

Product guide

With effect from 17 March 2026

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Use Broker Chat

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

First Time Buyers

(excluding Equity Share)

Product features

- ✓ First Time Buyer (FTB) products available up to 95% LTV⁶
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ £500 cashback for all FTBs⁴
- ✓ Range of products with zero product fees
- ✓ Free standard valuation with all home mover products²
- ✓ For fixed rates only: Nationwide Helping Hand mortgage may be available with our 5 year and 10 year fixed rate products (60%-95% LTV). Please see page 17 for details.
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code	
					Standard	Helping Hand
Up to 60% LTV	2 year	4.45%	£1,499	£300k-£5m	201083	
		4.50%	£999	£25k - £299,999	201077	
		4.85%	£0	£25k - £5m	201319	
	3 year	4.54%	£999	£25k - £5m	201152	
		4.83%	£0	£25k - £5m	201367	
	5 year	4.70%	£1,499	£300k-£5m	201199	201211
		4.75%	£999	£25k - £299,999	201193	201205
		4.95%	£0	£25k - £5m	201415	201421
	10 year	4.84%	£999	£25k - £5m	201280	201285
		4.94%	£0	£25k - £5m	201469	201474
60.01% - 75% LTV	2 year	4.48%	£1,499	£300k-£5m	201084	
		4.53%	£999	£25k - £299,999	201078	
		4.87%	£0	£25k - £5m	201320	
	3 year	4.59%	£999	£25k - £5m	201153	
		4.83%	£0	£25k - £5m	201368	
	5 year	4.70%	£1,499	£300k-£5m	201200	201212
		4.75%	£999	£25k - £299,999	201194	201206
		4.95%	£0	£25k - £5m	201416	201422
	10 year	4.84%	£999	£25k - £5m	201281	201286
		4.94%	£0	£25k - £5m	201470	201475
75.01% - 80% LTV	2 year	4.49%	£1,499	£300k-£2m	201085	
		4.54%	£999	£25k - £299,999	201079	
		4.90%	£0	£25k - £2m	201321	
	3 year	4.85%	£999	£25k - £2m	201154	
		5.07%	£0	£25k - £2m	201369	
	5 year	4.70%	£1,499	£300k-£2m	201201	201213
		4.75%	£999	£25k - £299,999	201195	201207
		4.95%	£0	£25k - £2m	201417	201423
	10 year	4.99%	£999	£25k - £2m	201282	201287
		5.19%	£0	£25k - £2m	201471	201476
80.01% - 85% LTV	2 year	4.49%	£1,499	£300k-£2m	201086	
		4.54%	£999	£25k - £299,999	201080	
		4.90%	£0	£25k - £2m	201322	
	3 year	4.85%	£999	£25k - £2m	201155	
		5.07%	£0	£25k - £2m	201370	
	5 year	4.70%	£1,499	£300k-£2m	201202	201214
		4.75%	£999	£25k - £299,999	201196	201208
		4.95%	£0	£25k - £2m	201418	201424
	10 year	4.99%	£999	£25k - £2m	201283	201288
		5.19%	£0	£25k - £2m	201472	201477

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	4.80%	£1,499	£25k - £1m	201087	
		4.85%	£999	£25k - £299,999	201081	
		5.09%	£0	£25k - £1m	201323	
	3 year	5.05%	£999	£25k - £1m	201156	
		5.32%	£0	£25k - £1m	201371	
		4.90%	£1,499	£300k-£1m	201203	201215
	5 year	4.95%	£999	£25k - £299,999	201197	201209
		5.13%	£0	£25k - £1m	201419	201425
		5.24%	£999	£25k - £1m	201284	201289
	10 year	5.34%	£0	£25k - £1m	201473	201478
90.01% - 95% LTV	2 year	5.35%	£1,499	£300k-£750k	201088	
		5.40%	£999	£25k - £299,999	201082	
		5.49%	£0	£25k - £750k	201324	
	3 year	5.42%	£999	£25k - £750k	201157	
		5.49%	£0	£25k - £750k	201372	
	5 year	5.34%	£1,499	£300k-£750k	201204	201216
		5.39%	£999	£25k - £299,999	201198	201210
		5.45%	£0	£25k - £750k	201420	201426

