

# This guide is for use by professional intermediaries only Rates valid 25 April 2014 – 1 May 2014

# **Products**

# What mortgage options are open to your clients?

Please ensure you refer to the current **lending LTVs** as borrowing limits and restrictions may apply. Products may not always be available up to the maximum LTV displayed below.

Code Fixed		products are also av	ailable to First Time Buy	/ers)	
Fived	Initial rate	Term	Fee	LTV*	Max loan
	1.040/	2	6400	C00/	£1
64215 roduct featu	1.94%	2 years	£499	60%	£1m
	standard mortgage ra	ta - currently 3 C	19% (variable)		
	for purchase to first tim				
	loan of £25k	ie bayers omy (e	Accept Equity Share)		
64216	1.99%	2 years	£499	70%	£1m
Product featu		2 years	2.55	7070	
	standard mortgage ra	te - currently 3.9	9% (variable)		
	for purchase to first tim				
	loan of £25k	, , , ,	, , ,		
64294	2.39%	3 years	£499	60%	£1m
Product featu		•			
Reverts to	standard mortgage ra	te - currently 3.9	9% (variable)		
Available f	for purchase to first tim	ne buyers only(ex	ccept Equity Share)		
Minimum I	loan of £25k				
64295	2.39%	3 years	£499	70%	£1m
Product featu			.00/ /		
	standard mortgage ra				
	for purchase to first tim	ie buyers only(ex	(cept Equity Snare)		
Minimum I	loan of £25k				
		2 years	£499	750/	
64217	2 54%	2 years			£1m
64217 Product featu	2.54% ires:	-	2433	75%	£1m
Product featu	ires:	-		75%	£1m
<b>Product featu</b> Reverts to	<b>ires:</b> standard mortgage ra	te - currently 3.9	9% (variable)	75%	£1m
Product featu Reverts to Available f	ires:	te - currently 3.9	9% (variable)	75%	£1m
Product featu Reverts to Available f	ires:  standard mortgage ra  for purchase to first tim	te - currently 3.9	9% (variable)	75%	£1m
Product featu Reverts to Available f	ires:  standard mortgage ra  for purchase to first tim	te - currently 3.9 ne buyers only(ex	9% (variable)		£1m
Product feature Reverts to Available for Minimum I	ires: In standard mortgage rate for purchase to first time loan of £25k  2.79%	te - currently 3.9 ne buyers only(ex	99% (variable) scept Equity Share)		
Reverts to Available f Minimum I  64218  Product featu	ires: In standard mortgage rate for purchase to first time loan of £25k  2.79%	te - currently 3.9 ne buyers only(ex	9% (variable) ccept Equity Share) £499		
Reverts to Available f Minimum I  64218 Product feature Reverts to	ires: o standard mortgage rate for purchase to first tim loan of £25k  2.79% ires:	te - currently 3.9 ne buyers only(ex  2 years te - currently 3.9	(variable) (cept Equity Share)  £499  (variable)		
Reverts to Available f Minimum I  64218  Product feature Reverts to Available f	ires: o standard mortgage ra for purchase to first tim loan of £25k  2.79% ires: o standard mortgage ra	te - currently 3.9 ne buyers only(ex  2 years te - currently 3.9	(variable) (cept Equity Share)  £499  (variable)		
Reverts to Available f Minimum I  64218  Product feature Reverts to Available f Available f	ires: o standard mortgage ra for purchase to first tim loan of £25k  2.79%  Ires: o standard mortgage ra for purchase to first tim	te - currently 3.9 ne buyers only(ex  2 years te - currently 3.9	(variable) (cept Equity Share)  £499  (variable)		

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

64495 3.09% 5 years £499 60% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

64496 3.09% 5 years £499 70% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

64297 3.19% 3 years £499 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

64219 3.34% 2 years £499 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

64497 3.64% 5 years £499 75% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

64298 3.74% 3 years £499 85% £750k

# **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

64498 3.89% 5 years £499 80% £1m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

64220 90% £500k 4.19% 2 years £499 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 64499 4.44% 5 years 85% £750k £499 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 4.59% 3 years 64299 90% £500k £499 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 64500 90% £500k 5.29% 5 years £499 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Tracker (linked to current BBR) 64566 1.94% (BBR+1.44%) 2 years £499 60% £1m **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 64567 1.99% (BBR+1.49%) £499 70% £1m 2 years **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 64568 2.54% (BBR+2.04%) £499 75% £1m 2 years **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity

Share)

Minimum loan of £25k

Switch and Fix option available

# 64569 2.79% (BBR+2.29%) 2 years £499 80% £1m Product features: Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share)

- Minimum loan of £25k
- Switch and Fix option available

# 64570 3.34% (BBR+2.84%) 2 years £499 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

lome Buyer l	Existing					
Code	Initial rate		Term	Fee	LTV*	Max loa
Fixed 64243	1.84	10/6 7	2 years	£999	60%	£1m
roduct featu	_	70 2	z years	LJJJ	00 70	ZIIII
Available f	standard mortgage or purchase only (e oan of £5k			,		
64244	1.89	)% 2	2 years	£999	70%	£1m
roduct featu			- ,			
_				000//		
Reverts to	standard mortgage	e rate	- currently 3.	99% (variable)		
	standard mortgage or purchase only (e			,		
Available f				,		
Available f Minimum I  64640  roduct featu  Reverts to Available f	or purchase only (eoan of £5k	except  we rate	Equity Share  2 years  - currently 3.	<b>£99</b> 99% (variable)	60%	£2m
Available f Minimum I  64640 Product featu Reverts to Available f	or purchase only (e oan of £5k  2.24  Ires: standard mortgage for purchase only (in	except	Equity Share  2 years  - currently 3.	<b>£99</b> 99% (variable)	60%	
Available f Minimum I  64640 Product featu Reverts to Available f Minimum I	2.24 Ires: standard mortgage for purchase only (in oan of £5k)  2.29	except	Equity Share  2 years  - currently 3. ng Equity Sha	<b>£99</b> 99% (variable) re)		
Available f Minimum I  64640 Product featu Reverts to Available f Minimum I  64322 Product featu	2.24 Ires: standard mortgage for purchase only (in oan of £5k)  2.29	except  1% 2  e rate ncludir	Equity Share  2 years  - currently 3.  ng Equity Sha  3 years	£99 99% (variable) ire)		
Available f Minimum I  64640 Product featu Reverts to Available f Minimum I  64322 Product featu Reverts to	2.24 Ires: standard mortgage for purchase only (in oan of £5k)  2.29 Ires:	except  1% 2  e rate ncludir	Equity Share  2 years  - currently 3.  ng Equity Sha  3 years  - currently 3.	£99 99% (variable) re) £999 99% (variable)		

# 64323

# 2.29% 3 years

#### £999

#### 70% £1m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k

<ul> <li>64641</li> <li>Product features:</li> <li>Reverts to standard r</li> <li>Available for purchas</li> <li>Minimum loan of £5k</li> </ul>	mortgage rate se only (includ	-	 70%	£2m
64245 Product features: Reverts to standard r Available for purchas Minimum loan of £5k	e only (excep		75%	£1m
64722 Product features:  Reverts to standard r  Available for purchas  Minimum loan of £5k	e only (includ	-	 60%	£2m
64723  Product features:  Reverts to standard r  Available for purchas  Minimum loan of £5k	e only (includ		70%	£2m
64246  Product features:  Reverts to standard r  Available for purchas  Minimum loan of £5k	e only (excep	-	80%	£1m
64324  Product features:  Reverts to standard r  Available for purchas  Minimum loan of £5k	e only (excep	-	 75%	£1m
64642  Product features:  Reverts to standard r  Available for purchas  Minimum loan of £5k	mortgage rate se only (includ		75%	£2m
64523 Product features: Reverts to standard r Available for purchas Minimum loan of £5k	e only (excep	-	60%	£1m

<ul> <li>64524</li> <li>Product features:</li> <li>Reverts to standard m</li> <li>Available for purchase</li> <li>Minimum loan of £5k</li> </ul>	nortgage rate	-		70%	£1m
64325 Product features: Reverts to standard m Available for purchase Minimum loan of £5k				80%	£1m
64643  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k	nortgage rate	-		80%	£1m
64724  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k				75%	£2m
64909  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k	e only (includ		,	60%	£2m
64910  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k				70%	£2m
64247  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k		-		85%	£750k
64725  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k		-		80%	£1m

