

Product guide

With effect from 13 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	4.10%	£1,499	£300k-£5m	200608	
		4.15%	£999	£25k - £299,999	200602	
		4.50%	£0	£25k - £5m	200844	
	3 year	4.19%	£999	£25k - £5m	200677	
		4.48%	£0	£25k - £5m	200892	
	5 year	4.40%	£1,499	£300k-£5m	200724	200736
		4.45%	£999	£25k - £299,999	200718	200730
		4.65%	£0	£25k - £5m	200940	200946
	10 year	4.59%	£999	£25k - £5m	200805	200810
		4.69%	£0	£25k - £5m	200994	200999
60.01% - 75% LTV	2 year	4.13%	£1,499	£300k-£5m	200609	
		4.18%	£999	£25k - £299,999	200603	
		4.52%	£0	£25k - £5m	200845	
	3 year	4.24%	£999	£25k - £5m	200678	
		4.48%	£0	£25k - £5m	200893	
	5 year	4.40%	£1,499	£300k-£5m	200725	200737
		4.45%	£999	£25k - £299,999	200719	200731
		4.65%	£0	£25k - £5m	200941	200947
	10 year	4.59%	£999	£25k - £5m	200806	200811
		4.69%	£0	£25k - £5m	200995	201000
75.01% - 80% LTV	2 year	4.14%	£1,499	£300k-£2m	200610	
		4.19%	£999	£25k - £299,999	200604	
		4.55%	£0	£25k - £2m	200846	
	3 year	4.50%	£999	£25k - £2m	200679	
		4.72%	£0	£25k - £2m	200894	
	5 year	4.40%	£1,499	£300k-£2m	200726	200738
		4.45%	£999	£25k - £299,999	200720	200732
		4.65%	£0	£25k - £2m	200942	200948
	10 year	4.74%	£999	£25k - £2m	200807	200812
		4.94%	£0	£25k - £2m	200996	201001
80.01% - 85% LTV	2 year	4.14%	£1,499	£300k-£2m	200611	
		4.19%	£999	£25k - £299,999	200605	
		4.55%	£0	£25k - £2m	200847	
	3 year	4.50%	£999	£25k - £2m	200680	
		4.72%	£0	£25k - £2m	200895	
	5 year	4.40%	£1,499	£300k-£2m	200727	200739
		4.45%	£999	£25k - £299,999	200721	200733
		4.65%	£0	£25k - £2m	200943	200949
	10 year	4.74%	£999	£25k - £2m	200808	200813
		4.94%	£0	£25k - £2m	200997	201002

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	4.45%	£1,499	£25k - £1m	200612	
		4.50%	£999	£25k - £299,999	200606	
		4.74%	£0	£25k - £1m	200848	
	3 year	4.70%	£999	£25k - £1m	200681	
		4.97%	£0	£25k - £1m	200896	
	5 year	4.60%	£1,499	£300k-£1m	200728	200740
		4.65%	£999	£25k - £299,999	200722	200734
		4.83%	£0	£25k - £1m	200944	200950
	10 year	4.99%	£999	£25k - £1m	200809	200814
		5.09%	£0	£25k - £1m	200998	201003
90.01% - 95% LTV	2 year	5.00%	£1,499	£300k-£750k	200613	
		5.05%	£999	£25k - £299,999	200607	
		5.14%	£0	£25k - £750k	200849	
	3 year	5.30%	£999	£25k - £750k	200682	
		5.40%	£0	£25k - £750k	200897	
	5 year	5.09%	£1,499	£300k-£750k	200729	200741
		5.14%	£999	£25k - £299,999	200723	200735
		5.20%	£0	£25k - £750k	200945	200951

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	4.20%	£999	£25k - £5m	201043	201040
		4.55%	£0		201061	201058
	5 year	4.50%	£999		201052	201049
		4.70%	£0		201070	201067
60.01% - 75% LTV	2 year	4.23%	£999	£25k - £5m	201044	201041
		4.57%	£0		201062	201059
	5 year	4.50%	£999		201053	201050
		4.70%	£0		201071	201068
75.01% - 80% LTV	2 year	4.24%	£999	£25k - £2m	201045	201042
		4.60%	£0		201063	201060
	5 year	4.50%	£999		201054	201051
		4.70%	£0		201072	201069