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197544
		+0.99%	4.74%	£0		197783
60.01% - 75% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	197545
		+1.04%	4.79%	£0		197784
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	197546
		+1.09%	4.84%	£0		197785
80.01% - 85% LTV	2 year	+0.69%	4.44%	£999	£25k - £2m	197547
		+1.19%	4.94%	£0		197786
85.01% - 90% LTV	2 year	+1.04%	4.79%	£999	£25k - £1m	197548
		+1.19%	4.94%	£0		197787
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	197549
		+1.24%	4.99%	£0		197788

Equity Share Home Mover for New Borrowers and First Time Buyers

Product features

- ✓ Free standard valuation with all home mover products²
- ✓ Range of products with zero product fees
- ✓ £500 cashback for all First Time Buyers (FTB)⁴
- ✓ Flexible features come as standard on all fixed products:
 - Overpayments up to 10% of the initial balance per 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	4.55%	£999	£25k - £5m	201518	201515
		4.90%	£0		201536	201533
	5 year	4.80%	£999		201527	201524
		5.00%	£0		201545	201542
60.01% - 75% LTV	2 year	4.58%	£999	£25k - £5m	201519	201516
		4.92%	£0		201537	201534
	5 year	4.80%	£999		201528	201525
		5.00%	£0		201546	201543
75.01% - 80% LTV	2 year	4.59%	£999	£25k - £2m	201520	201517
		4.95%	£0		201538	201535
	5 year	4.80%	£999		201529	201526
		5.00%	£0		201547	201544

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code	
						New Borrower	First Time Buyer
Up to 60% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	197852	197849
		+1.04%	4.79%	£0		197879	197876
60.01% - 75% LTV	2 year	+0.39%	4.14%	£999	£25k - £5m	197853	197850
		+1.09%	4.84%	£0		197880	197877
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	197854	197851
		+1.14%	4.89%	£0		197881	197878

Home Mover for New Borrowers

(excluding Equity Share)

Product features

- ✓ Home Mover products available up to 95% LTV⁶
- ✓ Range of products with zero product fees
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ Free standard valuation with all home mover products²
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	4.20%	£1,499	£300k-£5m	201095
		4.25%	£999	£25k - £299,999	201089
		4.49%	£0	£25k - £5m	201325
	3 year	4.36%	£999	£25k - £5m	201158
		4.52%	£0	£25k - £5m	201373
		4.40%	£1,499	£300k-£5m	201223
	5 year	4.45%	£999	£25k - £299,999	201217
		4.57%	£0	£25k - £5m	201427
		4.84%	£999	£25k - £5m	201290
	10 year	4.89%	£0	£25k - £5m	201479
60.01% - 75% LTV	2 year	4.32%	£1,499	£300k-£5m	201096
		4.37%	£999	£25k - £299,999	201090
		4.60%	£0	£25k - £5m	201326
	3 year	4.48%	£999	£25k - £5m	201159
		4.65%	£0	£25k - £5m	201374
		4.45%	£1,499	£300k-£5m	201224
	5 year	4.50%	£999	£25k - £299,999	201218
		4.62%	£0	£25k - £5m	201428
		4.84%	£999	£25k - £5m	201291
	10 year	4.89%	£0	£25k - £5m	201480
75.01% - 80% LTV	2 year	4.40%	£1,499	£300k-£2m	201097
		4.45%	£999	£25k - £299,999	201091
		4.68%	£0	£25k - £2m	201327
	3 year	4.69%	£999	£25k - £2m	201160
		4.87%	£0	£25k - £2m	201375
		4.54%	£1,499	£300k-£2m	201225
	5 year	4.59%	£999	£25k - £299,999	201219
		4.69%	£0	£25k - £2m	201429
		4.99%	£999	£25k - £2m	201292
	10 year	5.24%	£0	£25k - £2m	201481
80.01% - 85% LTV	2 year	4.40%	£1,499	£300k-£2m	201098
		4.45%	£999	£25k - £299,999	201092
		4.68%	£0	£25k - £2m	201328
	3 year	4.69%	£999	£25k - £2m	201161
		4.87%	£0	£25k - £2m	201376
		4.54%	£1,499	£300k-£2m	201226
	5 year	4.59%	£999	£25k - £299,999	201220
		4.69%	£0	£25k - £2m	201430
		4.99%	£999	£25k - £2m	201293
	10 year	5.24%	£0	£25k - £2m	201482

