

# Product guide

With effect from 28 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	3.83%	£1,499	£300k-£5m	198367	
		3.88%	£999	£25k - £299,999	198361	
		4.24%	£0	£25k - £5m	198564	
	3 year	3.89%	£999	£25k - £5m	198436	
		4.21%	£0	£25k - £5m	198612	
	5 year	4.08%	£1,499	£300k-£5m	198483	198495
		4.13%	£999	£25k - £299,999	198477	198489
		4.25%	£0	£25k - £5m	198660	198666
	10 year	4.35%	£999	£25k - £5m	198089	198094
		4.45%	£0	£25k - £5m	198278	198283
60.01% - 75% LTV	2 year	3.94%	£1,499	£300k-£5m	198368	
		3.99%	£999	£25k - £299,999	198362	
		4.29%	£0	£25k - £5m	198565	
	3 year	3.99%	£999	£25k - £5m	198437	
		4.21%	£0	£25k - £5m	198613	
	5 year	4.08%	£1,499	£300k-£5m	198484	198496
		4.13%	£999	£25k - £299,999	198478	198490
		4.25%	£0	£25k - £5m	198661	198667
	10 year	4.35%	£999	£25k - £5m	198090	198095
		4.45%	£0	£25k - £5m	198279	198284
75.01% - 80% LTV	2 year	4.00%	£1,499	£300k-£2m	198369	
		4.05%	£999	£25k - £299,999	198363	
		4.29%	£0	£25k - £2m	198566	
	3 year	4.17%	£999	£25k - £2m	198438	
		4.40%	£0	£25k - £2m	198614	
	5 year	4.08%	£1,499	£300k-£2m	198485	198497
		4.13%	£999	£25k - £299,999	198479	198491
		4.25%	£0	£25k - £2m	198662	198668
	10 year	4.64%	£999	£25k - £2m	198091	198096
		4.84%	£0	£25k - £2m	198280	198285
80.01% - 85% LTV	2 year	4.03%	£1,499	£300k-£2m	198370	
		4.08%	£999	£25k - £299,999	198364	
		4.29%	£0	£25k - £2m	198567	
	3 year	4.17%	£999	£25k - £2m	198439	
		4.40%	£0	£25k - £2m	198615	
	5 year	4.08%	£1,499	£300k-£2m	198486	198498
		4.13%	£999	£25k - £299,999	198480	198492
		4.25%	£0	£25k - £2m	198663	198669
	10 year	4.64%	£999	£25k - £2m	198092	198097
		4.84%	£0	£25k - £2m	198281	198286

# 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	4.23%	£1,499	£25k - £1m	198371	
		4.28%	£999	£25k - £299,999	198365	
		4.52%	£0	£25k - £1m	198568	
	3 year	4.54%	£999	£25k - £1m	198440	
		4.74%	£0	£25k - £1m	198616	
		4.26%	£1,499	£300k-£1m	198487	198499
	5 year	4.31%	£999	£25k - £299,999	198481	198493
		4.46%	£0	£25k - £1m	198664	198670
		4.89%	£999	£25k - £1m	198093	198098
	10 year	4.99%	£0	£25k - £1m	198282	198287
90.01% - 95% LTV	2 year	4.74%	£1,499	£300k-£750k	198372	
		4.79%	£999	£25k - £299,999	198366	
		4.89%	£0	£25k - £750k	198569	
	3 year	4.99%	£999	£25k - £750k	198441	
		5.14%	£0	£25k - £750k	198617	
	5 year	4.84%	£1,499	£300k-£750k	198488	198500
		4.89%	£999	£25k - £299,999	198482	198494
		4.94%	£0	£25k - £750k	198665	198671

