

# Product guide

With effect from 03 November 2025

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### Use Broker Chat

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

# First Time Buyers

(excluding Equity Share)

## Product features

- ✓ First Time Buyer (FTB) products available up to 95% LTV<sup>6</sup>
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ £500 cashback for all FTBs<sup>4</sup>
- ✓ Range of products with zero product fees
- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ For fixed rates only: Nationwide Helping Hand mortgage may be available with our 5 year and 10 year fixed rate products (60%-95% LTV). Please see page 17 for details.
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

## Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
					Standard	Helping Hand
Up to 60% LTV	2 year	3.99%	£1,499	£300k-£5m	197308	
		4.04%	£999	£25k - £299,999	197302	
		4.41%	£0	£25k - £5m	197585	
	3 year	4.04%	£999	£25k - £5m	197377	
		4.33%	£0	£25k - £5m	197634	
	5 year	4.22%	£1,499	£300k-£5m	197424	197436
		4.27%	£999	£25k - £299,999	197418	197430
		4.41%	£0	£25k - £5m	197682	197688
	10 year	4.45%	£999	£25k - £5m	197505	197510
		4.55%	£0	£25k - £5m	197737	197742
60.01% - 75% LTV	2 year	4.04%	£1,499	£300k-£5m	197309	
		4.09%	£999	£25k - £299,999	197303	
		4.41%	£0	£25k - £5m	197586	
	3 year	4.16%	£999	£25k - £5m	197378	
		4.44%	£0	£25k - £5m	197635	
	5 year	4.22%	£1,499	£300k-£5m	197425	197437
		4.27%	£999	£25k - £299,999	197419	197431
		4.41%	£0	£25k - £5m	197683	197689
	10 year	4.45%	£999	£25k - £5m	197506	197511
		4.55%	£0	£25k - £5m	197738	197743
75.01% - 80% LTV	2 year	4.12%	£1,499	£300k-£2m	197310	
		4.17%	£999	£25k - £299,999	197304	
		4.41%	£0	£25k - £2m	197587	
	3 year	4.34%	£999	£25k - £2m	197379	
		4.64%	£0	£25k - £2m	197636	
	5 year	4.22%	£1,499	£300k-£2m	197426	197438
		4.27%	£999	£25k - £299,999	197420	197432
		4.41%	£0	£25k - £2m	197684	197690
	10 year	4.74%	£999	£25k - £2m	197507	197512
		4.94%	£0	£25k - £2m	197739	197744
80.01% - 85% LTV	2 year	4.19%	£1,499	£300k-£2m	197311	
		4.24%	£999	£25k - £299,999	197305	
		4.51%	£0	£25k - £2m	197588	
	3 year	4.34%	£999	£25k - £2m	197380	
		4.64%	£0	£25k - £2m	197637	
	5 year	4.22%	£1,499	£300k-£2m	197427	197439
		4.27%	£999	£25k - £299,999	197421	197433
		4.41%	£0	£25k - £2m	197685	197691
	10 year	4.74%	£999	£25k - £2m	197508	197513
		4.94%	£0	£25k - £2m	197740	197745

# First Time Buyers

(excluding Equity Share)

## Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
					Standard	Helping Hand
85.01% - 90% LTV	2 year	4.39%	£1,499	£25k - £1m	197312	
		4.44%	£999	£25k - £299,999	197306	
		4.69%	£0	£25k - £1m	197589	
	3 year	4.64%	£999	£25k - £1m	197381	
		4.89%	£0	£25k - £1m	197638	
		4.40%	£1,499	£300k-£1m	197428	197440
	5 year	4.45%	£999	£25k - £299,999	197422	197434
		4.58%	£0	£25k - £1m	197686	197692
	10 year	4.99%	£999	£25k - £1m	197509	197514
		5.09%	£0	£25k - £1m	197741	197746
90.01% - 95% LTV	2 year	4.84%	£1,499	£300k-£750k	197313	
		4.89%	£999	£25k - £299,999	197307	
		5.04%	£0	£25k - £750k	197590	
	3 year	5.09%	£999	£25k - £750k	197382	
		5.21%	£0	£25k - £750k	197639	
	5 year	4.94%	£1,499	£300k-£750k	197429	197441
		4.99%	£999	£25k - £299,999	197423	197435
		5.04%	£0	£25k - £750k	197687	197693

## Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
Up to 60% LTV	2 year	+0.29%	4.29%	£999	£25k - £5m	197544
		+0.99%	4.99%	£0		197783
60.01% - 75% LTV	2 year	+0.34%	4.34%	£999	£25k - £5m	197545
		+1.04%	5.04%	£0		197784
75.01% - 80% LTV	2 year	+0.54%	4.54%	£999	£25k - £2m	197546
		+1.09%	5.09%	£0		197785
80.01% - 85% LTV	2 year	+0.69%	4.69%	£999	£25k - £2m	197547
		+1.19%	5.19%	£0		197786
85.01% - 90% LTV	2 year	+1.04%	5.04%	£999	£25k - £1m	197548
		+1.19%	5.19%	£0		197787
90.01% - 95% LTV	2 year	+1.14%	5.14%	£999	£25k - £750k	197549
		+1.24%	5.24%	£0		197788

# Equity Share Home Mover for New Borrowers and First Time Buyers

## Product features

- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ Range of products with zero product fees
- ✓ £500 cashback for all First Time Buyers (FTB)<sup>4</sup>
- ✓ Flexible features come as standard on all fixed products:
  - Overpayments up to 10% of the initial balance per annum<sup>3</sup>
  - Unlimited overpayments on tracker products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

## Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
					New Borrower	First Time Buyer
Up to 60% LTV	2 year	4.09%	£999	£25k - £5m	197834	197831
		4.46%	£0		197861	197858
	5 year	4.32%	£999		197843	197840
		4.46%	£0		197870	197867
60.01% - 75% LTV	2 year	4.14%	£999	£25k - £5m	197835	197832
		4.46%	£0		197862	197859
	5 year	4.32%	£999		197844	197841
		4.46%	£0		197871	197868
75.01% - 80% LTV	2 year	4.22%	£999	£25k - £2m	197836	197833
		4.46%	£0		197863	197860
	5 year	4.32%	£999		197845	197842
		4.46%	£0		197872	197869

## Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
						New Borrower	First Time Buyer
Up to 60% LTV	2 year	+0.34%	4.34%	£999	£25k - £5m	197852	197849
		+1.04%	5.04%	£0		197879	197876
60.01% - 75% LTV	2 year	+0.39%	4.39%	£999	£25k - £5m	197853	197850
		+1.09%	5.09%	£0		197880	197877
75.01% - 80% LTV	2 year	+0.59%	4.59%	£999	£25k - £2m	197854	197851
		+1.14%	5.14%	£0		197881	197878

# Home Mover for New Borrowers

(excluding Equity Share)

## Product features

- ✓ Home Mover products available up to 95% LTV<sup>6</sup>
- ✓ Range of products with zero product fees
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

## Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
Up to 60% LTV	2 year	3.80%	£1,499	£300k-£5m	197320
		3.85%	£999	£25k - £299,999	197314
		4.10%	£0	£25k - £5m	197591
	3 year	3.99%	£999	£25k - £5m	197383
		4.11%	£0	£25k - £5m	197640
		3.94%	£1,499	£300k-£5m	197448
	5 year	3.99%	£999	£25k - £299,999	197442
		4.06%	£0	£25k - £5m	197694
		4.45%	£999	£25k - £5m	197515
	10 year	4.54%	£0	£25k - £5m	197747
60.01% - 75% LTV	2 year	3.94%	£1,499	£300k-£5m	197321
		3.99%	£999	£25k - £299,999	197315
		4.24%	£0	£25k - £5m	197592
	3 year	4.07%	£999	£25k - £5m	197384
		4.29%	£0	£25k - £5m	197641
		4.01%	£1,499	£300k-£5m	197449
	5 year	4.06%	£999	£25k - £299,999	197443
		4.19%	£0	£25k - £5m	197695
		4.48%	£999	£25k - £5m	197516
	10 year	4.57%	£0	£25k - £5m	197748
75.01% - 80% LTV	2 year	4.02%	£1,499	£300k-£2m	197322
		4.07%	£999	£25k - £299,999	197316
		4.29%	£0	£25k - £2m	197593
	3 year	4.24%	£999	£25k - £2m	197385
		4.48%	£0	£25k - £2m	197642
		4.13%	£1,499	£300k-£2m	197450
	5 year	4.18%	£999	£25k - £299,999	197444
		4.32%	£0	£25k - £2m	197696
		4.74%	£999	£25k - £2m	197517
	10 year	4.99%	£0	£25k - £2m	197749
80.01% - 85% LTV	2 year	4.07%	£1,499	£300k-£2m	197323
		4.12%	£999	£25k - £299,999	197317
		4.36%	£0	£25k - £2m	197594
	3 year	4.29%	£999	£25k - £2m	197386
		4.48%	£0	£25k - £2m	197643
		4.16%	£1,499	£300k-£2m	197451
	5 year	4.21%	£999	£25k - £299,999	197445
		4.32%	£0	£25k - £2m	197697
		4.74%	£999	£25k - £2m	197518
	10 year	4.99%	£0	£25k - £2m	197750

