

This guide is for use by professional intermediaries only
Rates valid 24 January 2014 – 4 February 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.

First Time Buyer (All Home Buyer New products are also available to First Time Buyers)						
Code	Initial rate	Term	Fee	LTV*	Max loan	
Fixed						
59268	1.94%	2 years	£499	60%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only • Minimum loan of £25k 						
59269	1.99%	2 years	£499	70%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only • Minimum loan of £25k 						
59347	2.29%	3 years	£499	60%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only • Minimum loan of £25k 						
59348	2.29%	3 years	£499	70%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only • Minimum loan of £25k 						
59270	2.34%	2 years	£499	75%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only • Minimum loan of £25k 						
59349	2.64%	3 years	£499	75%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only • Minimum loan of £25k 						
59271	2.79%	2 years	£499	80%	£1m	
Product features:						

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

59552 **4.24%** **5 years** **£499** **85%** **£750k**

Product features:

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

59352 **4.29%** **3 years** **£499** **90%** **£500k**

Product features:

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

59553 **4.99%** **5 years** **£499** **90%** **£500k**

Product features:

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

Tracker (linked to current BBR)

59619 **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
- Minimum loan of £25k
- Switch and Fix option available

59620 **1.99% (BBR+1.49%)** **2 years** **£499** **70%** **£1m**

Product features:

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

59659 **2.09% (BBR+1.59%)** **3 years** **£499** **60%** **£1m**

Product features:

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

59660 **2.09% (BBR+1.59%)** **3 years** **£499** **70%** **£1m**

Product features:

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

59738 **2.29%** **2 years** **£99** **70%** **£1m**

Product features:

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

59828 **2.49%** **3 years** **£99** **60%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

59829 **2.49%** **3 years** **£99** **70%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

59831 **2.49%** **3 years** **£99** **60%** **£1m**

Product features:

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

59832 **2.49%** **3 years** **£99** **70%** **£1m**

Product features:

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

59377 **2.54%** **3 years** **£999** **75%** **£1m**

Product features:

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

59736 **2.64%** **2 years** **£99** **75%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m

59739 **2.64%** **2 years** **£99** **75%** **£1m**

Product features:

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

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

60160**3.54% (BBR+3.04%)****3 years****£99****85%****£750k****Product features:**

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

Home Buyer New

Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
59282	1.94%	2 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only • Minimum loan of £25k 					
59283	1.99%	2 years	£999	70%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only • Minimum loan of £25k 					
59361	2.29%	3 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only • Minimum loan of £25k 					
59362	2.29%	3 years	£999	70%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only • Minimum loan of £25k 					
59284	2.34%	2 years	£999	75%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only • Minimum loan of £25k 					
59715	2.34%	2 years	£99	60%	£2m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only 					

59363	2.64%	3 years	£999	75%	£1m
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Product features:

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

59717	2.74%	2 years	£99	75%	£2m
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Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m

59720	2.74%	2 years	£99	75%	£1m
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Product features:

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

59285	2.79%	2 years	£999	80%	£1m
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Product features:

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

59811	2.94%	3 years	£99	75%	£2m
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Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m

59814	2.94%	3 years	£99	75%	£1m
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Product features:

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

59562	2.99%	5 years	£999	60%	£1m
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Product features:

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

59563	2.99%	5 years	£999	70%	£1m
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Product features:

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

59364 **3.09%** **3 years** **£999** **80%** **£1m**

Product features:

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

59721 **3.19%** **2 years** **£99** **80%** **£1m**

Product features:

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

60020 **3.19%** **5 years** **£99** **60%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

60021 **3.19%** **5 years** **£99** **70%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

60023 **3.19%** **5 years** **£99** **60%** **£1m**

Product features:

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

60024 **3.19%** **5 years** **£99** **70%** **£1m**

Product features:

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

59286 **3.24%** **2 years** **£999** **85%** **£750k**

Product features:

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

59564 **3.34%** **5 years** **£999** **75%** **£1m**

Product features:

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

59815	3.39%	3 years	£99	80%	£1m
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Product features:

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

59365	3.54%	3 years	£999	85%	£750k
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Product features:

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

60022	3.54%	5 years	£99	75%	£2m
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Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m

60025	3.54%	5 years	£99	75%	£1m
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Product features:

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

59722	3.64%	2 years	£99	85%	£750k
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Product features:

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

59565	3.79%	5 years	£999	80%	£1m
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Product features:

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

59816	3.84%	3 years	£99	85%	£750k
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Product features:

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

59287	3.99%	2 years	£999	90%	£500k
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Product features:

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

60026 **3.99%** **5 years** **£99** **80%** **£1m**

Product features:

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

59566 **4.24%** **5 years** **£999** **85%** **£750k**

Product features:

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

59366 **4.29%** **3 years** **£999** **90%** **£500k**

Product features:

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

59723 **4.39%** **2 years** **£99** **90%** **£500k**

Product features:

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

60027 **4.44%** **5 years** **£99** **85%** **£750k**

Product features:

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

59817 **4.59%** **3 years** **£99** **90%** **£500k**

Product features:

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

59567 **4.99%** **5 years** **£999** **90%** **£500k**

Product features:

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

60028 **5.19%** **5 years** **£99** **90%** **£500k**

Product features:

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

Tracker (linked to current BBR)

59624 **1.94% (BBR+1.44%)** **2 years** **£999** **60%** **£1m**

Product features:

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

59625 **1.99% (BBR+1.49%)** **2 years** **£999** **70%** **£1m**

Product features:

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

59664 **2.09% (BBR+1.59%)** **3 years** **£999** **60%** **£1m**

Product features:

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

59665 **2.09% (BBR+1.59%)** **3 years** **£999** **70%** **£1m**

Product features:

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

59626 **2.34% (BBR+1.84%)** **2 years** **£999** **75%** **£1m**

Product features:

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

60093 **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
- Minimum loan of £1m
- Switch and Fix option available
- Loans above £2m considered on an individual basis

60096 **2.34% (BBR+1.84%)** **2 years** **£99** **60%** **£1m**

Product features:

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

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

60151 **3.19% (BBR+2.69%)** **3 years** **£99** **80%** **£1m**

Product features:

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

59628 **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
- Minimum loan of £25k
- Switch and Fix option available

59668 **3.34% (BBR+2.84%)** **3 years** **£999** **85%** **£750k**

Product features:

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

60100 **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
- Minimum loan of £25k
- Switch and Fix option available

60152 **3.64% (BBR+3.14%)** **3 years** **£99** **85%** **£750k**

Product features:

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

MI New Home

Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
59745	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

59725**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

59839**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

59819**4.74%****3 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

60050**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

60030**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

NewBuy**Code****Initial rate****Term****Fee****LTV*****Max loan****Fixed****59744****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

59724**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

59838**4.64%****3 years****£99****95%****£350k****Product features:**

59335‡ **1.99%** **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

59408† **2.29%** **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

59409† **2.29%** **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

59413‡ **2.29%** **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

59414‡ **2.29%** **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

59331† **2.34%** **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

59336‡ **2.34%** **2 years** **£999** **75%** **£1m**

Product features:

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

59786‡**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 £1m
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Loans above £2m considered on an individual basis

59789‡**2.39%****2 years****£99****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

59866†**2.59%****3 years****£99****60%****£2m****Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Loans above £2m considered on an individual basis

59867†**2.59%****3 years****£99****70%****£2m****Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Loans above £2m considered on an individual basis

59869†**2.59%****3 years****£99****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

60087‡ **3.54%** **5 years** **£99** **75%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

60090‡ **3.54%** **5 years** **£99** **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

59784† **3.64%** **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

59792‡ **3.64%** **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

59612† **3.79%** **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

59617‡ **3.79%** **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

59873† **3.84%** **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

59881‡**3.84%****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

60083†**3.99%****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

60091‡**3.99%****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
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

59613†**4.24%****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

59618‡**4.24%****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

60084†**4.44%****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

60092‡

4.44%

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)

59649†

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

59654‡

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
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

59650†

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

59655‡

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

59689†

2.09% (BBR+1.59%)

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
- Switch and Fix option available

59690†**2.09% (BBR+1.59%)****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
- Switch and Fix option available

59694‡**2.09% (BBR+1.59%)****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
- Switch and Fix option available

59695‡**2.09% (BBR+1.59%)****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
- Switch and Fix option available

59651†**2.34% (BBR+1.84%)****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

59656‡**2.34% (BBR+1.84%)****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

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

60144‡**3.64% (BBR+3.14%)****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

60183†**3.64% (BBR+3.14%)****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
- Switch and Fix option available

60191‡**3.64% (BBR+3.14%)****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
- 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.