

# Product guide

With effect from 03 February 2026

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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      | 3.82%        | £1,499      | £300k-£5m              | 199387       |              |
|                  |             | 3.87%        | £999        | £25k - £299,999        | 199381       |              |
|                  |             | 4.18%        | £0          | £25k - £5m             | 199577       |              |
|                  | 3 year      | 4.04%        | £999        | £25k - £5m             | 199456       |              |
|                  |             | 4.29%        | £0          | £25k - £5m             | 199625       |              |
|                  | 5 year      | 4.16%        | £1,499      | £300k-£5m              | 199496       | 199508       |
|                  |             | 4.21%        | £999        | £25k - £299,999        | 199490       | 199502       |
|                  |             | 4.40%        | £0          | £25k - £5m             | 199659       | 199665       |
|                  | 10 year     | 4.35%        | £999        | £25k - £5m             | 198089       | 198094       |
|                  |             | 4.45%        | £0          | £25k - £5m             | 198278       | 198283       |
| 60.01% - 75% LTV | 2 year      | 3.84%        | £1,499      | £300k-£5m              | 199388       |              |
|                  |             | 3.89%        | £999        | £25k - £299,999        | 199382       |              |
|                  |             | 4.18%        | £0          | £25k - £5m             | 199578       |              |
|                  | 3 year      | 4.05%        | £999        | £25k - £5m             | 199457       |              |
|                  |             | 4.29%        | £0          | £25k - £5m             | 199626       |              |
|                  | 5 year      | 4.16%        | £1,499      | £300k-£5m              | 199497       | 199509       |
|                  |             | 4.21%        | £999        | £25k - £299,999        | 199491       | 199503       |
|                  |             | 4.40%        | £0          | £25k - £5m             | 199660       | 199666       |
|                  | 10 year     | 4.35%        | £999        | £25k - £5m             | 198090       | 198095       |
|                  |             | 4.45%        | £0          | £25k - £5m             | 198279       | 198284       |
| 75.01% - 80% LTV | 2 year      | 3.89%        | £1,499      | £300k-£2m              | 199389       |              |
|                  |             | 3.94%        | £999        | £25k - £299,999        | 199383       |              |
|                  |             | 4.24%        | £0          | £25k - £2m             | 199579       |              |
|                  | 3 year      | 4.32%        | £999        | £25k - £2m             | 199458       |              |
|                  |             | 4.52%        | £0          | £25k - £2m             | 199627       |              |
|                  | 5 year      | 4.16%        | £1,499      | £300k-£2m              | 199498       | 199510       |
|                  |             | 4.21%        | £999        | £25k - £299,999        | 199492       | 199504       |
|                  |             | 4.40%        | £0          | £25k - £2m             | 199661       | 199667       |
|                  | 10 year     | 4.64%        | £999        | £25k - £2m             | 198091       | 198096       |
|                  |             | 4.84%        | £0          | £25k - £2m             | 198280       | 198285       |
| 80.01% - 85% LTV | 2 year      | 3.89%        | £1,499      | £300k-£2m              | 199390       |              |
|                  |             | 3.94%        | £999        | £25k - £299,999        | 199384       |              |
|                  |             | 4.24%        | £0          | £25k - £2m             | 199580       |              |
|                  | 3 year      | 4.32%        | £999        | £25k - £2m             | 199459       |              |
|                  |             | 4.52%        | £0          | £25k - £2m             | 199628       |              |
|                  | 5 year      | 4.16%        | £1,499      | £300k-£2m              | 199499       | 199511       |
|                  |             | 4.21%        | £999        | £25k - £299,999        | 199493       | 199505       |
|                  |             | 4.40%        | £0          | £25k - £2m             | 199662       | 199668       |
|                  | 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      | 4.19%        | £1,499      | £25k - £1m             | 199391       |              |
|                  |             | 4.24%        | £999        | £25k - £299,999        | 199385       |              |
|                  |             | 4.48%        | £0          | £25k - £1m             | 199581       |              |
|                  | 3 year      | 4.56%        | £999        | £25k - £1m             | 199460       |              |
|                  |             | 4.77%        | £0          | £25k - £1m             | 199629       |              |
|                  |             | 4.32%        | £1,499      | £300k-£1m              | 199500       | 199512       |
|                  | 5 year      | 4.37%        | £999        | £25k - £299,999        | 199494       | 199506       |
|                  |             | 4.56%        | £0          | £25k - £1m             | 199663       | 199669       |
|                  |             | 4.89%        | £999        | £25k - £1m             | 198093       | 198098       |
|                  | 10 year     | 4.99%        | £0          | £25k - £1m             | 198282       | 198287       |
| 90.01% - 95% LTV | 2 year      | 4.69%        | £1,499      | £300k-£750k            | 199392       |              |
|                  |             | 4.74%        | £999        | £25k - £299,999        | 199386       |              |
|                  |             | 4.79%        | £0          | £25k - £750k           | 199582       |              |
|                  | 3 year      | 5.03%        | £999        | £25k - £750k           | 199461       |              |
|                  |             | 5.24%        | £0          | £25k - £750k           | 199630       |              |
|                  | 5 year      | 4.84%        | £1,499      | £300k-£750k            | 199501       | 199513       |
|                  |             | 4.89%        | £999        | £25k - £299,999        | 199495       | 199507       |
|                  |             | 4.94%        | £0          | £25k - £750k           | 199664       | 199670       |