<ul> <li>64525</li> <li>Product features:</li> <li>Reverts to standard m</li> <li>Available for purchase</li> <li>Minimum loan of £5k</li> </ul>	nortgage rate	-	 75%	£1m
64326 Product features: Reverts to standard m Available for purchase Minimum loan of £5k			85%	£750k
64644  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k	nortgage rate		85%	£750k
64911  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k		-	75%	£2m
64526  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k	e only (excep	-	80%	£1m
64726 Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k			 85%	£750k
64912  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k			 80%	£1m
64248  Product features:  Reverts to standard m  Available for purchase  Minimum loan of £5k		-	90%	£500k

4.34% 5 years 64527 £999 85% £750k **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k 64327 4.49% 3 years 90% £500k £999 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k 4.49% 2 years 90% £500k 64645 £99 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k 64913 85% £750k 4.54% 5 years £99 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k 90% £500k 64727 4.79% 3 years £99 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k 64249 95% £350k 4.89% 2 years £999 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k 64528 5.19% 5 years £999 90% £500k **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k 64328 5.29% 3 years £999 95% £350k **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k

64646 5.29% 2 years £99 95% £350k **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k 64914 5.39% 5 years £99 90% £500k **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k 64728 £99 95% 5.59% 3 years **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k 64529 5.99% 5 years £999 95% **Product features:** • Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k 64915 6.19% 5 years £99 95% **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k Tracker (linked to current BBR) 64576 1.84% (BBR+1.34%) £999 60% £1m 2 years **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k Switch and Fix option available 64577 1.89% (BBR+1.39%) £999 70% £1m 2 years **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k Switch and Fix option available 60% £2m 64959 2.24% (BBR+1.74%) 2 years £99

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

# 64960 2.29% (BBR+1.79%) 2 years £99 70% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

# 64578 2.44% (BBR+1.94%) 2 years £999 75% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

# 64579 2.69% (BBR+2.19%) 2 years £999 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

#### 64961 2.84% (BBR+2.34%) 2 years £99 75% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

# 64962 3.09% (BBR+2.59%) 2 years £99 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

# 64580 3.24% (BBR+2.74%) 2 years £999 85% £750k

#### **Product features:**

• Reverts to standard mortgage rate - currently 3.99% (variable)

- Available for purchase only (except Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

# 64963 3.64% (BBR+3.14%) 2 years £99 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

ome Buyer							
Code	Initial ra	ite	Term	Fee	LTV*		Max loan
Fixed 64229		1.94%	2 years	£999	60%	£1m	
Product featu	Irec.	1.3470	2 years	EJJJ	00%	EIIII	
		rtgage rat	e - currently 3.9	99% (variable)			
			ot Equity Share	,			
	loan of £25k	, (0,100)	20 =quity 3 iiui 3	,			
64230		1.99%	2 years	£999	70%	£1m	
Product featu				200/ /			
			e - currently 3.				
	for purcnase of loan of £25k	niy (excep	ot Equity Share	)			
Minimum	IDAN OF EZSK						
64624		2.34%	2 years	£99	60%	£2m	
64624 Product featu			-		60%	£2m	
64624 Product featu	standard mor	rtgage rat	e - currently 3.9	99% (variable)	60%	£2m	
64624 Product feature Reverts to Available	standard mor for purchase o	rtgage rat	-	99% (variable)	60%	£2m	
64624 Product feature Reverts to	standard mor	rtgage rat	e - currently 3.9	99% (variable)	60%	£2m	
64624 Product feature Reverts to Available	standard mor for purchase o	rtgage rat	e - currently 3.9	99% (variable)	60%	£2m	
64624 Product feature Reverts to Available Minimum 64308	standard mor for purchase o loan of £25k	rtgage rat	e - currently 3.9	99% (variable)	60%		
64624 Product feature Reverts to Available to Minimum 64308 Product feature	standard mor for purchase of loan of £25k	rtgage rat nly (includ 2.39%	e - currently 3.9 ding Equity Sha  3 years	99% (variable) re) £999			
64624 Product feature Reverts to Available of Minimum  64308 Product feature Reverts to	standard mor for purchase of loan of £25k ures: standard mor	rtgage ratinly (included)  2.39% rtgage rati	e - currently 3.9 ding Equity Sha  3 years e - currently 3.9	99% (variable) re)  £999  99% (variable)			
64624 Product feature Reverts to Available of Minimum  64308 Product feature Reverts to Available of Available of	o standard mor for purchase of loan of £25k ures: o standard mor for purchase o	rtgage ratinly (included)  2.39% rtgage rati	e - currently 3.9 ding Equity Sha  3 years	99% (variable) re)  £999  99% (variable)			
64624 Product feature Reverts to Available Minimum  64308 Product feature Reverts to Available Manimum	standard mor for purchase of loan of £25k ures: standard mor	rtgage ratinly (included)  2.39% rtgage rati	e - currently 3.9 ding Equity Sha  3 years e - currently 3.9	99% (variable) re)  £999  99% (variable)			
64624 Product feature Reverts to Available of Minimum  64308 Product feature Reverts to Available of Available of	o standard mor for purchase of loan of £25k ures: o standard mor for purchase o	rtgage ratinly (included)  2.39% rtgage rati	e - currently 3.9 ding Equity Sha  3 years e - currently 3.9	99% (variable) re)  £999  99% (variable)			

