

Product guide

With effect from 19 December 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

First Time Buyers

(excluding Equity Share)

Product features

- ✓ First Time Buyer (FTB) products available up to 95% LTV⁶
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ £500 cashback for all FTBs⁴
- ✓ Range of products with zero product fees
- ✓ Free standard valuation with all home mover products²
- ✓ For fixed rates only: Nationwide Helping Hand mortgage may be available with our 5 year and 10 year fixed rate products (60%-95% LTV). Please see page 17 for details.
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code	
					Standard	Helping Hand
Up to 60% LTV	2 year	3.83%	£1,499	£300k-£5m	198750	
		3.88%	£999	£25k - £299,999	198744	
		4.16%	£0	£25k - £5m	198947	
	3 year	3.89%	£999	£25k - £5m	198819	
		4.21%	£0	£25k - £5m	198995	
	5 year	4.04%	£1,499	£300k-£5m	198866	198878
		4.09%	£999	£25k - £299,999	198860	198872
		4.25%	£0	£25k - £5m	199043	199049
	10 year	4.35%	£999	£25k - £5m	198089	198094
		4.45%	£0	£25k - £5m	198278	198283
60.01% - 75% LTV	2 year	3.87%	£1,499	£300k-£5m	198751	
		3.92%	£999	£25k - £299,999	198745	
		4.16%	£0	£25k - £5m	198948	
	3 year	3.99%	£999	£25k - £5m	198820	
		4.21%	£0	£25k - £5m	198996	
	5 year	4.04%	£1,499	£300k-£5m	198867	198879
		4.09%	£999	£25k - £299,999	198861	198873
		4.25%	£0	£25k - £5m	199044	199050
	10 year	4.35%	£999	£25k - £5m	198090	198095
		4.45%	£0	£25k - £5m	198279	198284
75.01% - 80% LTV	2 year	3.87%	£1,499	£300k-£2m	198752	
		3.92%	£999	£25k - £299,999	198746	
		4.16%	£0	£25k - £2m	198949	
	3 year	4.17%	£999	£25k - £2m	198821	
		4.37%	£0	£25k - £2m	198997	
	5 year	4.04%	£1,499	£300k-£2m	198868	198880
		4.09%	£999	£25k - £299,999	198862	198874
		4.25%	£0	£25k - £2m	199045	199051
	10 year	4.64%	£999	£25k - £2m	198091	198096
		4.84%	£0	£25k - £2m	198280	198285
80.01% - 85% LTV	2 year	3.87%	£1,499	£300k-£2m	198753	
		3.92%	£999	£25k - £299,999	198747	
		4.16%	£0	£25k - £2m	198950	
	3 year	4.17%	£999	£25k - £2m	198822	
		4.37%	£0	£25k - £2m	198998	
	5 year	4.08%	£1,499	£300k-£2m	198869	198881
		4.13%	£999	£25k - £299,999	198863	198875
		4.25%	£0	£25k - £2m	199046	199052
	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 ³	Product Code	
					Standard	Helping Hand
85.01% - 90% LTV	2 year	4.09%	£1,499	£25k - £1m	198754	
		4.14%	£999	£25k - £299,999	198748	
		4.38%	£0	£25k - £1m	198951	
	3 year	4.41%	£999	£25k - £1m	198823	
		4.62%	£0	£25k - £1m	198999	
		4.24%	£1,499	£300k-£1m	198870	198882
	5 year	4.29%	£999	£25k - £299,999	198864	198876
		4.41%	£0	£25k - £1m	199047	199053
	10 year	4.89%	£999	£25k - £1m	198093	198098
		4.99%	£0	£25k - £1m	198282	198287
90.01% - 95% LTV	2 year	4.58%	£1,499	£300k-£750k	198755	
		4.63%	£999	£25k - £299,999	198749	
		4.68%	£0	£25k - £750k	198952	
	3 year	4.88%	£999	£25k - £750k	198824	
		5.09%	£0	£25k - £750k	199000	
	5 year	4.73%	£1,499	£300k-£750k	198871	198883
		4.78%	£999	£25k - £299,999	198865	198877
		4.89%	£0	£25k - £750k	199048	199054