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

|                  | 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%                    | 4.04%        | £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 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      | 3.92%        | £999        | £25k - £5m             | 199716       | 199713           |
|                  |             | 4.23%        | £0          |                        | 199734       | 199731           |
|                  | 5 year      | 4.26%        | £999        |                        | 199725       | 199722           |
|                  |             | 4.45%        | £0          |                        | 199743       | 199740           |
| 60.01% - 75% LTV | 2 year      | 3.94%        | £999        | £25k - £5m             | 199717       | 199714           |
|                  |             | 4.23%        | £0          |                        | 199735       | 199732           |
|                  | 5 year      | 4.26%        | £999        |                        | 199726       | 199723           |
|                  |             | 4.45%        | £0          |                        | 199744       | 199741           |
| 75.01% - 80% LTV | 2 year      | 3.99%        | £999        | £25k - £2m             | 199718       | 199715           |
|                  |             | 4.29%        | £0          |                        | 199736       | 199733           |
|                  | 5 year      | 4.26%        | £999        |                        | 199727       | 199724           |
|                  |             | 4.45%        | £0          |                        | 199745       | 199742           |

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

|                  | 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%                    | 4.09%        | £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% 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      | 3.69%        | £1,499      | £300k-£5m              | 199399       |
|                  |             | 3.74%        | £999        | £25k - £299,999        | 199393       |
|                  |             | 3.89%        | £0          | £25k - £5m             | 199583       |
|                  | 3 year      | 3.77%        | £999        | £25k - £5m             | 199462       |
|                  |             | 3.94%        | £0          | £25k - £5m             | 199631       |
|                  |             | 3.85%        | £1,499      | £300k-£5m              | 199520       |
|                  | 5 year      | 3.90%        | £999        | £25k - £299,999        | 199514       |
|                  |             | 4.04%        | £0          | £25k - £5m             | 199671       |
|                  |             | 4.35%        | £999        | £25k - £5m             | 198099       |
|                  | 10 year     | 4.44%        | £0          | £25k - £5m             | 198288       |
| 60.01% - 75% LTV | 2 year      | 3.69%        | £1,499      | £300k-£5m              | 199400       |
|                  |             | 3.74%        | £999        | £25k - £299,999        | 199394       |
|                  |             | 3.94%        | £0          | £25k - £5m             | 199584       |
|                  | 3 year      | 3.95%        | £999        | £25k - £5m             | 199463       |
|                  |             | 4.08%        | £0          | £25k - £5m             | 199632       |
|                  |             | 3.93%        | £1,499      | £300k-£5m              | 199521       |
|                  | 5 year      | 3.98%        | £999        | £25k - £299,999        | 199515       |
|                  |             | 4.09%        | £0          | £25k - £5m             | 199672       |
|                  |             | 4.38%        | £999        | £25k - £5m             | 198100       |
|                  | 10 year     | 4.47%        | £0          | £25k - £5m             | 198289       |