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	4.67%	£1,499	£300k-£1m	201099
		4.72%	£999	£25k - £299,999	201093
		4.95%	£0	£25k - £1m	201329
	3 year	4.86%	£999	£25k - £1m	201162
		5.13%	£0	£25k - £1m	201377
	5 year	4.74%	£1,499	£300k-£1m	201227
		4.79%	£999	£25k - £299,999	201221
		4.93%	£0	£25k - £1m	201431
	10 year	5.24%	£999	£25k - £1m	201294
		5.44%	£0	£25k - £1m	201483
90.01% - 95% LTV	2 year	5.32%	£1,499	£300k-£750k	201100
		5.37%	£999	£25k - £299,999	201094
		5.49%	£0	£25k - £750k	201330
	3 year	5.30%	£999	£25k - £750k	201163
		5.45%	£0	£25k - £750k	201378
	5 year	5.13%	£1,499	£300k-£750k	201228
		5.18%	£999	£25k - £299,999	201222
		5.30%	£0	£25k - £750k	201432

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.19%	3.94%	£999	£25k - £5m	197550
		+0.89%	4.64%	£0		197789
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197551
		+0.89%	4.64%	£0		197790
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£25k - £2m	197552
		+1.12%	4.87%	£0		197791
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	197553
		+1.15%	4.90%	£0		197792
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	197554
		+1.15%	4.90%	£0		197793
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	197555
		+1.20%	4.95%	£0		197794

Remortgage for New Borrowers

Product features

- ✓ Free standard valuation² and the choice of free standard legal fees⁵ or £500 cashback⁴ on all remortgage products
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ Remortgage rates available up to 90% LTV on standard repayment mortgages, including customers increasing borrowing to pay off a Help to Buy Equity Loan in full.⁷ Available up to 95% on a like for like basis
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Codes	
					Cashback	Free Legals
Up to 60% LTV	2 year	4.34%	£1,499	£300k-£5m	201128	201144
		4.39%	£999	£25k - £299,999	201120	201136
		4.79%	£0	£25k - £5m	201351	201359
	3 year	4.39%	£999	£25k - £5m	201170	201178
		4.70%	£0	£25k - £5m	201385	201393
		4.38%	£1,499	£300k-£5m	201256	201272
	5 year	4.43%	£999	£25k - £299,999	201248	201264
		4.65%	£0	£25k - £5m	201453	201461
		4.77%	£999	£25k - £5m	201305	201312
	10 year	4.87%	£0	£25k - £5m	201501	201508
60.01% - 75% LTV	2 year	4.41%	£1,499	£300k-£5m	201129	201145
		4.46%	£999	£25k - £299,999	201121	201137
		4.94%	£0	£25k - £5m	201352	201360
	3 year	4.50%	£999	£25k - £5m	201171	201179
		4.74%	£0	£25k - £5m	201386	201394
	5 year	4.44%	£1,499	£300k-£5m	201257	201273
		4.49%	£999	£25k - £299,999	201249	201265
		4.73%	£0	£25k - £5m	201454	201462
	10 year	4.85%	£999	£25k - £5m	201306	201313
		4.97%	£0	£25k - £5m	201502	201509
75.01% - 80% LTV	2 year	4.55%	£1,499	£300k-£2m	201130	201146
		4.60%	£999	£25k - £299,999	201122	201138
		5.00%	£0	£25k - £2m	201353	201361
	3 year	4.60%	£999	£25k - £2m	201172	201180
		4.81%	£0	£25k - £2m	201387	201395
	5 year	4.50%	£1,499	£300k-£2m	201258	201274
		4.55%	£999	£25k - £299,999	201250	201266
		4.75%	£0	£25k - £2m	201455	201463
	10 year	5.04%	£999	£25k - £2m	201307	201314
		5.44%	£0	£25k - £2m	201503	201510
80.01% - 85% LTV	2 year	4.55%	£1,499	£300k-£2m	201131	201147
		4.60%	£999	£25k - £299,999	201123	201139
		5.10%	£0	£25k - £2m	201354	201362
	3 year	4.60%	£999	£25k - £2m	201173	201181
		4.81%	£0	£25k - £2m	201388	201396
	5 year	4.50%	£1,499	£300k-£2m	201259	201275
		4.55%	£999	£25k - £299,999	201251	201267
		4.75%	£0	£25k - £2m	201456	201464
	10 year	5.04%	£999	£25k - £2m	201308	201315
		5.44%	£0	£25k - £2m	201504	201511