## 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	3.93%	£999	£25k - £5m	198710	198707
		4.29%	£0		198728	198725
	5 year	4.18%	£999		198719	198716
		4.30%	£0		198737	198734
60.01% - 75% LTV	2 year	4.04%	£999	£25k - £5m	198711	198708
		4.34%	£0		198729	198726
	5 year	4.18%	£999		198720	198717
		4.30%	£0		198738	198735
75.01% - 80% LTV	2 year	4.10%	£999	£25k - £2m	198712	198709
		4.34%	£0		198730	198727
	5 year	4.18%	£999		198721	198718
		4.30%	£0		198739	198736

## 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	3.60%	£1,499	£300k-£5m	198379
		3.65%	£999	£25k - £299,999	198373
		3.88%	£0	£25k - £5m	198570
	3 year	3.75%	£999	£25k - £5m	198442
		3.89%	£0	£25k - £5m	198618
		3.79%	£1,499	£300k-£5m	198507
	5 year	3.84%	£999	£25k - £299,999	198501
		3.98%	£0	£25k - £5m	198672
		4.35%	£999	£25k - £5m	198099
	10 year	4.44%	£0	£25k - £5m	198288
60.01% - 75% LTV	2 year	3.74%	£1,499	£300k-£5m	198380
		3.79%	£999	£25k - £299,999	198374
		4.01%	£0	£25k - £5m	198571
	3 year	3.88%	£999	£25k - £5m	198443
		4.04%	£0	£25k - £5m	198619
		3.83%	£1,499	£300k-£5m	198508
	5 year	3.88%	£999	£25k - £299,999	198502
		3.99%	£0	£25k - £5m	198673
		4.38%	£999	£25k - £5m	198100
	10 year	4.47%	£0	£25k - £5m	198289
75.01% - 80% LTV	2 year	3.84%	£1,499	£300k-£2m	198381
		3.89%	£999	£25k - £299,999	198375
		4.08%	£0	£25k - £2m	198572
	3 year	4.09%	£999	£25k - £2m	198444
		4.23%	£0	£25k - £2m	198620
		3.94%	£1,499	£300k-£2m	198509
	5 year	3.99%	£999	£25k - £299,999	198503
		4.07%	£0	£25k - £2m	198674
		4.64%	£999	£25k - £2m	198101
	10 year	4.89%	£0	£25k - £2m	198290
80.01% - 85% LTV	2 year	3.89%	£1,499	£300k-£2m	198382
		3.94%	£999	£25k - £299,999	198376
		4.10%	£0	£25k - £2m	198573
	3 year	4.09%	£999	£25k - £2m	198445
		4.23%	£0	£25k - £2m	198621
		3.96%	£1,499	£300k-£2m	198510
	5 year	4.01%	£999	£25k - £299,999	198504
		4.11%	£0	£25k - £2m	198675
		4.64%	£999	£25k - £2m	198102
	10 year	4.89%	£0	£25k - £2m	198291

# 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	4.09%	£1,499	£300k-£1m	198383
		4.14%	£999	£25k - £299,999	198377
		4.32%	£0	£25k - £1m	198574
	3 year	4.50%	£999	£25k - £1m	198446
		4.68%	£0	£25k - £1m	198622
	5 year	4.16%	£1,499	£300k-£1m	198511
		4.21%	£999	£25k - £299,999	198505
		4.34%	£0	£25k - £1m	198676
	10 year	4.89%	£999	£25k - £1m	198103
		5.09%	£0	£25k - £1m	198292
90.01% - 95% LTV	2 year	4.68%	£1,499	£300k-£750k	198384
		4.73%	£999	£25k - £299,999	198378
		4.78%	£0	£25k - £750k	198575
	3 year	4.80%	£999	£25k - £750k	198447
		5.09%	£0	£25k - £750k	198623
	5 year	4.64%	£1,499	£300k-£750k	198512
		4.69%	£999	£25k - £299,999	198506
		4.74%	£0	£25k - £750k	198677