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £25k

64625 2.39% 2 years £99 70% £2m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (including Equity Share)

Minimum loan of £25k 64231 2.54% 2 years £999 75% £1m **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k 64706 60% £2m 2.69% 3 years £99 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64707 70% £2m 2.69% 3 years £99 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64232 2.79% 2 years £999 80% £1m **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k 64310 75% £1m 2.94% 3 years £999 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k 64626 2.94% 2 years £99 75% £2m **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64509 3.09% 5 years £999 60% £1m **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k

3.09% 5 years

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (except Equity Share)

70% £1m

£999

64510

Minimum loan of £25k 64311 3.19% 3 years 80% £1m £999 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k 64627 3.19% 2 years £99 80% £1m **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64708 3.24% 3 years £99 75% £2m **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64893 3.29% 5 years £99 60% £2m **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64894 3.29% 5 years £99 70% £2m **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64233 85% £750k 3.34% 2 years £999 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k 64709 £99 80% £1m 3.49% 3 years **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 75% £1m 64511 3.64% 5 years £999 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (except Equity Share) Minimum loan of £25k 64312 3.74% 3 years £999 85% £750k **Product features:** • Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k 3.74% 2 years 85% £750k 64628 £99 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64895 £99 75% £2m 3.84% 5 years **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64512 80% 3.89% 5 years £999 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k 64710 4.04% 3 years £99 85% **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64896 4.09% 5 years 80% £99 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64234 4.19% 2 years 90% £999

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £25k

#### 64513 4.44% 5 years £999 85%

#### **Product features:**

• Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (except Equity Share) Minimum loan of £25k 64313 4.59% 3 years £999 90% **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k 64629 90% 4.59% 2 years £99 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64897 4.64% 5 years £99 85% **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64711 4.89% 3 years 90% £99 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k 64514 5.29% 5 years 90% £999 **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k 64898 5.49% 5 years £99 90% **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £25k Tracker (linked to current BBR) 64571 1.94% (BBR+1.44%) £999 60% £1m 2 years **Product features:** Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £25k Switch and Fix option available

£999

2 years

70% £1m

64572 1.99% (BBR+1.49%)

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

#### 64954 2.34% (BBR+1.84%) 2 years

£99

60% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

#### 64955 2.39% (BBR+1.89%) 2 years

£99

70% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

#### 64573 2.54% (BBR+2.04%) 2 years

£999

75% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

#### 64574 2.79% (BBR+2.29%) 2 years

£999

80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

#### 64956 2.94% (BBR+2.44%) 2 years

£99

75% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

# 64957 3.19% (BBR+2.69%) 2 years

£99

80% £1m

#### **Product features:**

• Reverts to standard mortgage rate - currently 3.99% (variable)

- Available for purchase only (including Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

64575 3.34% (BBR+2.84%) 2 years £999

999 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

64958 3.74% (BBR+3.24%) 2 years £99 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

MI New Home					
Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
64648	4.54%	2 years	£99	95%	£250k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under MI New Home Scheme only
- Minimum loan of £5k

64631 4.64% 2 years £99 95% £250k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only
- Minimum loan of £25k

64730 4.64% 3 years £99 95% £250k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under MI New Home Scheme only
- Minimum loan of £5k

64713 4.74% 3 years £99 95% £250k

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only
- Minimum loan of £25k

64917 4.94% 5 years £99 95% £250k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under MI New Home Scheme only
- Minimum loan of £5k

64900 5.04% 5 years £99 95% £250k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only
- Minimum loan of £25k