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	4.81%	£1,499	£300k-£1m	201132	201148
		4.86%	£999	£25k - £299,999	201124	201140
		5.25%	£0	£25k - £1m	201355	201363
	3 year	4.85%	£999	£25k - £1m	201174	201182
		5.05%	£0	£25k - £1m	201389	201397
		4.64%	£1,499	£300k-£1m	201260	201276
	5 year	4.69%	£999	£25k - £299,999	201252	201268
		4.85%	£0	£25k - £1m	201457	201465
		5.39%	£999	£25k - £1m	201309	201316
	10 year	5.64%	£0	£25k - £1m	201505	201512
90.01% - 95% LTV	2 year	5.37%	£1,499	£300k-£750k	201133	201149
		5.42%	£999	£25k - £299,999	201125	201141
		5.49%	£0	£25k - £750k	201356	201364
	3 year	5.24%	£999	£25k - £750k	201175	201183
		5.44%	£0	£25k - £750k	201390	201398
	5 year	5.10%	£1,499	£300k-£750k	201261	201277
		5.15%	£999	£25k - £299,999	201253	201269
		5.25%	£0	£25k - £750k	201458	201466

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code	
						Cashback	Free Legals
Up to 60% LTV	2 year	+0.19%	3.94%	£999	£25k - £5m	197569	197577
		+0.94%	4.69%	£0		197815	197823
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197570	197578
		+0.94%	4.69%	£0		197816	197824
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £1.5m	197571	197579
		+1.15%	4.90%	£0		197817	197825
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £1.5m	197572	197580
		+1.15%	4.90%	£0		197818	197826
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	197573	197581
		+1.15%	4.90%	£0		197819	197827
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£25k - £750k	197574	197582
		+1.20%	4.95%	£0		197820	197828

Existing Borrowers Home Mover

(excluding Equity Share)

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	4.20%	£1,499	£300k-£5m	201107
		4.25%	£999	£5k - £299,999	201101
		4.49%	£0	£5k - £5m	201331
	3 year	4.36%	£999	£5k - £5m	201164
		4.52%	£0	£5k - £5m	201379
		4.40%	£1,499	£300k-£5m	201235
	5 year	4.45%	£999	£5k - £299,999	201229
		4.57%	£0	£5k - £5m	201433
		4.84%	£999	£5k - £5m	201295
	10 year	4.89%	£0	£5k - £5m	201484
60.01% - 75% LTV	2 year	4.32%	£1,499	£300k-£5m	201108
		4.37%	£999	£5k - £299,999	201102
		4.60%	£0	£5k - £5m	201332
	3 year	4.48%	£999	£5k - £5m	201165
		4.65%	£0	£5k - £5m	201380
		4.45%	£1,499	£300k-£5m	201236
	5 year	4.50%	£999	£5k - £299,999	201230
		4.62%	£0	£5k - £5m	201434
		4.84%	£999	£5k - £5m	201296
	10 year	4.89%	£0	£5k - £5m	201485
75.01% - 80% LTV	2 year	4.40%	£1,499	£300k-£2m	201109
		4.45%	£999	£5k - £299,999	201103
		4.68%	£0	£5k - £2m	201333
	3 year	4.69%	£999	£5k - £2m	201166
		4.87%	£0	£5k - £2m	201381
		4.54%	£1,499	£300k-£2m	201237
	5 year	4.59%	£999	£5k - £299,999	201231
		4.69%	£0	£5k - £2m	201435
		4.99%	£999	£5k - £2m	201297
	10 year	5.19%	£0	£5k - £2m	201486
80.01% - 85% LTV	2 year	4.40%	£1,499	£300k-£2m	201110
		4.45%	£999	£5k - £299,999	201104
		4.68%	£0	£5k - £2m	201334
	3 year	4.69%	£999	£5k - £2m	201167
		4.87%	£0	£5k - £2m	201382
		4.54%	£1,499	£300k-£2m	201238
	5 year	4.59%	£999	£5k - £299,999	201232
		4.69%	£0	£5k - £2m	201436
		4.99%	£999	£5k - £2m	201298
	10 year	5.19%	£0	£5k - £2m	201487