## 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	3.72%	£1,499	£300k-£5m	198412	198428
		3.77%	£999	£25k - £299,999	198404	198420
		4.06%	£0	£25k - £5m	198596	198604
	3 year	3.86%	£999	£25k - £5m	198454	198462
		4.18%	£0	£25k - £5m	198630	198638
		3.84%	£1,499	£300k-£5m	198540	198556
	5 year	3.89%	£999	£25k - £299,999	198532	198548
		4.04%	£0	£25k - £5m	198691	198699
		4.39%	£999	£25k - £5m	198114	198121
	10 year	4.49%	£0	£25k - £5m	198310	198317
60.01% - 75% LTV	2 year	3.81%	£1,499	£300k-£5m	198413	198429
		3.86%	£999	£25k - £299,999	198405	198421
		4.16%	£0	£25k - £5m	198597	198605
	3 year	4.01%	£999	£25k - £5m	198455	198463
		4.24%	£0	£25k - £5m	198631	198639
		3.92%	£1,499	£300k-£5m	198541	198557
	5 year	3.97%	£999	£25k - £299,999	198533	198549
		4.08%	£0	£25k - £5m	198692	198700
		4.39%	£999	£25k - £5m	198115	198122
	10 year	4.54%	£0	£25k - £5m	198311	198318
75.01% - 80% LTV	2 year	4.08%	£1,499	£300k-£2m	198414	198430
		4.13%	£999	£25k - £299,999	198406	198422
		4.37%	£0	£25k - £2m	198598	198606
	3 year	4.24%	£999	£25k - £2m	198456	198464
		4.48%	£0	£25k - £2m	198632	198640
		4.09%	£1,499	£300k-£2m	198542	198558
	5 year	4.14%	£999	£25k - £299,999	198534	198550
		4.34%	£0	£25k - £2m	198693	198701
		4.69%	£999	£25k - £2m	198116	198123
	10 year	5.09%	£0	£25k - £2m	198312	198319
80.01% - 85% LTV	2 year	4.08%	£1,499	£300k-£2m	198415	198431
		4.13%	£999	£25k - £299,999	198407	198423
		4.54%	£0	£25k - £2m	198599	198607
	3 year	4.24%	£999	£25k - £2m	198457	198465
		4.49%	£0	£25k - £2m	198633	198641
		4.09%	£1,499	£300k-£2m	198543	198559
	5 year	4.14%	£999	£25k - £299,999	198535	198551
		4.34%	£0	£25k - £2m	198694	198702
		4.69%	£999	£25k - £2m	198117	198124
	10 year	5.09%	£0	£25k - £2m	198313	198320

# 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	4.49%	£1,499	£300k-£1m	198416	198432
		4.54%	£999	£25k - £299,999	198408	198424
		4.91%	£0	£25k - £1m	198600	198608
	3 year	4.64%	£999	£25k - £1m	198458	198466
		4.83%	£0	£25k - £1m	198634	198642
		4.26%	£1,499	£300k-£1m	198544	198560
	5 year	4.31%	£999	£25k - £299,999	198536	198552
		4.49%	£0	£25k - £1m	198695	198703
		5.04%	£999	£25k - £1m	198118	198125
	10 year	5.29%	£0	£25k - £1m	198314	198321
90.01% - 95% LTV	2 year	5.24%	£1,499	£300k-£750k	198417	198433
		5.29%	£999	£25k - £299,999	198409	198425
		5.39%	£0	£25k - £750k	198601	198609
	3 year	5.34%	£999	£25k - £750k	198459	198467
		5.44%	£0	£25k - £750k	198635	198643
	5 year	5.09%	£1,499	£300k-£750k	198545	198561
		5.14%	£999	£25k - £299,999	198537	198553
		5.30%	£0	£25k - £750k	198696	198704