| 75.01% - 80% LTV | 2 year      | 3.82%        | £1,499      | £300k-£2m              | 199401       |
|                  |             | 3.87%        | £999        | £25k - £299,999        | 199395       |
|                  |             | 4.06%        | £0          | £25k - £2m             | 199585       |
|                  | 3 year      | 4.24%        | £999        | £25k - £2m             | 199464       |
|                  |             | 4.35%        | £0          | £25k - £2m             | 199633       |
|                  |             | 4.09%        | £1,499      | £300k-£2m              | 199522       |
|                  | 5 year      | 4.14%        | £999        | £25k - £299,999        | 199516       |
|                  |             | 4.22%        | £0          | £25k - £2m             | 199673       |
|                  |             | 4.64%        | £999        | £25k - £2m             | 198101       |
|                  | 10 year     | 4.89%        | £0          | £25k - £2m             | 198290       |
| 80.01% - 85% LTV | 2 year      | 3.82%        | £1,499      | £300k-£2m              | 199402       |
|                  |             | 3.87%        | £999        | £25k - £299,999        | 199396       |
|                  |             | 4.08%        | £0          | £25k - £2m             | 199586       |
|                  | 3 year      | 4.24%        | £999        | £25k - £2m             | 199465       |
|                  |             | 4.35%        | £0          | £25k - £2m             | 199634       |
|                  |             | 4.09%        | £1,499      | £300k-£2m              | 199523       |
|                  | 5 year      | 4.14%        | £999        | £25k - £299,999        | 199517       |
|                  |             | 4.22%        | £0          | £25k - £2m             | 199674       |
|                  |             | 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           | 4.13%        | £1,499      | £300k-£1m              | 199403       |
|                  |                  | 4.18%        | £999        | £25k - £299,999        | 199397       |
|                  |                  | 4.34%        | £0          | £25k - £1m             | 199587       |
|                  | 3 year           | 4.41%        | £999        | £25k - £1m             | 199466       |
|                  |                  | 4.58%        | £0          | £25k - £1m             | 199635       |
|                  |                  | 5 year       | 4.25%       | £1,499                 | £300k-£1m    |
|                  | 4.30%            |              | £999        | £25k - £299,999        | 199518       |
|                  | 4.46%            |              | £0          | £25k - £1m             | 199675       |
|                  | 10 year          | 4.89%        | £999        | £25k - £1m             | 198103       |
|                  |                  | 5.09%        | £0          | £25k - £1m             | 198292       |
|                  | 90.01% - 95% LTV | 2 year       | 4.72%       | £1,499                 | £300k-£750k  |
| 4.77%            |                  |              | £999        | £25k - £299,999        | 199398       |
| 4.82%            |                  |              | £0          | £25k - £750k           | 199588       |
| 3 year           |                  | 4.95%        | £999        | £25k - £750k           | 199467       |
|                  |                  | 5.13%        | £0          | £25k - £750k           | 199636       |
| 5 year           |                  | 4.68%        | £1,499      | £300k-£750k            | 199525       |
|                  |                  | 4.73%        | £999        | £25k - £299,999        | 199519       |
|                  |                  | 4.78%        | £0          | £25k - £750k           | 199676       |
|                  |                  |              |             |                        |              |