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	4.67%	£1,499	£300k-£1m	201111
		4.72%	£999	£5k - £299,999	201105
		4.95%	£0	£5k - £1m	201335
	3 year	4.86%	£999	£5k - £1m	201168
		5.13%	£0	£5k - £1m	201383
		4.74%	£1,499	£300k-£1m	201239
	5 year	4.79%	£999	£5k - £299,999	201233
		4.93%	£0	£5k - £1m	201437
		5.24%	£999	£5k - £1m	201299
	10 year	5.34%	£0	£5k - £1m	201488
90.01% - 95% LTV	2 year	5.32%	£1,499	£300k-£750k	201112
		5.37%	£999	£5k - £299,999	201106
		5.49%	£0	£5k - £750k	201336
	3 year	5.30%	£999	£5k - £750k	201169
		5.45%	£0	£5k - £750k	201384
		5.13%	£1,499	£300k-£750k	201240
	5 year	5.18%	£999	£5k - £299,999	201234
		5.30%	£0	£5k - £750k	201438

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.19%	3.94%	£999	£5k - £5m	197556
		+0.89%	4.64%	£0		197795
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£5k - £5m	197557
		+0.89%	4.64%	£0		197796
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£5k - £2m	197558
		+1.09%	4.84%	£0		197797
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	197559
		+1.15%	4.90%	£0		197798
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£5k - £1m	197560
		+1.15%	4.90%	£0		197799
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	197561
		+1.20%	4.95%	£0		197800

Equity Share Existing Borrowers Home Mover

Product features

- ✓ Free standard valuation with all home mover products²
- ✓ Range of products with zero product fees
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	4.30%	£999	£25k - £5m	201521
		4.54%	£0		201539
	5 year	4.50%	£999		201530
		4.62%	£0		201548
60.01% - 75% LTV	2 year	4.42%	£999	£25k - £5m	201522
		4.65%	£0		201540
	5 year	4.55%	£999		201531
		4.67%	£0		201549
75.01% - 80% LTV	2 year	4.50%	£999	£25k - £2m	201523
		4.73%	£0		201541
	5 year	4.64%	£999		201532
		4.74%	£0		201550

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.24%	3.99%	£999	£25k - £5m	197855
		+1.09%	4.84%	£0		197882
60.01% - 75% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	197856
		+1.14%	4.89%	£0		197883
75.01% - 80% LTV	2 year	+0.44%	4.19%	£999	£25k - £2m	197857
		+1.19%	4.94%	£0		197884

Existing Borrowers Additional Borrowing (Further Advance)

Product features

- ✓ Minimum loan size of £5k⁹
- ✓ No product fees
- ✓ Maximum LTV of 90%
- ✓ ERCs apply on Fixed Rate products.
Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	4.09%	£0	£5k - £5m	201344
	3 year	4.15%			201408
	5 year	4.24%			201446
	10 year	4.77%			201494
60.01% - 75% LTV	2 year	4.21%	£0	£5k - £5m	201345
	3 year	4.24%			201409
	5 year	4.29%			201447
	10 year	4.80%			201495
75.01% - 80% LTV	2 year	4.36%	£0	£5k - £2m	201346
	3 year	4.40%			201410
	5 year	4.42%			201448
	10 year	4.89%			201496
80.01% - 85% LTV	2 year	4.36%	£0	£5k - £2m	201347
	3 year	4.40%			201411
	5 year	4.42%			201449
	10 year	4.89%			201497
85.01% - 90% LTV	2 year	4.71%	£0	£5k - £1m	201348
	3 year	4.74%			201412
	5 year	4.49%			201450
	10 year	5.19%			201498

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.14%	3.89%	£0	£5k - £5m	197808
60.01% - 75% LTV	2 year	+0.29%	4.04%	£0	£5k - £5m	197809
75.01% - 80% LTV	2 year	+0.39%	4.14%	£0	£5k - £2m	197810
80.01% - 85% LTV	2 year	+0.44%	4.19%	£0	£5k - £2m	197811
85.01% - 90% LTV	2 year	+0.89%	4.64%	£0	£5k - £750k	197812