## 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	3.60%	£1,499	£300k-£5m	198391
		3.65%	£999	£5k - £299,999	198385
		3.88%	£0	£5k - £5m	198576
	3 year	3.75%	£999	£5k - £5m	198448
		3.89%	£0	£5k - £5m	198624
		3.79%	£1,499	£300k-£5m	198519
	5 year	3.84%	£999	£5k - £299,999	198513
		3.98%	£0	£5k - £5m	198678
		4.35%	£999	£5k - £5m	198104
	10 year	4.44%	£0	£5k - £5m	198293
60.01% - 75% LTV	2 year	3.74%	£1,499	£300k-£5m	198392
		3.79%	£999	£5k - £299,999	198386
		4.01%	£0	£5k - £5m	198577
	3 year	3.88%	£999	£5k - £5m	198449
		4.04%	£0	£5k - £5m	198625
		3.83%	£1,499	£300k-£5m	198520
	5 year	3.88%	£999	£5k - £299,999	198514
		3.99%	£0	£5k - £5m	198679
		4.35%	£999	£5k - £5m	198105
	10 year	4.45%	£0	£5k - £5m	198294
75.01% - 80% LTV	2 year	3.84%	£1,499	£300k-£2m	198393
		3.89%	£999	£5k - £299,999	198387
		4.08%	£0	£5k - £2m	198578
	3 year	4.09%	£999	£5k - £2m	198450
		4.23%	£0	£5k - £2m	198626
		3.94%	£1,499	£300k-£2m	198521
	5 year	3.99%	£999	£5k - £299,999	198515
		4.07%	£0	£5k - £2m	198680
		4.64%	£999	£5k - £2m	198106
	10 year	4.84%	£0	£5k - £2m	198295
80.01% - 85% LTV	2 year	3.89%	£1,499	£300k-£2m	198394
		3.94%	£999	£5k - £299,999	198388
		4.10%	£0	£5k - £2m	198579
	3 year	4.09%	£999	£5k - £2m	198451
		4.23%	£0	£5k - £2m	198627
		3.96%	£1,499	£300k-£2m	198522
	5 year	4.01%	£999	£5k - £299,999	198516
		4.11%	£0	£5k - £2m	198681
		4.64%	£999	£5k - £2m	198107
	10 year	4.84%	£0	£5k - £2m	198296

# 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>4.09%</b>	£1,499	£300k-£1m	198395
		<b>4.14%</b>	£999	£5k - £299,999	198389
		<b>4.32%</b>	£0	£5k - £1m	198580
	<b>3 year</b>	<b>4.50%</b>	£999	£5k - £1m	198452
		<b>4.68%</b>	£0	£5k - £1m	198628
	<b>5 year</b>	<b>4.16%</b>	£1,499	£300k-£1m	198523
		<b>4.21%</b>	£999	£5k - £299,999	198517
		<b>4.34%</b>	£0	£5k - £1m	198682
	<b>10 year</b>	<b>4.89%</b>	£999	£5k - £1m	198108
		<b>4.99%</b>	£0	£5k - £1m	198297
<b>90.01% - 95% LTV</b>	<b>2 year</b>	<b>4.68%</b>	£1,499	£300k-£750k	198396
		<b>4.73%</b>	£999	£5k - £299,999	198390
		<b>4.78%</b>	£0	£5k - £750k	198581
	<b>3 year</b>	<b>4.80%</b>	£999	£5k - £750k	198453
		<b>5.09%</b>	£0	£5k - £750k	198629
		<b>4.64%</b>	£1,499	£300k-£750k	198524
	<b>5 year</b>	<b>4.69%</b>	£999	£5k - £299,999	198518
		<b>4.74%</b>	£0	£5k - £750k	198683

### 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	3.70%	£999	£25k - £5m	198713
		3.93%	£0		198731
	5 year	3.89%	£999		198722
		4.03%	£0		198740
60.01% - 75% LTV	2 year	3.84%	£999	£25k - £5m	198714
		4.06%	£0		198732
	5 year	3.93%	£999		198723
		4.04%	£0		198741
75.01% - 80% LTV	2 year	3.94%	£999	£25k - £2m	198715
		4.13%	£0		198733
	5 year	4.04%	£999		198724
		4.12%	£0		198742