# Home Mover for New Borrowers

(excluding Equity Share)

## Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
85.01% - 90% LTV	2 year	4.27%	£1,499	£300k-£1m	197324
		4.32%	£999	£25k - £299,999	197318
		4.52%	£0	£25k - £1m	197595
	3 year	4.59%	£999	£25k - £1m	197387
		4.74%	£0	£25k - £1m	197644
		4.37%	£1,499	£300k-£1m	197452
	5 year	4.42%	£999	£25k - £299,999	197446
		4.52%	£0	£25k - £1m	197698
		4.99%	£999	£25k - £1m	197519
	10 year	5.19%	£0	£25k - £1m	197751
90.01% - 95% LTV	2 year	4.84%	£1,499	£300k-£750k	197325
		4.89%	£999	£25k - £299,999	197319
		4.99%	£0	£25k - £750k	197596
	3 year	5.04%	£999	£25k - £500k	197388
		5.14%	£0	£25k - £500k	197645
	5 year	4.76%	£1,499	£300k-£750k	197453
		4.81%	£999	£25k - £299,999	197447
		4.86%	£0	£25k - £750k	197699

## Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
Up to 60% LTV	2 year	+0.19%	4.19%	£999	£25k - £5m	197550
		+0.89%	4.89%	£0		197789
60.01% - 75% LTV	2 year	+0.29%	4.29%	£999	£25k - £5m	197551
		+0.89%	4.89%	£0		197790
75.01% - 80% LTV	2 year	+0.39%	4.39%	£999	£25k - £2m	197552
		+1.12%	5.12%	£0		197791
80.01% - 85% LTV	2 year	+0.54%	4.54%	£999	£25k - £2m	197553
		+1.15%	5.15%	£0		197792
85.01% - 90% LTV	2 year	+0.94%	4.94%	£999	£25k - £1m	197554
		+1.15%	5.15%	£0		197793
90.01% - 95% LTV	2 year	+1.14%	5.14%	£999	£25k - £750k	197555
		+1.20%	5.20%	£0		197794

# Remortgage for New Borrowers

## Product features

- ✓ Free standard valuation<sup>2</sup> and the choice of free standard legal fees<sup>5</sup> or £500 cashback<sup>4</sup> on all remortgage products
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ Remortgage rates available up to 90% LTV on standard repayment mortgages, including customers increasing borrowing to pay off a Help to Buy Equity Loan in full.<sup>7</sup> Available up to 95% on a like for like basis
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

## Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Codes	
					Cashback	Free Legals
Up to 60% LTV	2 year	3.94%	£1,499	£300k-£5m	197353	197369
		3.99%	£999	£25k - £299,999	197345	197361
		4.24%	£0	£25k - £5m	197618	197626
	3 year	3.99%	£999	£25k - £5m	197395	197403
		4.29%	£0	£25k - £5m	197652	197660
		3.99%	£1,499	£300k-£5m	197481	197497
	5 year	4.04%	£999	£25k - £299,999	197473	197489
		4.19%	£0	£25k - £5m	197721	197729
		4.49%	£999	£25k - £5m	197530	197537
	10 year	4.59%	£0	£25k - £5m	197769	197776
60.01% - 75% LTV	2 year	3.99%	£1,499	£300k-£5m	197354	197370
		4.04%	£999	£25k - £299,999	197346	197362
		4.40%	£0	£25k - £5m	197619	197627
	3 year	4.10%	£999	£25k - £5m	197396	197404
		4.44%	£0	£25k - £5m	197653	197661
	5 year	4.03%	£1,499	£300k-£5m	197482	197498
		4.08%	£999	£25k - £299,999	197474	197490
		4.22%	£0	£25k - £5m	197722	197730
	10 year	4.49%	£999	£25k - £5m	197531	197538
		4.64%	£0	£25k - £5m	197770	197777
75.01% - 80% LTV	2 year	4.39%	£1,499	£300k-£2m	197355	197371
		4.44%	£999	£25k - £299,999	197347	197363
		4.75%	£0	£25k - £2m	197620	197628
	3 year	4.39%	£999	£25k - £2m	197397	197405
		4.60%	£0	£25k - £2m	197654	197662
	5 year	4.24%	£1,499	£300k-£2m	197483	197499
		4.29%	£999	£25k - £299,999	197475	197491
		4.48%	£0	£25k - £2m	197723	197731
	10 year	4.79%	£999	£25k - £2m	197532	197539
		5.19%	£0	£25k - £2m	197771	197778
80.01% - 85% LTV	2 year	4.39%	£1,499	£300k-£2m	197356	197372
		4.44%	£999	£25k - £299,999	197348	197364
		4.79%	£0	£25k - £2m	197621	197629
	3 year	4.39%	£999	£25k - £2m	197398	197406
		4.60%	£0	£25k - £2m	197655	197663
	5 year	4.24%	£1,499	£300k-£2m	197484	197500
		4.29%	£999	£25k - £299,999	197476	197492
		4.48%	£0	£25k - £2m	197724	197732
	10 year	4.79%	£999	£25k - £2m	197533	197540
		5.19%	£0	£25k - £2m	197772	197779

# Remortgage for New Borrowers

## Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
					Cashback	Free Legals
85.01% - 90% LTV	2 year	4.70%	£1,499	£300k-£1m	197357	197373
		4.75%	£999	£25k - £299,999	197349	197365
		5.09%	£0	£25k - £1m	197622	197630
	3 year	4.79%	£999	£25k - £1m	197399	197407
		4.99%	£0	£25k - £1m	197656	197664
		4.39%	£1,499	£300k-£1m	197485	197501
	5 year	4.44%	£999	£25k - £299,999	197477	197493
		4.63%	£0	£25k - £1m	197725	197733
		5.14%	£999	£25k - £1m	197534	197541
	10 year	5.39%	£0	£25k - £1m	197773	197780
90.01% - 95% LTV	2 year	5.39%	£1,499	£300k-£750k	197358	197374
		5.44%	£999	£25k - £299,999	197350	197366
		5.54%	£0	£25k - £750k	197623	197631
	3 year	5.44%	£999	£25k - £750k	197400	197408
		5.54%	£0	£25k - £750k	197657	197665
	5 year	5.19%	£1,499	£300k-£750k	197486	197502
		5.24%	£999	£25k - £299,999	197478	197494
		5.30%	£0	£25k - £750k	197726	197734

## Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code	
						Cashback	Free Legals
Up to 60% LTV	2 year	+0.19%	4.19%	£999	£25k - £5m	197569	197577
		+0.94%	4.94%	£0		197815	197823
60.01% - 75% LTV	2 year	+0.29%	4.29%	£999	£25k - £5m	197570	197578
		+0.94%	4.94%	£0		197816	197824
75.01% - 80% LTV	2 year	+0.49%	4.49%	£999	£25k - £1.5m	197571	197579
		+1.15%	5.15%	£0		197817	197825
80.01% - 85% LTV	2 year	+0.54%	4.54%	£999	£25k - £1.5m	197572	197580
		+1.15%	5.15%	£0		197818	197826
85.01% - 90% LTV	2 year	+0.94%	4.94%	£999	£25k - £1m	197573	197581
		+1.15%	5.15%	£0		197819	197827
90.01% - 95% LTV	2 year	+1.10%	5.10%	£999	£25k - £750k	197574	197582
		+1.20%	5.20%	£0		197820	197828

# Existing Borrowers Home Mover

(excluding Equity Share)