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	3.85%	£1,499	£300k-£5m	200620
		3.90%	£999	£25k - £299,999	200614
		4.14%	£0	£25k - £5m	200850
	3 year	4.01%	£999	£25k - £5m	200683
		4.17%	£0	£25k - £5m	200898
	5 year	4.10%	£1,499	£300k-£5m	200748
		4.15%	£999	£25k - £299,999	200742
		4.27%	£0	£25k - £5m	200952
	10 year	4.59%	£999	£25k - £5m	200815
		4.64%	£0	£25k - £5m	201004
60.01% - 75% LTV	2 year	3.97%	£1,499	£300k-£5m	200621
		4.02%	£999	£25k - £299,999	200615
		4.25%	£0	£25k - £5m	200851
	3 year	4.13%	£999	£25k - £5m	200684
		4.30%	£0	£25k - £5m	200899
	5 year	4.15%	£1,499	£300k-£5m	200749
		4.20%	£999	£25k - £299,999	200743
		4.32%	£0	£25k - £5m	200953
	10 year	4.59%	£999	£25k - £5m	200816
		4.64%	£0	£25k - £5m	201005
75.01% - 80% LTV	2 year	4.05%	£1,499	£300k-£2m	200622
		4.10%	£999	£25k - £299,999	200616
		4.33%	£0	£25k - £2m	200852
	3 year	4.34%	£999	£25k - £2m	200685
		4.52%	£0	£25k - £2m	200900
	5 year	4.24%	£1,499	£300k-£2m	200750
		4.29%	£999	£25k - £299,999	200744
		4.39%	£0	£25k - £2m	200954
	10 year	4.74%	£999	£25k - £2m	200817
		4.99%	£0	£25k - £2m	201006
80.01% - 85% LTV	2 year	4.05%	£1,499	£300k-£2m	200623
		4.10%	£999	£25k - £299,999	200617
		4.33%	£0	£25k - £2m	200853
	3 year	4.34%	£999	£25k - £2m	200686
		4.52%	£0	£25k - £2m	200901
	5 year	4.24%	£1,499	£300k-£2m	200751
		4.29%	£999	£25k - £299,999	200745
		4.39%	£0	£25k - £2m	200955
	10 year	4.74%	£999	£25k - £2m	200818
		4.99%	£0	£25k - £2m	201007

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	4.32%	£1,499	£300k-£1m	200624
		4.37%	£999	£25k - £299,999	200618
		4.60%	£0	£25k - £1m	200854
	3 year	4.51%	£999	£25k - £1m	200687
		4.78%	£0	£25k - £1m	200902
		4.44%	£1,499	£300k-£1m	200752
	5 year	4.49%	£999	£25k - £299,999	200746
		4.63%	£0	£25k - £1m	200956
		4.99%	£999	£25k - £1m	200819
	10 year	5.19%	£0	£25k - £1m	201008
4.97%		£1,499	£300k-£750k	200625	
90.01% - 95% LTV	2 year	5.02%	£999	£25k - £299,999	200619
		5.15%	£0	£25k - £750k	200855
		5.05%	£999	£25k - £750k	200688
	3 year	5.20%	£0	£25k - £750k	200903
		4.83%	£1,499	£300k-£750k	200753
	5 year	4.88%	£999	£25k - £299,999	200747
		5.00%	£0	£25k - £750k	200957

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	4.04%	£1,499	£300k-£5m	200653	200669
		4.09%	£999	£25k - £299,999	200645	200661
		4.49%	£0	£25k - £5m	200876	200884
	3 year	4.09%	£999	£25k - £5m	200695	200703
		4.40%	£0	£25k - £5m	200910	200918
	5 year	4.13%	£1,499	£300k-£5m	200781	200797
		4.18%	£999	£25k - £299,999	200773	200789
		4.40%	£0	£25k - £5m	200978	200986
	10 year	4.57%	£999	£25k - £5m	200830	200837
		4.67%	£0	£25k - £5m	201026	201033
60.01% - 75% LTV	2 year	4.11%	£1,499	£300k-£5m	200654	200670
		4.16%	£999	£25k - £299,999	200646	200662
		4.64%	£0	£25k - £5m	200877	200885
	3 year	4.20%	£999	£25k - £5m	200696	200704
		4.44%	£0	£25k - £5m	200911	200919
	5 year	4.19%	£1,499	£300k-£5m	200782	200798
		4.24%	£999	£25k - £299,999	200774	200790
		4.48%	£0	£25k - £5m	200979	200987
	10 year	4.60%	£999	£25k - £5m	200831	200838
		4.72%	£0	£25k - £5m	201027	201034
75.01% - 80% LTV	2 year	4.25%	£1,499	£300k-£2m	200655	200671
		4.30%	£999	£25k - £299,999	200647	200663
		4.70%	£0	£25k - £2m	200878	200886
	3 year	4.30%	£999	£25k - £2m	200697	200705
		4.51%	£0	£25k - £2m	200912	200920
	5 year	4.25%	£1,499	£300k-£2m	200783	200799
		4.30%	£999	£25k - £299,999	200775	200791
		4.50%	£0	£25k - £2m	200980	200988
	10 year	4.79%	£999	£25k - £2m	200832	200839
		5.19%	£0	£25k - £2m	201028	201035
80.01% - 85% LTV	2 year	4.25%	£1,499	£300k-£2m	200656	200672
		4.30%	£999	£25k - £299,999	200648	200664
		4.80%	£0	£25k - £2m	200879	200887
	3 year	4.30%	£999	£25k - £2m	200698	200706
		4.51%	£0	£25k - £2m	200913	200921
	5 year	4.25%	£1,499	£300k-£2m	200784	200800
		4.30%	£999	£25k - £299,999	200776	200792
		4.50%	£0	£25k - £2m	200981	200989
	10 year	4.79%	£999	£25k - £2m	200833	200840
		5.19%	£0	£25k - £2m	201029	201036