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197544
		+0.99%	4.74%	£0		197783
60.01% - 75% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	197545
		+1.04%	4.79%	£0		197784
75.01% - 80% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	197546
		+1.09%	4.84%	£0		197785
80.01% - 85% LTV	2 year	+0.69%	4.44%	£999	£25k - £2m	197547
		+1.19%	4.94%	£0		197786
85.01% - 90% LTV	2 year	+1.04%	4.79%	£999	£25k - £1m	197548
		+1.19%	4.94%	£0		197787
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	197549
		+1.24%	4.99%	£0		197788

Equity Share Home Mover for New Borrowers and First Time Buyers

Product features

- ✓ Free standard valuation with all home mover products²
- ✓ Range of products with zero product fees
- ✓ £500 cashback for all First Time Buyers (FTB)⁴
- ✓ Flexible features come as standard on all fixed products:
 - Overpayments up to 10% of the initial balance per annum³
 - Unlimited overpayments on tracker products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code	
					New Borrower	First Time Buyer
Up to 60% LTV	2 year	3.93%	£999	£25k - £5m	199100	199097
		4.21%	£0		199118	199115
	5 year	4.14%	£999		199109	199106
		4.30%	£0		199127	199124
60.01% - 75% LTV	2 year	3.97%	£999	£25k - £5m	199101	199098
		4.21%	£0		199119	199116
	5 year	4.14%	£999		199110	199107
		4.30%	£0		199128	199125
75.01% - 80% LTV	2 year	3.97%	£999	£25k - £2m	199102	199099
		4.21%	£0		199120	199117
	5 year	4.14%	£999		199111	199108
		4.30%	£0		199129	199126

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code	
						New Borrower	First Time Buyer
Up to 60% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	197852	197849
		+1.04%	4.79%	£0		197879	197876
60.01% - 75% LTV	2 year	+0.39%	4.14%	£999	£25k - £5m	197853	197850
		+1.09%	4.84%	£0		197880	197877
75.01% - 80% LTV	2 year	+0.59%	4.34%	£999	£25k - £2m	197854	197851
		+1.14%	4.89%	£0		197881	197878

Home Mover for New Borrowers

(excluding Equity Share)

Product features

- ✓ Home Mover products available up to 95% LTV⁶
- ✓ Range of products with zero product fees
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ Free standard valuation with all home mover products²
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	3.58%	£1,499	£300k-£5m	198762
		3.63%	£999	£25k - £299,999	198756
		3.81%	£0	£25k - £5m	198953
	3 year	3.75%	£999	£25k - £5m	198825
		3.89%	£0	£25k - £5m	199001
		3.75%	£1,499	£300k-£5m	198890
	5 year	3.80%	£999	£25k - £299,999	198884
		3.91%	£0	£25k - £5m	199055
		4.35%	£999	£25k - £5m	198099
	10 year	4.44%	£0	£25k - £5m	198288
60.01% - 75% LTV	2 year	3.62%	£1,499	£300k-£5m	198763
		3.67%	£999	£25k - £299,999	198757
		3.89%	£0	£25k - £5m	198954
	3 year	3.88%	£999	£25k - £5m	198826
		4.04%	£0	£25k - £5m	199002
		3.78%	£1,499	£300k-£5m	198891
	5 year	3.83%	£999	£25k - £299,999	198885
		3.99%	£0	£25k - £5m	199056
		4.38%	£999	£25k - £5m	198100
	10 year	4.47%	£0	£25k - £5m	198289
75.01% - 80% LTV	2 year	3.76%	£1,499	£300k-£2m	198764
		3.81%	£999	£25k - £299,999	198758
		4.01%	£0	£25k - £2m	198955
	3 year	4.09%	£999	£25k - £2m	198827
		4.23%	£0	£25k - £2m	199003
		3.94%	£1,499	£300k-£2m	198892
	5 year	3.99%	£999	£25k - £299,999	198886
		4.07%	£0	£25k - £2m	199057
		4.64%	£999	£25k - £2m	198101
	10 year	4.89%	£0	£25k - £2m	198290
80.01% - 85% LTV	2 year	3.76%	£1,499	£300k-£2m	198765
		3.81%	£999	£25k - £299,999	198759
		4.01%	£0	£25k - £2m	198956
	3 year	4.09%	£999	£25k - £2m	198828
		4.23%	£0	£25k - £2m	199004
		3.94%	£1,499	£300k-£2m	198893
	5 year	3.99%	£999	£25k - £299,999	198887
		4.07%	£0	£25k - £2m	199058
		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 ³	Product Code
85.01% - 90% LTV	2 year	3.98%	£1,499	£300k-£1m	198766
		4.03%	£999	£25k - £299,999	198760
		4.23%	£0	£25k - £1m	198957
	3 year	4.45%	£999	£25k - £1m	198829
		4.63%	£0	£25k - £1m	199005
	5 year	4.16%	£1,499	£300k-£1m	198894
		4.21%	£999	£25k - £299,999	198888
		4.31%	£0	£25k - £1m	199059
	10 year	4.89%	£999	£25k - £1m	198103
		5.09%	£0	£25k - £1m	198292
90.01% - 95% LTV	2 year	4.57%	£1,499	£300k-£750k	198767
		4.62%	£999	£25k - £299,999	198761
		4.67%	£0	£25k - £750k	198958
	3 year	4.80%	£999	£25k - £750k	198830
		4.98%	£0	£25k - £750k	199006
	5 year	4.53%	£1,499	£300k-£750k	198895
		4.58%	£999	£25k - £299,999	198889
		4.63%	£0	£25k - £750k	199060

