202059
85.01% - 90% LTV	2 year	+0.89%	4.64%	£0	£5k - £750k	202060

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	4.34%	£999	£1k-5m	201588
		4.64%	£0		201853
	3 year	4.40%	£999		201661
		4.75%	£0		201917
	5 year	4.49%	£999		201716
		4.65%	£0		201955
	10 year	4.92%	£999		201775
		5.02%	£0		202005
60.01% - 75% LTV	2 year	4.46%	£999	£1k-5m	201589
		4.73%	£0		201854
	3 year	4.49%	£999		201662
		4.79%	£0		201918
	5 year	4.54%	£999		201717
		4.75%	£0		201956
	10 year	4.95%	£999		201776
		5.07%	£0		202006
75.01% - 80% LTV	2 year	4.56%	£999	£1k-5m	201590
		4.89%	£0		201855
	3 year	4.60%	£999		201663
		4.83%	£0		201919
	5 year	4.62%	£999		201718
		4.79%	£0		201957
	10 year	5.04%	£999		201777
		5.29%	£0		202007
80.01% - 85% LTV	2 year	4.56%	£999	£1k-5m	201591
		4.94%	£0		201856
	3 year	4.60%	£999		201664
		4.83%	£0		201920
	5 year	4.62%	£999		201719
		4.79%	£0		201958
	10 year	5.04%	£999		201778
		5.29%	£0		202008
85.01% - 90% LTV	2 year	4.91%	£999	£1k-5m	201592
		5.20%	£0		201857
	3 year	4.94%	£999		201665
		5.13%	£0		201921
	5 year	4.69%	£999		201720
		4.90%	£0		201959
	10 year	5.34%	£999		201779
		5.54%	£0		202009
90.01% - 95% LTV	2 year	5.45%	£999	£1k-5m	201593
		5.60%	£0		201858
	3 year	5.39%	£999		201666
		5.59%	£0		201922
	5 year	5.25%	£999		201721
		5.40%	£0		201960

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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**	**+0.24%**	**3.99%**	£999	£1k - £5m	201812
		+0.89%	**4.64%**	£0		202049
60.01% - 75% LTV	**2 year**	**+0.39%**	**4.14%**	£999	£1k - £5m	201813
		+0.89%	**4.64%**	£0		202050
75.01% - 80% LTV	**2 year**	**+0.39%**	**4.14%**	£999	£1k - £5m	201814
		+1.07%	**4.82%**	£0		202051
80.01% - 85% LTV	**2 year**	**+0.44%**	**4.19%**	£999	£1k - £5m	201815
		+1.07%	**4.82%**	£0		202052
85.01% - 90% LTV	**2 year**	**+0.89%**	**4.64%**	£999	£1k - £5m	201816
		+1.07%	**4.82%**	£0		202053
90.01% - 95% LTV	**2 year**	**+1.10%**	**4.85%**	£999	£1k - £5m	201817
		+1.20%	**4.95%**	£0		202054

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