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	4.51%	£1,499	£300k-£1m	200657	200673
		4.56%	£999	£25k - £299,999	200649	200665
		4.95%	£0	£25k - £1m	200880	200888
	3 year	4.55%	£999	£25k - £1m	200699	200707
		4.75%	£0	£25k - £1m	200914	200922
	5 year	4.39%	£1,499	£300k-£1m	200785	200801
		4.44%	£999	£25k - £299,999	200777	200793
		4.60%	£0	£25k - £1m	200982	200990
	10 year	5.14%	£999	£25k - £1m	200834	200841
		5.39%	£0	£25k - £1m	201030	201037
90.01% - 95% LTV	2 year	5.24%	£1,499	£300k-£750k	200658	200674
		5.29%	£999	£25k - £299,999	200650	200666
		5.39%	£0	£25k - £750k	200881	200889
	3 year	5.24%	£999	£25k - £750k	200700	200708
		5.44%	£0	£25k - £750k	200915	200923
	5 year	5.04%	£1,499	£300k-£750k	200786	200802
		5.09%	£999	£25k - £299,999	200778	200794
		5.19%	£0	£25k - £750k	200983	200991

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)

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.

Fixed rate mortgage

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	3.85%	£1,499	£300k-£5m	200632
		3.90%	£999	£5k - £299,999	200626
		4.14%	£0	£5k - £5m	200856
	3 year	4.01%	£999	£5k - £5m	200689
		4.17%	£0	£5k - £5m	200904
	5 year	4.10%	£1,499	£300k-£5m	200760
		4.15%	£999	£5k - £299,999	200754
		4.27%	£0	£5k - £5m	200958
	10 year	4.59%	£999	£5k - £5m	200820
		4.64%	£0	£5k - £5m	201009
60.01% - 75% LTV	2 year	3.97%	£1,499	£300k-£5m	200633
		4.02%	£999	£5k - £299,999	200627
		4.25%	£0	£5k - £5m	200857
	3 year	4.13%	£999	£5k - £5m	200690
		4.30%	£0	£5k - £5m	200905
	5 year	4.15%	£1,499	£300k-£5m	200761
		4.20%	£999	£5k - £299,999	200755
		4.32%	£0	£5k - £5m	200959
	10 year	4.59%	£999	£5k - £5m	200821
		4.64%	£0	£5k - £5m	201010
75.01% - 80% LTV	2 year	4.05%	£1,499	£300k-£2m	200634
		4.10%	£999	£5k - £299,999	200628
		4.33%	£0	£5k - £2m	200858
	3 year	4.34%	£999	£5k - £2m	200691
		4.52%	£0	£5k - £2m	200906
	5 year	4.24%	£1,499	£300k-£2m	200762
		4.29%	£999	£5k - £299,999	200756
		4.39%	£0	£5k - £2m	200960
	10 year	4.74%	£999	£5k - £2m	200822
		4.94%	£0	£5k - £2m	201011
80.01% - 85% LTV	2 year	4.05%	£1,499	£300k-£2m	200635
		4.10%	£999	£5k - £299,999	200629
		4.33%	£0	£5k - £2m	200859
	3 year	4.34%	£999	£5k - £2m	200692
		4.52%	£0	£5k - £2m	200907
	5 year	4.24%	£1,499	£300k-£2m	200763
		4.29%	£999	£5k - £299,999	200757
		4.39%	£0	£5k - £2m	200961
	10 year	4.74%	£999	£5k - £2m	200823
		4.94%	£0	£5k - £2m	201012