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.19%	3.94%	£999	£25k - £5m	197550
		+0.89%	4.64%	£0		197789
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197551
		+0.89%	4.64%	£0		197790
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£25k - £2m	197552
		+1.12%	4.87%	£0		197791
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £2m	197553
		+1.15%	4.90%	£0		197792
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	197554
		+1.15%	4.90%	£0		197793
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£25k - £750k	197555
		+1.20%	4.95%	£0		197794

Remortgage for New Borrowers

Product features

- ✓ Free standard valuation² and the choice of free standard legal fees⁵ or £500 cashback⁴ on all remortgage products
- ✓ Interest Only available up to 75% LTV, or 85% LTV with part and part
- ✓ Remortgage rates available up to 90% LTV on standard repayment mortgages, including customers increasing borrowing to pay off a Help to Buy Equity Loan in full.⁷ Available up to 95% on a like for like basis
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Codes	
					Cashback	Free Legals
Up to 60% LTV	2 year	3.65%	£1,499	£300k-£5m	198795	198811
		3.70%	£999	£25k - £299,999	198787	198803
		3.99%	£0	£25k - £5m	198979	198987
	3 year	3.80%	£999	£25k - £5m	198837	198845
		4.15%	£0	£25k - £5m	199013	199021
		3.74%	£1,499	£300k-£5m	198923	198939
	5 year	3.79%	£999	£25k - £299,999	198915	198931
		3.95%	£0	£25k - £5m	199081	199089
		4.39%	£999	£25k - £5m	198114	198121
		4.49%	£0	£25k - £5m	198310	198317
60.01% - 75% LTV	2 year	3.75%	£1,499	£300k-£5m	198796	198812
		3.80%	£999	£25k - £299,999	198788	198804
		4.14%	£0	£25k - £5m	198980	198988
	3 year	3.93%	£999	£25k - £5m	198838	198846
		4.20%	£0	£25k - £5m	199014	199022
		3.86%	£1,499	£300k-£5m	198924	198940
	5 year	3.91%	£999	£25k - £299,999	198916	198932
		4.08%	£0	£25k - £5m	199082	199090
		4.39%	£999	£25k - £5m	198115	198122
		4.54%	£0	£25k - £5m	198311	198318
75.01% - 80% LTV	2 year	4.08%	£1,499	£300k-£2m	198797	198813
		4.13%	£999	£25k - £299,999	198789	198805
		4.37%	£0	£25k - £2m	198981	198989
	3 year	4.16%	£999	£25k - £2m	198839	198847
		4.35%	£0	£25k - £2m	199015	199023
		4.00%	£1,499	£300k-£2m	198925	198941
	5 year	4.05%	£999	£25k - £299,999	198917	198933
		4.25%	£0	£25k - £2m	199083	199091
		4.69%	£999	£25k - £2m	198116	198123
		5.09%	£0	£25k - £2m	198312	198319
80.01% - 85% LTV	2 year	4.08%	£1,499	£300k-£2m	198798	198814
		4.13%	£999	£25k - £299,999	198790	198806
		4.49%	£0	£25k - £2m	198982	198990
	3 year	4.16%	£999	£25k - £2m	198840	198848
		4.35%	£0	£25k - £2m	199016	199024
		4.00%	£1,499	£300k-£2m	198926	198942
	5 year	4.05%	£999	£25k - £299,999	198918	198934
		4.25%	£0	£25k - £2m	199084	199092
		4.69%	£999	£25k - £2m	198117	198124
		5.09%	£0	£25k - £2m	198313	198320