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

|                  | 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%                    | 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 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      | 3.79%        | £1,499      | £300k-£5m              | 199432        | 199448      |
|                  |             | 3.84%        | £999        | £25k - £299,999        | 199424        | 199440      |
|                  |             | 4.14%        | £0          | £25k - £5m             | 199609        | 199617      |
|                  | 3 year      | 3.95%        | £999        | £25k - £5m             | 199474        | 199482      |
|                  |             | 4.30%        | £0          | £25k - £5m             | 199643        | 199651      |
|                  |             | 3.89%        | £1,499      | £300k-£5m              | 199553        | 199569      |
|                  | 5 year      | 3.94%        | £999        | £25k - £299,999        | 199545        | 199561      |
|                  |             | 4.10%        | £0          | £25k - £5m             | 199697        | 199705      |
|                  |             | 4.39%        | £999        | £25k - £5m             | 198114        | 198121      |
|                  | 10 year     | 4.49%        | £0          | £25k - £5m             | 198310        | 198317      |
| 60.01% - 75% LTV | 2 year      | 3.89%        | £1,499      | £300k-£5m              | 199433        | 199449      |
|                  |             | 3.94%        | £999        | £25k - £299,999        | 199425        | 199441      |
|                  |             | 4.29%        | £0          | £25k - £5m             | 199610        | 199618      |
|                  | 3 year      | 4.08%        | £999        | £25k - £5m             | 199475        | 199483      |
|                  |             | 4.35%        | £0          | £25k - £5m             | 199644        | 199652      |
|                  | 5 year      | 3.99%        | £1,499      | £300k-£5m              | 199554        | 199570      |
|                  |             | 4.04%        | £999        | £25k - £299,999        | 199546        | 199562      |
|                  |             | 4.23%        | £0          | £25k - £5m             | 199698        | 199706      |
|                  | 10 year     | 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              | 199434        | 199450      |
|                  |             | 4.13%        | £999        | £25k - £299,999        | 199426        | 199442      |
|                  |             | 4.37%        | £0          | £25k - £2m             | 199611        | 199619      |
|                  | 3 year      | 4.16%        | £999        | £25k - £2m             | 199476        | 199484      |
|                  |             | 4.35%        | £0          | £25k - £2m             | 199645        | 199653      |
|                  |             | 4.09%        | £1,499      | £300k-£2m              | 199555        | 199571      |
|                  | 5 year      | 4.14%        | £999        | £25k - £299,999        | 199547        | 199563      |
|                  |             | 4.25%        | £0          | £25k - £2m             | 199699        | 199707      |
|                  |             | 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              | 199435        | 199451      |
|                  |             | 4.13%        | £999        | £25k - £299,999        | 199427        | 199443      |
|                  |             | 4.49%        | £0          | £25k - £2m             | 199612        | 199620      |
|                  | 3 year      | 4.16%        | £999        | £25k - £2m             | 199477        | 199485      |
|                  |             | 4.35%        | £0          | £25k - £2m             | 199646        | 199654      |
|                  |             | 4.09%        | £1,499      | £300k-£2m              | 199556        | 199572      |
|                  | 5 year      | 4.14%        | £999        | £25k - £299,999        | 199548        | 199564      |
|                  |             | 4.25%        | £0          | £25k - £2m             | 199700        | 199708      |
|                  |             | 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      | 4.51%        | £1,499      | £300k-£1m              | 199436       | 199452      |
|                  |             | 4.56%        | £999        | £25k - £299,999        | 199428       | 199444      |
|                  |             | 4.89%        | £0          | £25k - £1m             | 199613       | 199621      |
|                  | 3 year      | 4.54%        | £999        | £25k - £1m             | 199478       | 199486      |
|                  |             | 4.73%        | £0          | £25k - £1m             | 199647       | 199655      |
|                  |             | 4.23%        | £1,499      | £300k-£1m              | 199557       | 199573      |
|                  | 5 year      | 4.28%        | £999        | £25k - £299,999        | 199549       | 199565      |
|                  |             | 4.46%        | £0          | £25k - £1m             | 199701       | 199709      |
|                  | 10 year     | 5.04%        | £999        | £25k - £1m             | 198118       | 198125      |
|                  |             | 5.29%        | £0          | £25k - £1m             | 198314       | 198321      |
| 90.01% - 95% LTV | 2 year      | 5.24%        | £1,499      | £300k-£750k            | 199437       | 199453      |
|                  |             | 5.29%        | £999        | £25k - £299,999        | 199429       | 199445      |
|                  |             | 5.39%        | £0          | £25k - £750k           | 199614       | 199622      |
|                  | 3 year      | 5.24%        | £999        | £25k - £750k           | 199479       | 199487      |
|                  |             | 5.44%        | £0          | £25k - £750k           | 199648       | 199656      |
|                  | 5 year      | 5.04%        | £1,499      | £300k-£750k            | 199558       | 199574      |
|                  |             | 5.09%        | £999        | £25k - £299,999        | 199550       | 199566      |
|                  |             | 5.19%        | £0          | £25k - £750k           | 199702       | 199710      |