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	4.32%	£1,499	£300k-£1m	200636
		4.37%	£999	£5k - £299,999	200630
		4.60%	£0	£5k - £1m	200860
	3 year	4.51%	£999	£5k - £1m	200693
		4.78%	£0	£5k - £1m	200908
	5 year	4.44%	£1,499	£300k-£1m	200764
		4.49%	£999	£5k - £299,999	200758
		4.63%	£0	£5k - £1m	200962
	10 year	4.99%	£999	£5k - £1m	200824
		5.09%	£0	£5k - £1m	201013
90.01% - 95% LTV	2 year	4.97%	£1,499	£300k-£750k	200637
		5.02%	£999	£5k - £299,999	200631
		5.14%	£0	£5k - £750k	200861
	3 year	5.05%	£999	£5k - £750k	200694
		5.20%	£0	£5k - £750k	200909
	5 year	4.83%	£1,499	£300k-£750k	200765
		4.88%	£999	£5k - £299,999	200759
		5.00%	£0	£5k - £750k	200963

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	3.95%	£999	£25k - £5m	201046
		4.19%	£0		201064
	5 year	4.20%	£999		201055
		4.32%	£0		201073
60.01% - 75% LTV	2 year	4.07%	£999	£25k - £5m	201047
		4.30%	£0		201065
	5 year	4.25%	£999		201056
		4.37%	£0		201074
75.01% - 80% LTV	2 year	4.15%	£999	£25k - £2m	201048
		4.38%	£0		201066
	5 year	4.34%	£999		201057
		4.44%	£0		201075

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 £5k³
- ✓ 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	3.84%	£0	£5k - £5m	200869
	3 year	3.90%			200933
	5 year	3.99%			200971
	10 year	4.57%			201019
60.01% - 75% LTV	2 year	3.96%	£0	£5k - £5m	200870
	3 year	3.99%			200934
	5 year	4.04%			200972
	10 year	4.60%			201020
75.01% - 80% LTV	2 year	4.16%	£0	£5k - £2m	200871
	3 year	4.20%			200935
	5 year	4.22%			200973
	10 year	4.69%			201021
80.01% - 85% LTV	2 year	4.16%	£0	£5k - £2m	200872
	3 year	4.20%			200936
	5 year	4.22%			200974
	10 year	4.69%			201022
85.01% - 90% LTV	2 year	4.51%	£0	£5k - £1m	200873
	3 year	4.54%			200937
	5 year	4.29%			200975
	10 year	4.99%			201023

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	3.84%	£999	£1k-5m	200638		
		4.14%	£0		200862		
	3 year	3.90%	£999		200711		
		4.25%	£0		200926		
	5 year	3.99%	£999		200766		
		4.15%	£0		200964		
	10 year	4.57%	£999		200825		
		4.67%	£0		201014		
	60.01% - 75% LTV	2 year	3.96%		£999	£1k-5m	200639
			4.23%		£0		200863
3 year		3.99%	£999	200712			
		4.29%	£0	200927			
5 year		4.04%	£999	200767			
		4.25%	£0	200965			
10 year		4.60%	£999	200826			
		4.72%	£0	201015			
75.01% - 80% LTV		2 year	4.16%	£999	£1k-5m		200640
			4.49%	£0			200864
	3 year	4.20%	£999	200713			
		4.40%	£0	200928			
	5 year	4.22%	£999	200768			
		4.39%	£0	200966			
	10 year	4.69%	£999	200827			
		4.94%	£0	201016			
	80.01% - 85% LTV	2 year	4.16%	£999		£1k-5m	200641
			4.54%	£0			200865
3 year		4.20%	£999	200714			
		4.40%	£0	200929			
5 year		4.22%	£999	200769			
		4.39%	£0	200967			
10 year		4.69%	£999	200828			
		4.94%	£0	201017			
85.01% - 90% LTV		2 year	4.51%	£999	£1k-5m		200642
			4.80%	£0			200866
	3 year	4.54%	£999	200715			
		4.73%	£0	200930			
	5 year	4.29%	£999	200770			
		4.50%	£0	200968			
	10 year	4.99%	£999	200829			
		5.19%	£0	201018			
	90.01% - 95% LTV	2 year	5.19%	£999		£1k-5m	200643
			5.34%	£0			200867
3 year		5.22%	£999	200716			
		5.39%	£0	200931			
5 year		4.99%	£999	200771			
		5.14%	£0	200969			

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

- SMR refers to the variable Standard Mortgage Rate which is currently 6.49% (The SMR has no upper limit or cap).
- Charges will apply for a Home Survey Level 2 report. See page 21 for full details.
- Maximum loan size and LTV are dependent upon the circumstances of the application, for full details please refer to the lending criteria.
- Cashback will be paid per account and is payable to customers within one month of completion of the mortgage.
- 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](#).
- Subject to product/property type, home mover only.
- 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%.
- Please refer to the Early Repayment Charges section below for full details.
- 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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