Remortgage for New Borrowers

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code	
					Cashback	Free Legals
85.01% - 90% LTV	2 year	4.49%	£1,499	£300k-£1m	198799	198815
		4.54%	£999	£25k - £299,999	198791	198807
		4.89%	£0	£25k - £1m	198983	198991
	3 year	4.54%	£999	£25k - £1m	198841	198849
		4.73%	£0	£25k - £1m	199017	199025
		4.23%	£1,499	£300k-£1m	198927	198943
	5 year	4.28%	£999	£25k - £299,999	198919	198935
		4.46%	£0	£25k - £1m	199085	199093
		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	198800	198816
		5.29%	£999	£25k - £299,999	198792	198808
		5.39%	£0	£25k - £750k	198984	198992
	3 year	5.24%	£999	£25k - £750k	198842	198850
		5.44%	£0	£25k - £750k	199018	199026
	5 year	5.04%	£1,499	£300k-£750k	198928	198944
		5.09%	£999	£25k - £299,999	198920	198936
		5.19%	£0	£25k - £750k	199086	199094

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code	
						Cashback	Free Legals
Up to 60% LTV	2 year	+0.19%	3.94%	£999	£25k - £5m	197569	197577
		+0.94%	4.69%	£0		197815	197823
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£25k - £5m	197570	197578
		+0.94%	4.69%	£0		197816	197824
75.01% - 80% LTV	2 year	+0.49%	4.24%	£999	£25k - £1.5m	197571	197579
		+1.15%	4.90%	£0		197817	197825
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£25k - £1.5m	197572	197580
		+1.15%	4.90%	£0		197818	197826
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£25k - £1m	197573	197581
		+1.15%	4.90%	£0		197819	197827
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£25k - £750k	197574	197582
		+1.20%	4.95%	£0		197820	197828

Existing Borrowers Home Mover

(excluding Equity Share)

Fixed rate mortgage

Product features

- ✓ Free standard valuation with all home mover products²
- ✓ Range of products with zero product fees
- ✓ For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	3.58%	£1,499	£300k-£5m	198774
		3.63%	£999	£5k - £299,999	198768
		3.81%	£0	£5k - £5m	198959
	3 year	3.75%	£999	£5k - £5m	198831
		3.89%	£0	£5k - £5m	199007
		3.75%	£1,499	£300k-£5m	198902
	5 year	3.80%	£999	£5k - £299,999	198896
		3.91%	£0	£5k - £5m	199061
		4.35%	£999	£5k - £5m	198104
	10 year	4.44%	£0	£5k - £5m	198293
60.01% - 75% LTV	2 year	3.62%	£1,499	£300k-£5m	198775
		3.67%	£999	£5k - £299,999	198769
		3.89%	£0	£5k - £5m	198960
	3 year	3.88%	£999	£5k - £5m	198832
		4.04%	£0	£5k - £5m	199008
	5 year	3.78%	£1,499	£300k-£5m	198903
		3.83%	£999	£5k - £299,999	198897
		3.99%	£0	£5k - £5m	199062
	10 year	4.35%	£999	£5k - £5m	198105
		4.45%	£0	£5k - £5m	198294
75.01% - 80% LTV	2 year	3.76%	£1,499	£300k-£2m	198776
		3.81%	£999	£5k - £299,999	198770
		4.01%	£0	£5k - £2m	198961
	3 year	4.09%	£999	£5k - £2m	198833
		4.23%	£0	£5k - £2m	199009
	5 year	3.94%	£1,499	£300k-£2m	198904
		3.99%	£999	£5k - £299,999	198898
		4.07%	£0	£5k - £2m	199063
	10 year	4.64%	£999	£5k - £2m	198106
		4.84%	£0	£5k - £2m	198295
80.01% - 85% LTV	2 year	3.76%	£1,499	£300k-£2m	198777
		3.81%	£999	£5k - £299,999	198771
		4.01%	£0	£5k - £2m	198962
	3 year	4.09%	£999	£5k - £2m	198834
		4.23%	£0	£5k - £2m	199010
	5 year	3.94%	£1,499	£300k-£2m	198905
		3.99%	£999	£5k - £299,999	198899
		4.07%	£0	£5k - £2m	199064
	10 year	4.64%	£999	£5k - £2m	198107
		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 ³	Product Code
85.01% - 90% LTV	2 year	3.98%	£1,499	£300k-£1m	198778
		4.03%	£999	£5k - £299,999	198772
		4.23%	£0	£5k - £1m	198963
	3 year	4.41%	£999	£5k - £1m	198835
		4.62%	£0	£5k - £1m	199011
		4.16%	£1,499	£300k-£1m	198906
	5 year	4.21%	£999	£5k - £299,999	198900
		4.31%	£0	£5k - £1m	199065
		4.89%	£999	£5k - £1m	198108
	10 year	4.99%	£0	£5k - £1m	198297
90.01% - 95% LTV	2 year	4.57%	£1,499	£300k-£750k	198779
		4.62%	£999	£5k - £299,999	198773
		4.67%	£0	£5k - £750k	198964
	3 year	4.80%	£999	£5k - £750k	198836
		4.98%	£0	£5k - £750k	199012
		4.53%	£1,499	£300k-£750k	198907
	5 year	4.58%	£999	£5k - £299,999	198901
		4.63%	£0	£5k - £750k	199066