Existing Borrowers

Green Additional Borrowing

Product features

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

Fixed rate mortgages

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

Existing Borrowers

Rate Switch

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	4.09%	£999	£1k-5m	201113
		4.39%	£0		201337
	3 year	4.15%	£999		201186
		4.50%	£0		201401
	5 year	4.24%	£999		201241
		4.40%	£0		201439
	10 year	4.77%	£999		201300
		4.87%	£0		201489
	2 year	4.21%	£999	£1k-5m	201114
		4.48%	£0		201338
60.01% - 75% LTV	3 year	4.24%	£999		201187
		4.54%	£0		201402
	5 year	4.29%	£999		201242
		4.50%	£0		201440
	10 year	4.80%	£999		201301
		4.92%	£0		201490
	2 year	4.36%	£999	£1k-5m	201115
		4.69%	£0		201339
75.01% - 80% LTV	3 year	4.40%	£999		201188
		4.60%	£0		201403
	5 year	4.42%	£999		201243
		4.59%	£0		201441
	10 year	4.89%	£999		201302
		5.14%	£0		201491
	2 year	4.36%	£999	£1k-5m	201116
		4.74%	£0		201340
80.01% - 85% LTV	3 year	4.40%	£999		201189
		4.60%	£0		201404
	5 year	4.42%	£999		201244
		4.59%	£0		201442
	10 year	4.89%	£999		201303
		5.14%	£0		201492
	2 year	4.71%	£999	£1k-5m	201117
		5.00%	£0		201341
85.01% - 90% LTV	3 year	4.74%	£999		201190
		4.93%	£0		201405
	5 year	4.49%	£999		201245
		4.70%	£0		201443
	10 year	5.19%	£999		201304
		5.39%	£0		201493
	2 year	5.25%	£999	£1k-5m	201118
		5.40%	£0		201342
90.01% - 95% LTV	3 year	5.22%	£999		201191
		5.39%	£0		201406
	5 year	5.05%	£999		201246
		5.20%	£0		201444

Existing Borrowers

Rate Switch

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial Rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.14%	3.89%	£999	£1k - £5m	197562
		+0.89%	4.64%	£0		197801
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£1k - £5m	197563
		+0.89%	4.64%	£0		197802
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£1k - £5m	197564
		+1.07%	4.82%	£0		197803
80.01% - 85% LTV	2 year	+0.44%	4.19%	£999	£1k - £5m	197565
		+1.07%	4.82%	£0		197804
85.01% - 90% LTV	2 year	+0.89%	4.64%	£999	£1k - £5m	197566
		+1.07%	4.82%	£0		197805
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£1k - £5m	197567
		+1.20%	4.95%	£0		197806

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
New Build Flats	85%
New Build Houses	95%

Our maximum loan sizes are as per our standard criteria.

Schemes / conditions

	Max LTV	Conditions
Shared ownership	Up to 90% LTV for First Time Buyers, Home Movers, New and Existing Customers moving home	Minimum initial share 25% Subject to product availability conditions
Equity share (inc. Help to Buy – Equity Loan Scheme)	Dependent on Scheme. Min. deposit of 5% of the full purchase price required	Minimum initial share, open market price/valuation: 75% builder schemes, 50% Government / Co-funded schemes Dedicated products are applicable and scheme conditions may apply
Right to buy	Up to 100% of discounted price	+ Additional funds for legal fees and home improvements. Subject to product availability conditions
2 or more mortgaged properties	85%	Subject to product availability conditions
Interest Only	75% or 85% for part and part	Available for First Time Buyers, in addition to new purchase and remortgage products
Affordability on 5+ year fixed products	60% - 95% LTV for 5 and 10 year fixed	Helping Hand is available to First Time Buyers and allows buyers to borrow up to 6 times their income. For Remortgage clients and Home Movers, standard loan to income limits apply, but a different calculation means affordability may be higher for those taking a 5 or 10 year fixed rate.

Valuation fees

Mortgage Valuation Fees

Free standard valuation with all purchase and remortgage products.

Home Survey Level 2 Report

Property Price	Home Survey Level 2 report fee
£1 – £250,000	£350
£250,001 – £500,000	£450
£500,001 – £1,000,000	£675
£1,000,001 – £2,500,000	£1,025
£2,500,001 – £10,000,000	£1,800

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