Code         Initial rate         Term         Fee         LTV*         Max loan           Fixed           64647         4.54%         2 years         £99         95%         £350k	NewBuy					
	Code	Initial rate	Term	Fee	LTV*	Max loan
64647 4.54% 2 years £99 95% £350k	Fixed					
, , , , , , , , , , , , , , , , , , ,	64647	4.54%	2 years	£99	95%	£350k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under NewBuy Scheme only
- Minimum loan of £5k

64630 4.64% 2 years £99 95% £350k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only
- Minimum loan of £25k

64729 4.64% 3 years £99 95% £350k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under NewBuy Scheme only
- Minimum loan of £5k

64712 4.74% 3 years £99 95% £350k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only
- Minimum loan of £25k

64916 4.94% 5 years £99 95% £350k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under NewBuy Scheme only
- Minimum loan of £5k

64899 5.04% 5 years £99 95% £350k

#### **Product features:**

• Reverts to standard mortgage rate - currently 3.99% (variable)

- Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only
- Minimum loan of £25k

Remortgage					
Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
65050†	1.94%	2 years	£999	60%	£1m
Product featur	es:				

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65055‡ 1.94% 2 years £999 60% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65051† £999 70% £1m 1.99% 2 years

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

70% £1m 65056‡ 1.99% 2 years £999

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65130+ 2.34% 2 years £99 60% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65135‡ 60% £2m 2.34% 2 years £99

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only

- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65065<sup>†</sup> 2.39% 3 years £999 60% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65066† 2.39% 3 years £999 70% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65070‡ 2.39% 3 years £999 60% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65071‡ 2.39% 3 years £999 70% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65131<sup>†</sup> 2.39% 2 years £99 70% £2m

# **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65136<sup>‡</sup> 2.39% 2 years £99 70% £2m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide

Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65052† 2.54% 2 years £999 75% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65057‡ 2.54% 2 years £999 75% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65145† 2.69% 3 years £99 60% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65146† 2.69% 3 years £99 70% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65150‡ 2.69% 3 years £99 60% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65151‡ 2.69% 3 years £99 70% £2m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65053<sup>†</sup> 2.79% 2 years £999 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65058‡ 2.79% 2 years £999 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65067† 2.94% 3 years £999 75% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65072‡ 2.94% 3 years £999 75% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65132<sup>†</sup> 2.94% 2 years £99 75% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65137‡ 2.94% 2 years £99 75% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65095† 3.09% 5 years £999 60% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65096<sup>†</sup> 3.09% 5 years £999 70% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65100‡ 3.09% 5 years £999 60% £1m

#### Product features:

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65101<sup>‡</sup> 3.09% 5 years £999 70% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65068† 3.19% 3 years £999 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65073‡ 3.19% 3 years £999 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65133<sup>†</sup> 3.19% 2 years £99 80% £1m

#### **Product features:**

• Reverts to standard mortgage rate - currently 3.99% (variable)

- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65138‡ 3.19% 2 years £99 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65147† 3.24% 3 years £99 75% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65152‡ 3.24% 3 years £99 75% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65175<sup>†</sup> 3.29% 5 years £99 60% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65176† 3.29% 5 years £99 70% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65180‡ 3.29% 5 years £99 60% £2m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k

- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65181‡ 3.29% 5 years £99 70% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65054<sup>†</sup> 3.34% 2 years £999 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65059‡ 3.34% 2 years £999 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65148<sup>†</sup> 3.49% 3 years £99 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65153‡ 3.49% 3 years £99 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65097† 3.64% 5 years £999 75% £1m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65102‡ 3.64% 5 years £999 75% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65069† 3.74% 3 years £999 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65074‡ 3.74% 3 years £999 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65134<sup>†</sup> 3.74% 2 years £99 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65139‡ 3.74% 2 years £99 85% £750k

#### Product features:

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65177† 3.84% 5 years £99 75% £2m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65182‡ 3.84% 5 years £99 75% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65098† 3.89% 5 years £999 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65103‡ 3.89% 5 years £999 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65149† 4.04% 3 years £99 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65154‡ 4.04% 3 years £99 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65178† 4.09% 5 years £99 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65183‡ 4.09% 5 years £99 80% £1m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65099† 4.44% 5 years £999 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65104‡ 4.44% 5 years £999 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65179† 4.64% 5 years £99 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65184‡ 4.64% 5 years £99 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