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.19%	3.94%	£999	£5k - £5m	197556
		+0.89%	4.64%	£0		197795
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£5k - £5m	197557
		+0.89%	4.64%	£0		197796
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£5k - £2m	197558
		+1.09%	4.84%	£0		197797
80.01% - 85% LTV	2 year	+0.54%	4.29%	£999	£5k - £2m	197559
		+1.15%	4.90%	£0		197798
85.01% - 90% LTV	2 year	+0.94%	4.69%	£999	£5k - £1m	197560
		+1.15%	4.90%	£0		197799
90.01% - 95% LTV	2 year	+1.14%	4.89%	£999	£5k - £750k	197561
		+1.20%	4.95%	£0		197800

Equity Share Existing Borrowers Home Mover

Product features

- ✓ Free standard valuation with all home mover products²
- ✓ Range of products with zero product fees
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	3.68%	£999	£25k - £5m	199103
		3.86%	£0		199121
	5 year	3.85%	£999		199112
		3.96%	£0		199130
60.01% - 75% LTV	2 year	3.72%	£999	£25k - £5m	199104
		3.94%	£0		199122
	5 year	3.88%	£999		199113
		4.04%	£0		199131
75.01% - 80% LTV	2 year	3.86%	£999	£25k - £2m	199105
		4.06%	£0		199123
	5 year	4.04%	£999		199114
		4.12%	£0		199132

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.24%	3.99%	£999	£25k - £5m	197855
		+1.09%	4.84%	£0		197882
60.01% - 75% LTV	2 year	+0.34%	4.09%	£999	£25k - £5m	197856
		+1.14%	4.89%	£0		197883
75.01% - 80% LTV	2 year	+0.44%	4.19%	£999	£25k - £2m	197857
		+1.19%	4.94%	£0		197884

Existing Borrowers Additional Borrowing (Further Advance)

Product features

- ✓ Minimum loan size of £5k⁹
- ✓ No product fees
- ✓ Maximum LTV of 90%
- ✓ ERCs apply on Fixed Rate products.
Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	3.65%	£0	£5k - £5m	198972
	3 year	3.80%			199036
	5 year	3.74%			199074
	10 year	4.39%			198303
60.01% - 75% LTV	2 year	3.75%	£0	£5k - £5m	198973
	3 year	3.93%			199037
	5 year	3.86%			199075
	10 year	4.39%			198304
75.01% - 80% LTV	2 year	4.08%	£0	£5k - £2m	198974
	3 year	4.16%			199038
	5 year	4.00%			199076
	10 year	4.59%			198305
80.01% - 85% LTV	2 year	4.08%	£0	£5k - £2m	198975
	3 year	4.16%			199039
	5 year	4.00%			199077
	10 year	4.59%			198306
85.01% - 90% LTV	2 year	4.47%	£0	£5k - £1m	198976
	3 year	4.54%			199040
	5 year	4.23%			199078
	10 year	4.89%			198307

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.14%	3.89%	£0	£5k - £5m	197808
60.01% - 75% LTV	2 year	+0.29%	4.04%	£0	£5k - £5m	197809
75.01% - 80% LTV	2 year	+0.39%	4.14%	£0	£5k - £2m	197810
80.01% - 85% LTV	2 year	+0.44%	4.19%	£0	£5k - £2m	197811
85.01% - 90% LTV	2 year	+0.89%	4.64%	£0	£5k - £750k	197812

Existing Borrowers

Green Additional Borrowing

Product features

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

Fixed rate mortgages

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

Existing Borrowers

Rate Switch

Product features

- ✓ No product fees on selected products
- ✓ Submitted rate switches can be cancelled up until the 20th of the month before the switch
- ✓ Flexible features come as standard on all fixed products:
 - Overpayments up to 10% of the initial balance per annum⁸
- ✓ ERCs apply on Fixed Rate products. Please refer to page 16 for details.