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

|                  | 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%                    | 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)

## 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.

## Fixed rate mortgage

|                  | Deal Period | Initial rate | Product fee | Loan size <sup>3</sup> | Product Code |
|------------------|-------------|--------------|-------------|------------------------|--------------|
| Up to 60% LTV    | 2 year      | 3.69%        | £1,499      | £300k-£5m              | 199411       |
|                  |             | 3.74%        | £999        | £5k - £299,999         | 199405       |
|                  |             | 3.89%        | £0          | £5k - £5m              | 199589       |
|                  | 3 year      | 3.77%        | £999        | £5k - £5m              | 199468       |
|                  |             | 3.94%        | £0          | £5k - £5m              | 199637       |
|                  |             | 3.85%        | £1,499      | £300k-£5m              | 199532       |
|                  | 5 year      | 3.90%        | £999        | £5k - £299,999         | 199526       |
|                  |             | 4.04%        | £0          | £5k - £5m              | 199677       |
|                  |             | 4.35%        | £999        | £5k - £5m              | 198104       |
|                  | 10 year     | 4.44%        | £0          | £5k - £5m              | 198293       |
|                  |             |              |             |                        |              |
| 60.01% - 75% LTV | 2 year      | 3.69%        | £1,499      | £300k-£5m              | 199412       |
|                  |             | 3.74%        | £999        | £5k - £299,999         | 199406       |
|                  |             | 3.94%        | £0          | £5k - £5m              | 199590       |
|                  | 3 year      | 3.95%        | £999        | £5k - £5m              | 199469       |
|                  |             | 4.08%        | £0          | £5k - £5m              | 199638       |
|                  |             | 3.93%        | £1,499      | £300k-£5m              | 199533       |
|                  | 5 year      | 3.98%        | £999        | £5k - £299,999         | 199527       |
|                  |             | 4.09%        | £0          | £5k - £5m              | 199678       |
|                  |             | 4.35%        | £999        | £5k - £5m              | 198105       |
|                  | 10 year     | 4.45%        | £0          | £5k - £5m              | 198294       |
|                  |             |              |             |                        |              |
| 75.01% - 80% LTV | 2 year      | 3.82%        | £1,499      | £300k-£2m              | 199413       |
|                  |             | 3.87%        | £999        | £5k - £299,999         | 199407       |
|                  |             | 4.06%        | £0          | £5k - £2m              | 199591       |
|                  | 3 year      | 4.24%        | £999        | £5k - £2m              | 199470       |
|                  |             | 4.35%        | £0          | £5k - £2m              | 199639       |
|                  |             | 4.09%        | £1,499      | £300k-£2m              | 199534       |
|                  | 5 year      | 4.14%        | £999        | £5k - £299,999         | 199528       |
|                  |             | 4.22%        | £0          | £5k - £2m              | 199679       |
|                  |             | 4.64%        | £999        | £5k - £2m              | 198106       |
|                  | 10 year     | 4.84%        | £0          | £5k - £2m              | 198295       |
|                  |             |              |             |                        |              |
| 80.01% - 85% LTV | 2 year      | 3.82%        | £1,499      | £300k-£2m              | 199414       |
|                  |             | 3.87%        | £999        | £5k - £299,999         | 199408       |
|                  |             | 4.08%        | £0          | £5k - £2m              | 199592       |
|                  | 3 year      | 4.24%        | £999        | £5k - £2m              | 199471       |
|                  |             | 4.35%        | £0          | £5k - £2m              | 199640       |
|                  |             | 4.09%        | £1,499      | £300k-£2m              | 199535       |
|                  | 5 year      | 4.14%        | £999        | £5k - £299,999         | 199529       |
|                  |             | 4.22%        | £0          | £5k - £2m              | 199680       |
|                  |             | 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>4.13%</b> | £1,499      | £300k-£1m              | 199415       |
|                         |                | <b>4.18%</b> | £999        | £5k - £299,999         | 199409       |
|                         |                | <b>4.34%</b> | £0          | £5k - £1m              | 199593       |
|                         | <b>3 year</b>  | <b>4.41%</b> | £999        | £5k - £1m              | 199472       |
|                         |                | <b>4.58%</b> | £0          | £5k - £1m              | 199641       |
|                         | <b>5 year</b>  | <b>4.25%</b> | £1,499      | £300k-£1m              | 199536       |
|                         |                | <b>4.30%</b> | £999        | £5k - £299,999         | 199530       |
|                         |                | <b>4.46%</b> | £0          | £5k - £1m              | 199681       |
|                         | <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>4.69%</b> | £1,499      | £300k-£750k            | 199416       |
|                         |                | <b>4.74%</b> | £999        | £5k - £299,999         | 199410       |
|                         |                | <b>4.79%</b> | £0          | £5k - £750k            | 199594       |
|                         | <b>3 year</b>  | <b>4.95%</b> | £999        | £5k - £750k            | 199473       |
|                         |                | <b>5.13%</b> | £0          | £5k - £750k            | 199642       |
|                         |                | <b>4.68%</b> | £1,499      | £300k-£750k            | 199537       |
|                         | <b>5 year</b>  | <b>4.73%</b> | £999        | £5k - £299,999         | 199531       |
|                         |                | <b>4.78%</b> | £0          | £5k - £750k            | 199682       |

### Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

|                         | 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>3.94%</b> | £999        | £5k - £5m              | 197556       |
|                         |               | <b>+0.89%</b>             | <b>4.64%</b> | £0          |                        | 197795       |
| <b>60.01% - 75% LTV</b> | <b>2 year</b> | <b>+0.29%</b>             | <b>4.04%</b> | £999        | £5k - £5m              | 197557       |
|                         |               | <b>+0.89%</b>             | <b>4.64%</b> | £0          |                        | 197796       |
| <b>75.01% - 80% LTV</b> | <b>2 year</b> | <b>+0.39%</b>             | <b>4.14%</b> | £999        | £5k - £2m              | 197558       |
|                         |               | <b>+1.09%</b>             | <b>4.84%</b> | £0          |                        | 197797       |
| <b>80.01% - 85% LTV</b> | <b>2 year</b> | <b>+0.54%</b>             | <b>4.29%</b> | £999        | £5k - £2m              | 197559       |
|                         |               | <b>+1.15%</b>             | <b>4.90%</b> | £0          |                        | 197798       |
| <b>85.01% - 90% LTV</b> | <b>2 year</b> | <b>+0.94%</b>             | <b>4.69%</b> | £999        | £5k - £1m              | 197560       |
|                         |               | <b>+1.15%</b>             | <b>4.90%</b> | £0          |                        | 197799       |
| <b>90.01% - 95% LTV</b> | <b>2 year</b> | <b>+1.14%</b>             | <b>4.89%</b> | £999        | £5k - £750k            | 197561       |
|                         |               | <b>+1.20%</b>             | <b>4.95%</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      | 3.79%        | £999        | £25k - £5m             | 199719       |
|                  |             | 3.94%        | £0          |                        | 199737       |
|                  | 5 year      | 3.95%        | £999        |                        | 199728       |
|                  |             | 4.09%        | £0          |                        | 199746       |
| 60.01% - 75% LTV | 2 year      | 3.79%        | £999        | £25k - £5m             | 199720       |
|                  |             | 3.99%        | £0          |                        | 199738       |
|                  | 5 year      | 4.03%        | £999        |                        | 199729       |
|                  |             | 4.14%        | £0          |                        | 199747       |
| 75.01% - 80% LTV | 2 year      | 3.92%        | £999        | £25k - £2m             | 199721       |
|                  |             | 4.11%        | £0          |                        | 199739       |
|                  | 5 year      | 4.19%        | £999        |                        | 199730       |
|                  |             | 4.27%        | £0          |                        | 199748       |