## Fixed rate mortgage

### Product features

- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ Range of products with zero product fees
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
Up to 60% LTV	2 year	3.80%	£1,499	£300k-£5m	197332
		3.85%	£999	£5k - £299,999	197326
		4.10%	£0	£5k - £5m	197597
	3 year	3.99%	£999	£5k - £5m	197389
		4.11%	£0	£5k - £5m	197646
		3.94%	£1,499	£300k-£5m	197460
	5 year	3.99%	£999	£5k - £299,999	197454
		4.06%	£0	£5k - £5m	197700
		4.45%	£999	£5k - £5m	197520
	10 year	4.54%	£0	£5k - £5m	197752
60.01% - 75% LTV	2 year	3.94%	£1,499	£300k-£5m	197333
		3.99%	£999	£5k - £299,999	197327
		4.24%	£0	£5k - £5m	197598
	3 year	4.07%	£999	£5k - £5m	197390
		4.29%	£0	£5k - £5m	197647
		4.01%	£1,499	£300k-£5m	197461
	5 year	4.06%	£999	£5k - £299,999	197455
		4.19%	£0	£5k - £5m	197701
		4.45%	£999	£5k - £5m	197521
	10 year	4.55%	£0	£5k - £5m	197753
75.01% - 80% LTV	2 year	4.02%	£1,499	£300k-£2m	197334
		4.07%	£999	£5k - £299,999	197328
		4.29%	£0	£5k - £2m	197599
	3 year	4.24%	£999	£5k - £2m	197391
		4.48%	£0	£5k - £2m	197648
		4.13%	£1,499	£300k-£2m	197462
	5 year	4.18%	£999	£5k - £299,999	197456
		4.32%	£0	£5k - £2m	197702
		4.74%	£999	£5k - £2m	197522
	10 year	4.94%	£0	£5k - £2m	197754
80.01% - 85% LTV	2 year	4.07%	£1,499	£300k-£2m	197335
		4.12%	£999	£5k - £299,999	197329
		4.36%	£0	£5k - £2m	197600
	3 year	4.29%	£999	£5k - £2m	197392
		4.48%	£0	£5k - £2m	197649
		4.16%	£1,499	£300k-£2m	197463
	5 year	4.21%	£999	£5k - £299,999	197457
		4.32%	£0	£5k - £2m	197703
		4.74%	£999	£5k - £2m	197523
	10 year	4.94%	£0	£5k - £2m	197755

# Existing Borrowers

## Home Mover

(excluding Equity Share)

### Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>4.27%</b>	£1,499	£300k-£1m	197336
		<b>4.32%</b>	£999	£5k - £299,999	197330
		<b>4.52%</b>	£0	£5k - £1m	197601
	<b>3 year</b>	<b>4.59%</b>	£999	£5k - £1m	197393
		<b>4.74%</b>	£0	£5k - £1m	197650
		<b>4.37%</b>	£1,499	£300k-£1m	197464
	<b>5 year</b>	<b>4.42%</b>	£999	£5k - £299,999	197458
		<b>4.52%</b>	£0	£5k - £1m	197704
		<b>4.99%</b>	£999	£5k - £1m	197524
	<b>10 year</b>	<b>5.09%</b>	£0	£5k - £1m	197756
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>4.84%</b>	£1,499	£300k-£750k	197337
		<b>4.89%</b>	£999	£5k - £299,999	197331
		<b>4.99%</b>	£0	£5k - £750k	197602
	<b>3 year</b>	<b>5.04%</b>	£999	£5k - £750k	197394
		<b>5.14%</b>	£0	£5k - £750k	197651
		<b>4.76%</b>	£1,499	£300k-£750k	197465
	<b>5 year</b>	<b>4.81%</b>	£999	£5k - £299,999	197459
		<b>4.86%</b>	£0	£5k - £750k	197705

### Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>+0.19%</b>	<b>4.19%</b>	£999	£5k - £5m	197556
		<b>+0.89%</b>	<b>4.89%</b>	£0		197795
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>+0.29%</b>	<b>4.29%</b>	£999	£5k - £5m	197557
		<b>+0.89%</b>	<b>4.89%</b>	£0		197796
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>+0.39%</b>	<b>4.39%</b>	£999	£5k - £2m	197558
		<b>+1.09%</b>	<b>5.09%</b>	£0		197797
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>+0.54%</b>	<b>4.54%</b>	£999	£5k - £2m	197559
		<b>+1.15%</b>	<b>5.15%</b>	£0		197798
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>+0.94%</b>	<b>4.94%</b>	£999	£5k - £1m	197560
		<b>+1.15%</b>	<b>5.15%</b>	£0		197799
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>+1.14%</b>	<b>5.14%</b>	£999	£5k - £750k	197561
		<b>+1.20%</b>	<b>5.20%</b>	£0		197800