Fixed rate mortgages

	Deal Period	Initial rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	3.65%	£999	£1k-5m	198780
		3.99%	£0		198965
	3 year	3.80%	£999		198853
		4.15%	£0		199029
	5 year	3.74%	£999		198908
		3.95%	£0		199067
	10 year	4.39%	£999		198109
		4.49%	£0		198298
60.01% - 75% LTV	2 year	3.75%	£999	£1k-5m	198781
		4.14%	£0		198966
	3 year	3.93%	£999		198854
		4.19%	£0		199030
	5 year	3.86%	£999		198909
		4.08%	£0		199068
	10 year	4.39%	£999		198110
		4.54%	£0		198299
75.01% - 80% LTV	2 year	4.08%	£999	£1k-5m	198782
		4.37%	£0		198967
	3 year	4.16%	£999		198855
		4.35%	£0		199031
	5 year	4.00%	£999		198910
		4.25%	£0		199069
	10 year	4.59%	£999		198111
		4.84%	£0		198300
80.01% - 85% LTV	2 year	4.08%	£999	£1k-5m	198783
		4.49%	£0		198968
	3 year	4.16%	£999		198856
		4.35%	£0		199032
	5 year	4.00%	£999		198911
		4.25%	£0		199070
	10 year	4.59%	£999		198112
		4.84%	£0		198301
85.01% - 90% LTV	2 year	4.47%	£999	£1k-5m	198784
		4.74%	£0		198969
	3 year	4.54%	£999		198857
		4.73%	£0		199033
	5 year	4.23%	£999		198912
		4.46%	£0		199071
	10 year	4.89%	£999		198113
		5.09%	£0		198302
90.01% - 95% LTV	2 year	5.19%	£999	£1k-5m	198785
		5.34%	£0		198970
	3 year	5.22%	£999		198858
		5.39%	£0		199034
	5 year	4.99%	£999		198913
		5.14%	£0		199072

Existing Borrowers

Rate Switch

Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

	Deal Period	Difference from Base Rate	Initial Rate	Product fee	Loan size ³	Product Code
Up to 60% LTV	2 year	+0.14%	3.89%	£999	£1k - £5m	197562
		+0.89%	4.64%	£0		197801
60.01% - 75% LTV	2 year	+0.29%	4.04%	£999	£1k - £5m	197563
		+0.89%	4.64%	£0		197802
75.01% - 80% LTV	2 year	+0.39%	4.14%	£999	£1k - £5m	197564
		+1.07%	4.82%	£0		197803
80.01% - 85% LTV	2 year	+0.44%	4.19%	£999	£1k - £5m	197565
		+1.07%	4.82%	£0		197804
85.01% - 90% LTV	2 year	+0.89%	4.64%	£999	£1k - £5m	197566
		+1.07%	4.82%	£0		197805
90.01% - 95% LTV	2 year	+1.10%	4.85%	£999	£1k - £5m	197567
		+1.20%	4.95%	£0		197806

Abbreviations explained

APRC Annual Percentage Rate of Charge
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 6.49% (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
Year 1	2.00%	3.00%	5.00%	6.00%
Year 2	1.00%	2.00%	4.00%	6.00%
Year 3		1.00%	3.00%	6.00%
Year 4			2.00%	6.00%
Year 5			1.00%	6.00%
Year 6				5.00%
Year 7	-	-		4.00%
Year 8			-	3.00%
Year 9				2.00%
Year 10				1.00%

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

Additional information

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

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

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

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

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

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

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

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

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

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

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

New Build Property Type LTV limits

	Max LTV
New Build Flats	85%
New Build Houses	95%

Our maximum loan sizes are as per our standard criteria.

Schemes / conditions

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

Valuation fees

Mortgage Valuation Fees

Free standard valuation with all purchase and remortgage products.

Home Survey Level 2 Report

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

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