## Tracker mortgages

Linked to Bank of England Base Rate, currently 3.75%

|                  | 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%                    | 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 £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>3.68%</b> | £0          | £5k - £5m              | 199602       |
|                         | <b>3 year</b>  | <b>3.80%</b> |             |                        | 199307       |
|                         | <b>5 year</b>  | <b>3.79%</b> |             |                        | 199690       |
|                         | <b>10 year</b> | <b>4.39%</b> |             |                        | 198303       |
| <b>60.01% - 75% LTV</b> | <b>2 year</b>  | <b>3.78%</b> | £0          | £5k - £5m              | 199603       |
|                         | <b>3 year</b>  | <b>3.89%</b> |             |                        | 199308       |
|                         | <b>5 year</b>  | <b>3.89%</b> |             |                        | 199691       |
|                         | <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              | 199604       |
|                         | <b>3 year</b>  | <b>4.16%</b> |             |                        | 199309       |
|                         | <b>5 year</b>  | <b>4.05%</b> |             |                        | 199692       |
|                         | <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              | 199605       |
|                         | <b>3 year</b>  | <b>4.16%</b> |             |                        | 199310       |
|                         | <b>5 year</b>  | <b>4.05%</b> |             |                        | 199693       |
|                         | <b>10 year</b> | <b>4.59%</b> |             |                        | 198306       |
| <b>85.01% - 90% LTV</b> | <b>2 year</b>  | <b>4.51%</b> | £0          | £5k - £1m              | 199606       |
|                         | <b>3 year</b>  | <b>4.54%</b> |             |                        | 199311       |
|                         | <b>5 year</b>  | <b>4.23%</b> |             |                        | 199694       |
|                         | <b>10 year</b> | <b>4.89%</b> |             |                        | 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 <sup>3</sup> | Product Code |
|-------------------------|---------------|---------------------------|--------------|-------------|------------------------|--------------|
| <b>Up to 60% LTV</b>    | <b>2 year</b> | <b>+0.14%</b>             | <b>3.89%</b> | £0          | £5k - £5m              | 197808       |
| <b>60.01% - 75% LTV</b> | <b>2 year</b> | <b>+0.29%</b>             | <b>4.04%</b> | £0          | £5k - £5m              | 197809       |
| <b>75.01% - 80% LTV</b> | <b>2 year</b> | <b>+0.39%</b>             | <b>4.14%</b> | £0          | £5k - £2m              | 197810       |
| <b>80.01% - 85% LTV</b> | <b>2 year</b> | <b>+0.44%</b>             | <b>4.19%</b> | £0          | £5k - £2m              | 197811       |
| <b>85.01% - 90% LTV</b> | <b>2 year</b> | <b>+0.89%</b>             | <b>4.64%</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      | 3.68%        | £999        | £1k-5m                 | 199417       |
|                  |             | 3.99%        | £0          |                        | 199595       |
|                  | 3 year      | 3.80%        | £999        |                        | 199195       |
|                  |             | 4.15%        | £0          |                        | 199300       |
|                  | 5 year      | 3.79%        | £999        |                        | 199538       |
|                  |             | 3.95%        | £0          |                        | 199683       |
|                  | 10 year     | 4.39%        | £999        |                        | 198109       |
|                  |             | 4.49%        | £0          |                        | 198298       |
| 60.01% - 75% LTV | 2 year      | 3.78%        | £999        | £1k-5m                 | 199418       |
|                  |             | 4.08%        | £0          |                        | 199596       |
|                  | 3 year      | 3.89%        | £999        |                        | 199196       |
|                  |             | 4.19%        | £0          |                        | 199301       |