# Equity Share Existing Borrowers Home Mover

## Product features

- ✓ Free standard valuation with all home mover products<sup>2</sup>
- ✓ Range of products with zero product fees
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

## Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
Up to 60% LTV	2 year	3.90%	£999	£25k - £5m	197837
		4.15%	£0		197864
	5 year	4.04%	£999		197846
		4.11%	£0		197873
60.01% - 75% LTV	2 year	4.04%	£999	£25k - £5m	197838
		4.29%	£0		197865
	5 year	4.11%	£999		197847
		4.24%	£0		197874
75.01% - 80% LTV	2 year	4.12%	£999	£25k - £2m	197839
		4.34%	£0		197866
	5 year	4.23%	£999		197848
		4.37%	£0		197875

## Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
Up to 60% LTV	2 year	+0.24%	4.24%	£999	£25k - £5m	197855
		+1.09%	5.09%	£0		197882
60.01% - 75% LTV	2 year	+0.34%	4.34%	£999	£25k - £5m	197856
		+1.14%	5.14%	£0		197883
75.01% - 80% LTV	2 year	+0.44%	4.44%	£999	£25k - £2m	197857
		+1.19%	5.19%	£0		197884

# Existing Borrowers Additional Borrowing (Further Advance)

## Product features

- ✓ Minimum loan size of £5k<sup>3</sup>
- ✓ No product fees
- ✓ Maximum LTV of 90%
- ✓ ERCs apply on Fixed Rate products.  
Please refer to page 16 for details.

## Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>3.89%</b>	£0	£5k - £5m	197610
	<b>3 year</b>	<b>3.99%</b>			197675
	<b>5 year</b>	<b>3.94%</b>			197713
	<b>10 year</b>	<b>4.49%</b>			197762
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>3.99%</b>	£0	£5k - £5m	197611
	<b>3 year</b>	<b>4.10%</b>			197676
	<b>5 year</b>	<b>4.03%</b>			197714
	<b>10 year</b>	<b>4.49%</b>			197763
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>4.35%</b>	£0	£5k - £2m	197612
	<b>3 year</b>	<b>4.39%</b>			197677
	<b>5 year</b>	<b>4.24%</b>			197715
	<b>10 year</b>	<b>4.69%</b>			197764
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>4.39%</b>	£0	£5k - £2m	197613
	<b>3 year</b>	<b>4.39%</b>			197678
	<b>5 year</b>	<b>4.24%</b>			197716
	<b>10 year</b>	<b>4.69%</b>			197765
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>4.70%</b>	£0	£5k - £1m	197614
	<b>3 year</b>	<b>4.79%</b>			197679
	<b>5 year</b>	<b>4.39%</b>			197717
	<b>10 year</b>	<b>4.99%</b>			197766

## Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
<b>Up to 60% LTV</b>	<b>2 year</b>	<b>+0.14%</b>	<b>4.14%</b>	£0	£5k - £5m	197808
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>+0.29%</b>	<b>4.29%</b>	£0	£5k - £5m	197809
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>+0.39%</b>	<b>4.39%</b>	£0	£5k - £2m	197810
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>+0.44%</b>	<b>4.44%</b>	£0	£5k - £2m	197811
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>+0.89%</b>	<b>4.89%</b>	£0	£5k - £750k	197812

# Existing Borrowers

## Green Additional Borrowing

### Product features

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

### Fixed rate mortgages

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

# Existing Borrowers

## Rate Switch

### Product features

- ✓ No product fees on selected products
- ✓ Submitted rate switches can be cancelled up until the 20th of the month before the switch
- ✓ Flexible features come as standard on all fixed products:
  - Overpayments up to 10% of the initial balance per annum<sup>8</sup>
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

### Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size <sup>3</sup>	Product Code
Up to 60% LTV	2 year	3.89%	£999	£1k - £5m	197338
		4.15%	£0		197603
	3 year	3.99%	£999		197411
		4.29%	£0		197668
	5 year	3.94%	£999		197466
		4.09%	£0		197706
	10 year	4.49%	£999		197525
		4.59%	£0		197757
	2 year	3.99%	£999	£1k - £5m	197339
		4.40%	£0		197604
60.01% - 75% LTV	3 year	4.10%	£999		197412
		4.42%	£0		197669
	5 year	4.03%	£999		197467
		4.22%	£0		197707
	10 year	4.49%	£999		197526
		4.64%	£0		197758
	2 year	4.35%	£999	£1k - £5m	197340
		4.74%	£0		197605
75.01% - 80% LTV	3 year	4.39%	£999		197413
		4.58%	£0		197670
	5 year	4.24%	£999		197468
		4.48%	£0		197708
	10 year	4.69%	£999		197527
		4.94%	£0		197759
80.01% - 85% LTV	2 year	4.39%	£999	£1k - £5m	197341
		4.79%	£0		197606
	3 year	4.39%	£999		197414
		4.58%	£0		197671
	5 year	4.24%	£999		197469
		4.48%	£0		197709
	10 year	4.69%	£999		197528
		4.94%	£0		197760
85.01% - 90% LTV	2 year	4.70%	£999	£1k - £5m	197342
		5.04%	£0		197607
	3 year	4.79%	£999		197415
		4.98%	£0		197672
	5 year	4.39%	£999		197470
		4.63%	£0		197710
	10 year	4.99%	£999		197529
		5.19%	£0		197761
90.01% - 95% LTV	2 year	5.19%	£999	£1k - £5m	197343
		5.34%	£0		197608
	3 year	5.22%	£999		197416
		5.39%	£0		197673
	5 year	4.99%	£999		197471
		5.14%	£0		197711

# Existing Borrowers

## Rate Switch

### Tracker mortgages

Linked to Bank of England Base Rate, currently 4.00%

	Deal Period	Difference from Base Rate	Initial Rate	Product fee	Loan size <sup>3</sup>	Product Code
Up to 60% LTV	2 year	+0.14%	4.14%	£999	£1k - £5m	197562
		+0.89%	4.89%	£0		197801
60.01% - 75% LTV	2 year	+0.29%	4.29%	£999	£1k - £5m	197563
		+0.89%	4.89%	£0		197802
75.01% - 80% LTV	2 year	+0.39%	4.39%	£999	£1k - £5m	197564
		+1.07%	5.07%	£0		197803
80.01% - 85% LTV	2 year	+0.44%	4.44%	£999	£1k - £5m	197565
		+1.07%	5.07%	£0		197804
85.01% - 90% LTV	2 year	+0.89%	4.89%	£999	£1k - £5m	197566
		+1.07%	5.07%	£0		197805
90.01% - 95% LTV	2 year	+1.10%	5.10%	£999	£1k - £5m	197567
		+1.20%	5.20%	£0		197806

## Abbreviations explained

**APRC** Annual Percentage Rate of Charge  
**ERC** Early Repayment Charge

**BMR** Base Mortgage Rate  
**LTV** Loan-To-Value

**EB** Existing Borrower  
**SMR** Standard Mortgage Rate

## Important Information

1. SMR refers to the variable Standard Mortgage Rate which is currently 6.74% (The SMR has no upper limit or cap).
2. Charges will apply for a Home Survey Level 2 report. See page 21 for full details.
3. Maximum loan size and LTV are dependent upon the circumstances of the application, for full details please refer to the lending criteria.
4. Cashback will be paid per account and is payable to customers within one month of completion of the mortgage.
5. Free legal fees cover the conveyancer's standard professional charges relating to the remortgage when using one of our panel managers. Further details can be found [here](#).
6. Subject to product/property type, home mover only.
7. If your client is increasing their borrowing, the maximum LTV for standard repayment remortgages is 90%, unless your client is consolidating debts or paying off a non-Help to Buy second charge, in which case the maximum is 80%.
8. Please refer to the Early Repayment Charges section below for full details.
9. The minimum lending amount is £10,000 for all reasons except home improvements, which has a minimum lending of £5,000. See Lending Criteria for full details.

## Fixed and Tracker Mortgages

Fixed and tracker rates are limited offers and may be withdrawn at any time. All mortgages have a range of flexible features to help your clients manage their mortgage in a way that suits their lifestyle. Overpayments and underpayments are available but subject to conditions. Free valuation and free standard legal fees for Home Mover and Remortgage customers.