## 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>9</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>3.72%</b>	£0	£5k - £5m	198589
	<b>3 year</b>	<b>3.84%</b>			198653
	<b>5 year</b>	<b>3.84%</b>			198255
	<b>10 year</b>	<b>4.39%</b>			198303
<b>60.01% - 75% LTV</b>	<b>2 year</b>	<b>3.81%</b>	£0	£5k - £5m	198590
	<b>3 year</b>	<b>3.99%</b>			198654
	<b>5 year</b>	<b>3.92%</b>			198256
	<b>10 year</b>	<b>4.39%</b>			198304
<b>75.01% - 80% LTV</b>	<b>2 year</b>	<b>4.08%</b>	£0	£5k - £2m	198591
	<b>3 year</b>	<b>4.19%</b>			198655
	<b>5 year</b>	<b>4.09%</b>			198257
	<b>10 year</b>	<b>4.59%</b>			198305
<b>80.01% - 85% LTV</b>	<b>2 year</b>	<b>4.08%</b>	£0	£5k - £2m	198592
	<b>3 year</b>	<b>4.19%</b>			198656
	<b>5 year</b>	<b>4.09%</b>			198258
	<b>10 year</b>	<b>4.59%</b>			198306
<b>85.01% - 90% LTV</b>	<b>2 year</b>	<b>4.47%</b>	£0	£5k - £1m	198593
	<b>3 year</b>	<b>4.59%</b>			198657
	<b>5 year</b>	<b>4.26%</b>			198259
	<b>10 year</b>	<b>4.89%</b>			198307

## 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	3.72%	£999	£1k-5m	198397
		4.06%	£0		198582
	3 year	3.84%	£999		198470
		4.16%	£0		198646
	5 year	3.84%	£999		198525
		4.03%	£0		198684
	10 year	4.39%	£999		198109
		4.49%	£0		198298
	2 year	3.81%	£999	£1k-5m	198398
		4.16%	£0		198583
60.01% - 75% LTV	3 year	3.99%	£999		198471
		4.19%	£0		198647
	5 year	3.92%	£999		198526
		4.08%	£0		198685
	10 year	4.39%	£999		198110
		4.54%	£0		198299
	2 year	4.08%	£999	£1k-5m	198399
		4.37%	£0		198584
	3 year	4.19%	£999		198472
		4.39%	£0		198648
75.01% - 80% LTV	5 year	4.09%	£999		198527
		4.31%	£0		198686
	10 year	4.59%	£999		198111
		4.84%	£0		198300
	2 year	4.08%	£999	£1k-5m	198400
		4.54%	£0		198585
	3 year	4.19%	£999		198473
		4.39%	£0		198649
	5 year	4.09%	£999		198528
		4.31%	£0		198687
80.01% - 85% LTV	10 year	4.59%	£999		198112
		4.84%	£0		198301
	2 year	4.47%	£999	£1k-5m	198401
		4.74%	£0		198586
	3 year	4.59%	£999		198474
		4.83%	£0		198650
	5 year	4.26%	£999		198529
		4.47%	£0		198688
	10 year	4.89%	£999		198113
		5.09%	£0		198302
85.01% - 90% LTV	2 year	5.19%	£999	£1k-5m	198402
		5.34%	£0		198587
	3 year	5.22%	£999		198475
		5.39%	£0		198651
	5 year	4.99%	£999		198530
		5.14%	£0		198689

# 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
New Build Flats	85%
New Build Houses	95%

Our maximum loan sizes are as per our standard criteria.

## Schemes / conditions

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

## Valuation fees

### Mortgage Valuation Fees

Free standard valuation with all purchase and remortgage products.

### Home Survey Level 2 Report

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

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