|                  | 5 year      | 3.89%        | £999        |                        | 199539       |
|                  |             | 4.02%        | £0          |                        | 199684       |
|                  | 10 year     | 4.39%        | £999        |                        | 198110       |
|                  |             | 4.54%        | £0          |                        | 198299       |
| 75.01% - 80% LTV | 2 year      | 4.08%        | £999        | £1k-5m                 | 199419       |
|                  |             | 4.37%        | £0          |                        | 199597       |
|                  | 3 year      | 4.16%        | £999        |                        | 199197       |
|                  |             | 4.35%        | £0          |                        | 199302       |
|                  | 5 year      | 4.05%        | £999        |                        | 199540       |
|                  |             | 4.25%        | £0          |                        | 199685       |
|                  | 10 year     | 4.59%        | £999        |                        | 198111       |
|                  |             | 4.84%        | £0          |                        | 198300       |
| 80.01% - 85% LTV | 2 year      | 4.08%        | £999        | £1k-5m                 | 199420       |
|                  |             | 4.44%        | £0          |                        | 199598       |
|                  | 3 year      | 4.16%        | £999        |                        | 199198       |
|                  |             | 4.35%        | £0          |                        | 199303       |
|                  | 5 year      | 4.05%        | £999        |                        | 199541       |
|                  |             | 4.25%        | £0          |                        | 199686       |
|                  | 10 year     | 4.59%        | £999        |                        | 198112       |
|                  |             | 4.84%        | £0          |                        | 198301       |
| 85.01% - 90% LTV | 2 year      | 4.51%        | £999        | £1k-5m                 | 199421       |
|                  |             | 4.74%        | £0          |                        | 199599       |
|                  | 3 year      | 4.54%        | £999        |                        | 199199       |
|                  |             | 4.73%        | £0          |                        | 199304       |
|                  | 5 year      | 4.23%        | £999        |                        | 199542       |
|                  |             | 4.46%        | £0          |                        | 199687       |
|                  | 10 year     | 4.89%        | £999        |                        | 198113       |
|                  |             | 5.09%        | £0          |                        | 198302       |
| 90.01% - 95% LTV | 2 year      | 5.19%        | £999        | £1k-5m                 | 199422       |
|                  |             | 5.34%        | £0          |                        | 199600       |
|                  | 3 year      | 5.22%        | £999        |                        | 199200       |
|                  |             | 5.39%        | £0          |                        | 199305       |
|                  | 5 year      | 4.99%        | £999        |                        | 199543       |
|                  |             | 5.14%        | £0          |                        | 199688       |

# 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 <sup>3</sup> | 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 |
| <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%<br>Subject to product availability conditions                                                                                                                                                                                                                        |
| <b>Equity share</b><br>(inc. Help to Buy – Equity Loan Scheme) | Dependent on Scheme.<br>Min. deposit of 5% of the full purchase price required           | Minimum initial share, open market price/valuation:<br>75% builder schemes, 50% Government / Co-funded schemes<br>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.<br>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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