## Tracker Mortgages

The rate your client pays is directly linked to movements in the Bank of England Base Rate (BBR). The BBR rate that's been applied to the rates in this guide can be found above each Tracker Rate table and is correct at time of going to print. All of our tracker products reserved after 12 June 2009 have a floor of 0.00%. This means that if the Bank of England Base rate were to fall to 0.00% or less during the tracker period the rate payable will be 0.00% plus the agreed set percentage above the Bank of England base rate. This means that the rate payable will never go below 0.00% plus the additional percentage rate of the tracker mortgage.

## Early Repayment Charges (ERC)

	Fixed Rate Deal Period			
	2 years	3 years	5 years	10 years
<b>Year 1</b>	2.00%	3.00%	5.00%	6.00%
<b>Year 2</b>	1.00%	2.00%	4.00%	6.00%
<b>Year 3</b>		1.00%	3.00%	6.00%
<b>Year 4</b>			2.00%	6.00%
<b>Year 5</b>			1.00%	6.00%
<b>Year 6</b>				5.00%
<b>Year 7</b>	-	-		4.00%
<b>Year 8</b>			-	3.00%
<b>Year 9</b>				2.00%
<b>Year 10</b>				1.00%

For products reserved on or after the 1 December 2022, the percentage charge payable will reduce year on year during the product deal period, as detailed in the ERC table. ERCs don't currently apply to tracker rate products. For products reserved prior to this date, please refer to the client's mortgage offer. A maximum overpayment allowance is only applicable if an ERC applies to the product. Where a product has no ERC, there is no maximum overpayment allowance. ERCs aren't applied when on BMR/SMR.

## Additional information

The product reservation is valid for 90 days from reservation. On the 91st day the product expires unless an offer has been issued. To continue with the case, a new product must be reserved and new product/booking fees must be paid (where applicable). For fully submitted applications please use the 'Amend Case' option in NFI Online or call the mortgage service centre. Cases that are at DIP/Product Reservation stage must be rekeyed.

A product fee may be payable depending on the product selected. Some products are available without a product fee. If you recommend this option your client will pay a higher rate of interest over the deal period compared to the product fee option.

If you recommend the option with the product fee they can pay this when they apply or they can add it to their loan, the total of the loan plus the fee mustn't exceed the client's affordable amount. If they add this fee to their loan they will be charged interest on it during the term of the loan.

Please note that if you reserve a product for your client, but your advice changes and you reserve a different product, they'll receive a full refund of the product fee (if one was paid). The client will be charged a product fee (which may be added to the loan) for the second product reserved.

Should your client need to change their property post submission of their full mortgage application, then a new application will be required. This will require payment of a new product reserved from the rates available at the time of re-application. Please note that fee refunds can take up to 2 weeks. We reserve the right to request the product fee should the mortgage not complete.

Nationwide mortgages reserved on or before 29 April 2009, or 30 May 2009 for the Derbyshire Building Society or 14 June 2009 for the Cheshire Building Society will revert to the Base Mortgage Rate (BMR) at the end of the initial term. If your client chooses to switch to a new Nationwide mortgage product, the new product will currently revert onto our Standard Mortgage Rate (SMR). The SMR will apply to Dunfermline Building Society mortgages. Both are variable rates which we may vary in accordance with our mortgage terms and conditions. However, the BMR is guaranteed to be no more than 2% above the Bank of England base rate, whilst the SMR has no upper limit or cap. If your client chooses to switch to a new product, it's not possible to switch back to the BMR at a later date.

Former Portman Building Society mortgage customers whose mortgage product was taken out before 28 August 2007 or whose mortgage is now on or linked to the Nationwide Base Mortgage Rate should refer to their mortgage conditions for details of the flexible options and product features that apply to their mortgage. The product features listed in this brochure refer to new Nationwide mortgages.

# How the client's Loan-To-Value (LTV) affects the max loan size

The tables below show the maximum lending limits for purchases and remortgages dependant upon the circumstances of the application.

Please note: LTVs are tiered and the tables show the maximum LTVs if products are available at that LTV and loan amount.

If more than one LTV limit detailed below is applicable to your application, the lowest LTV shall apply.

## New Build Property Type LTV limits

	Max LTV
<b>New Build Flats</b>	85%
<b>New Build Houses</b>	95%

Our maximum loan sizes are as per our standard criteria.

## Schemes / conditions

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

## Valuation fees

### Mortgage Valuation Fees

Free standard valuation with all purchase and remortgage products.

### Home Survey Level 2 Report

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

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