

This guide is for use by professional intermediaries only
Rates valid 18 March 2014 – 1 April 2014

Products

What mortgage options are open to your clients?

Please ensure you refer to the current lending LTVs as borrowing limits and restrictions may apply.
 Products may not always be available up to the maximum LTV displayed below.

First Time Buyer (All Home Buyer New products are also available to First Time Buyers)						
Code	Initial rate	Term	Fee	LTV*	Max loan	
Fixed						
62364	1.94%	2 years	£499	60%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k 						
62365	1.99%	2 years	£499	70%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k 						
62443	2.39%	3 years	£499	60%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k 						
62444	2.39%	3 years	£499	70%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k 						
62366	2.44%	2 years	£499	75%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k 						
62367	2.79%	2 years	£499	80%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k 						
62445	2.84%	3 years	£499	75%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k 						
62644	3.09%	5 years	£499	60%	£1m	
Product features:						

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

62645 **3.09%** **5 years** **£499** **70%** **£1m**

Product features:

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

62446 **3.19%** **3 years** **£499** **80%** **£1m**

Product features:

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

62368 **3.34%** **2 years** **£499** **85%** **£750k**

Product features:

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

62646 **3.54%** **5 years** **£499** **75%** **£1m**

Product features:

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

62447 **3.74%** **3 years** **£499** **85%** **£750k**

Product features:

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

62647 **3.89%** **5 years** **£499** **80%** **£1m**

Product features:

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

62369 **4.19%** **2 years** **£499** **90%** **£500k**

Product features:

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

62648 **4.44%** **5 years** **£499** **85%** **£750k**

Product features:

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

62448 **4.59%** **3 years** **£499** **90%** **£500k**

Product features:

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

62649	5.29%	5 years	£499	90%	£500k
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k 					
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Tracker (linked to current BBR)					
62715	1.94% (BBR+1.44%)	2 years	£499	60%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k Switch and Fix option available 					
62716	1.99% (BBR+1.49%)	2 years	£499	70%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k Switch and Fix option available 					
62717	2.44% (BBR+1.94%)	2 years	£499	75%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k Switch and Fix option available 					
62718	2.79% (BBR+2.29%)	2 years	£499	80%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k Switch and Fix option available 					
62719	3.34% (BBR+2.84%)	2 years	£499	85%	£750k
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only Minimum loan of £25k Switch and Fix option available 					

Home Buyer Existing					
Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
62392	1.84%	2 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only Minimum loan of £5k 					
62393	1.89%	2 years	£999	70%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only 					

Product features:

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

62672 **2.99%** **5 years** **£999** **60%** **£1m**

Product features:

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

62673 **2.99%** **5 years** **£999** **70%** **£1m**

Product features:

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

62873 **3.04%** **3 years** **£99** **75%** **£2m**

Product features:

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

62474 **3.09%** **3 years** **£999** **80%** **£1m**

Product features:

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

62792 **3.09%** **2 years** **£99** **80%** **£1m**

Product features:

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

63058 **3.19%** **5 years** **£99** **60%** **£2m**

Product features:

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

63059 **3.19%** **5 years** **£99** **70%** **£2m**

Product features:

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

62396 **3.24%** **2 years** **£999** **85%** **£750k**

Product features:

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

62874 **3.39%** **3 years** **£99** **80%** **£1m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only

Product features:

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

62794 **4.49%** **2 years** **£99** **90%** **£500k**

Product features:

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

63062 **4.54%** **5 years** **£99** **85%** **£750k**

Product features:

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

62876 **4.79%** **3 years** **£99** **90%** **£500k**

Product features:

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

62398 **4.89%** **2 years** **£999** **95%** **£350k**

Product features:

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

62677 **5.19%** **5 years** **£999** **90%** **£500k**

Product features:

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

62477 **5.29%** **3 years** **£999** **95%** **£350k**

Product features:

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

62795 **5.29%** **2 years** **£99** **95%** **£350k**

Product features:

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

63063 **5.39%** **5 years** **£99** **90%** **£500k**

Product features:

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

62877 **5.59%** **3 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only

- Minimum loan of £5k

62678 **5.99%** **5 years** **£999** **95%** **£350k**

Product features:

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

63064 **6.19%** **5 years** **£99** **95%** **£350k**

Product features:

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

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Tracker (linked to current BBR)

62725 **1.84% (BBR+1.34%)** **2 years** **£999** **60%** **£1m**

Product features:

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

62726 **1.89% (BBR+1.39%)** **2 years** **£999** **70%** **£1m**

Product features:

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

63108 **2.24% (BBR+1.74%)** **2 years** **£99** **60%** **£2m**

Product features:

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

63109 **2.29% (BBR+1.79%)** **2 years** **£99** **70%** **£2m**

Product features:

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

62727 **2.34% (BBR+1.84%)** **2 years** **£999** **75%** **£1m**

Product features:

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

Switch and
Fix option
available

62728 **2.69% (BBR+2.19%)** **2 years** **£999** **80%** **£1m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only

- Minimum loan of £5k
- Switch and Fix option available

63110 2.74% (BBR+2.24%) 2 years £99 75% £2m

Product features:

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

63111 3.09% (BBR+2.59%) 2 years £99 80% £1m

Product features:

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

62729 3.24% (BBR+2.74%) 2 years £999 85% £750k

Product features:

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

63112 3.64% (BBR+3.14%) 2 years £99 85% £750k

Product features:

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

Home Buyer New

Code	Initial rate	Term	Fee	LTV*	Max loan
62378	1.94%	2 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only • Minimum loan of £25k 					
62379	1.99%	2 years	£999	70%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only • Minimum loan of £25k 					
62773	2.34%	2 years	£99	60%	£2m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only • Minimum loan of £25k 					
62457	2.39%	3 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only 					

Product features:

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

62860 4.89% 3 years £99 90% £500k

Product features:

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

62663 5.29% 5 years £999 90% £500k

Product features:

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

63047 5.49% 5 years £99 90% £500k

Product features:

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

Tracker (linked to current BBR)

62720 1.94% (BBR+1.44%) 2 years £999 60% £1m

Product features:

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

62721 1.99% (BBR+1.49%) 2 years £999 70% £1m

Product features:

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

63103 2.34% (BBR+1.84%) 2 years £99 60% £2m

Product features:

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

63104 2.39% (BBR+1.89%) 2 years £99 70% £2m

Product features:

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

62722 2.44% (BBR+1.94%) 2 years £999 75% £1m

Product features:

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

•	Switch and Fix option available					
62723	2.79% (BBR+2.29%)	2 years	£999	80%	£1m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £25k					
•	Switch and Fix option available					
63105	2.84% (BBR+2.34%)	2 years	£99	75%	£2m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £25k					
•	Switch and Fix option available					
63106	3.19% (BBR+2.69%)	2 years	£99	80%	£1m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £25k					
•	Switch and Fix option available					
62724	3.34% (BBR+2.84%)	2 years	£999	85%	£750k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £25k					
•	Switch and Fix option available					
63107	3.74% (BBR+3.24%)	2 years	£99	85%	£750k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £25k					
•	Switch and Fix option available					

MI New Home (Scotland only)						
Code	Initial rate	Term	Fee	LTV*	Max loan	
Fixed						
62797	4.54%	2 years	£99	95%	£250k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for Home Buyer Existing clients purchasing under MI New Home Scheme only					
•	Minimum loan of £5k					
62780	4.64%	2 years	£99	95%	£250k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only					
•	Minimum loan of £25k					
62879	4.64%	3 years	£99	95%	£250k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for Home Buyer Existing clients purchasing under MI New Home Scheme only					