Tracker (linked to current BBR)

65110<sup>†</sup> 1.94% (BBR+1.44%) 2 years £999 60% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

65115‡ 1.94% (BBR+1.44%) 2 years £999 60% £1m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

# 65111<sup>†</sup> 1.99% (BBR+1.49%) 2 years £999 70% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

# 65116‡ 1.99% (BBR+1.49%) 2 years £999 70% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

#### 65195† 2.34% (BBR+1.84%) 2 years £99 60% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

# 65200‡ 2.34% (BBR+1.84%) 2 years £99 60% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

#### 65196<sup>†</sup> 2.39% (BBR+1.89%) 2 years £99 70% £2m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k

- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

# 65201<sup>‡</sup> 2.39% (BBR+1.89%) 2 years £99 70% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

# 65112† 2.54% (BBR+1.94%) 2 years £999 75% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

# 65117‡ 2.54% (BBR+1.94%) 2 years £999 75% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

#### 65113<sup>†</sup> 2.79% (BBR+2.29%) 2 years £999 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

# 65118‡ 2.79% (BBR+2.29%) 2 years £999 80% £1m

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

#### 65197<sup>†</sup> 2.94% (BBR+2.44%) 2 years £99 75% £2m

#### Product features:

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

#### 65202‡ 2.94% (BBR+2.44%) 2 years £99 75% £2m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

# 65198† 3.19% (BBR+2.69%) 2 years £99 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

#### 65203‡ 3.19% (BBR+2.69%) 2 years £99 80% £1m

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

# 65114<sup>†</sup> 3.34% (BBR+2.84%) 2 years £999 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

#### 65119<sup>‡</sup> 3.34% (BBR+2.84%) 2 years £999 85% £750k

#### **Product features:**

Reverts to standard mortgage rate - currently 3.99% (variable)

- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

#### 65199† 3.74% (BBR+3.24%) 2 years £99 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

# 65204‡ 3.74% (BBR+3.24%) 2 years £99 85% £750k

#### **Product features:**

- Reverts to standard mortgage rate currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

# **Important Information**

\*Maximum LTV.

†Products where the cost of a standard valuation is covered by Nationwide.

\*Products where the cost of the standard legal fees are covered by Nationwide (using a Nationwide Conveyancer) and where the cost of a standard valuation is covered by Nationwide.

Nationwide will pay the legal fees in connection with a straight-forward remortgage of registered land. However, your client will need to pay all charges or fees relating to any non-standard work that a conveyancer carries out.

If the customer decides not to use the included legal service after reserving their product they must reserve a different product.

#### **Key terms**

Overall cost refers to overall cost for comparison

At the end of the deal period all fixed and tracker rate mortgages will revert back to our fully flexible Standard Mortgage Rate (SMR) mortgage - currently 3.99% (variable). The SMR has no upper limit or cap.

Fixed rates and tracker rates are limited offers and can be withdrawn at any time. The actual rate available will depend upon your client's circumstances.

#### **Borrowing Limits**

Borrowing limits apply, including:

Maximum loan size refers to the aggregate of all loans. Subject to criteria.

#### **Tracker Rates**

Tracker mortgages are linked to the Bank of England Base Rate (BBR).

If the Bank of England Base rate is 0.00% or less during the tracker period, the rate your client pays will be 0.00% **plus** the agreed set percentage above the Bank of England base rate. This means that the rate your client pays will never go below 0.00% plus the additional percentage rate of their tracker mortgage. This is known as the tracker floor.

#### **Switch and Fix**

All of our tracker products offer a Switch and Fix option - the ability to switch to one of our available fixed rate products from our Switch and Fix range at any time without paying an early repayment charge. The only fee payable is the product fee on the fixed rate product (if applicable). Conditions apply.

#### **Product Fees**

Product fees (non-refundable at completion) can be paid on application or can be added to the loan. If the fee is added to the loan, interest will be charged on it during the term of the mortgage.

#### **Booking Fees**

A non-refundable booking fee applies when reserving all products (including those without a product fee). This fee can not be added to the loan, and must be paid at reservation. Applications received without a booking fee will be returned or cancelled and no product will be reserved.

Please check the product information for details of the booking fee applicable to each product.

#### **Additional Borrowing**

Please note that subsequent additional borrowing applications cannot be accepted if less than 6 months have passed since the date of completion of the main loan.