- Minimum loan of £5k

62862 **4.74%** **3 years** **£99** **95%** **£250k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only
- Minimum loan of £25k

63066 **4.94%** **5 years** **£99** **95%** **£250k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under MI New Home Scheme only
- Minimum loan of £5k

63049 **5.04%** **5 years** **£99** **95%** **£250k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only
- Minimum loan of £25k

NewBuy

Code	Initial rate	Term	Fee	LTV*	Max loan
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Fixed

62796 **4.54%** **2 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under NewBuy Scheme only
- Minimum loan of £5k

62779 **4.64%** **2 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only
- Minimum loan of £25k

62878 **4.64%** **3 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under NewBuy Scheme only
- Minimum loan of £5k

62861 **4.74%** **3 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only
- Minimum loan of £25k

63065 **4.94%** **5 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under NewBuy Scheme only
- Minimum loan of £5k

63048 **5.04%** **5 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only
- Minimum loan of £25k

Remortgage					
Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
63199†	1.94%	2 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • £250 Cashback 					
63204†	1.94%	2 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide 					
63200†	1.99%	2 years	£999	70%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • £250 Cashback 					
63205†	1.99%	2 years	£999	70%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide 					
63279†	2.34%	2 years	£99	60%	£2m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • £250 Cashback 					
63284†	2.34%	2 years	£99	60%	£2m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide 					
63214†	2.39%	3 years	£999	60%	£1m

63248†	4.44%	5 years	£999	85%	£750k
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • £250 Cashback 					
63253†	4.44%	5 years	£999	85%	£750k
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide 					
63328†	4.64%	5 years	£99	85%	£750k
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • £250 Cashback 					
63333†	4.64%	5 years	£99	85%	£750k
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide 					

Tracker (linked to current BBR)					
63259†	1.94% (BBR+1.44%)	2 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • £250 Cashback • Switch and Fix option available 					
63264†	1.94% (BBR+1.44%)	2 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide • Switch and Fix option available 					
63260†	1.99% (BBR+1.49%)	2 years	£999	70%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k 					

- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

63265† 1.99% (BBR+1.49%) 2 years £999 70% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

63344† 2.34% (BBR+1.84%) 2 years £99 60% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

63349† 2.34% (BBR+1.84%) 2 years £99 60% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

63345† 2.39% (BBR+1.89%) 2 years £99 70% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

63350† 2.39% (BBR+1.89%) 2 years £99 70% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

63261† 2.44% (BBR+1.94%) 2 years £999 75% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

63266† 2.44% (BBR+1.94%) 2 years £999 75% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

63262† 2.79% (BBR+2.29%) 2 years £999 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

63267† 2.79% (BBR+2.29%) 2 years £999 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

63346† 2.84% (BBR+2.34%) 2 years £99 75% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

63351† 2.84% (BBR+2.34%) 2 years £99 75% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

63347† 3.19% (BBR+2.69%) 2 years £99 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

63352† 3.19% (BBR+2.69%) 2 years £99 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

63263† **3.34% (BBR+2.84%)** **2 years** **£999** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

63268‡ **3.34% (BBR+2.84%)** **2 years** **£999** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

63348† **3.74% (BBR+3.24%)** **2 years** **£99** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

63353‡ **3.74% (BBR+3.24%)** **2 years** **£99** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

Important Information

*Maximum LTV.

†Products where the cost of a standard valuation is covered by Nationwide.

‡Products where the cost of the standard legal fees are covered by Nationwide (using a Nationwide Conveyancer) and where the cost of a standard valuation is covered by Nationwide.

Nationwide will pay the legal fees in connection with a straight-forward remortgage of registered land. However, your client will need to pay all charges or fees relating to any non-standard work that a conveyancer carries out.

If the customer decides not to use the included legal service after reserving their product they must reserve a different product.

Key terms

Overall cost refers to overall cost for comparison

At the end of the deal period all fixed and tracker rate mortgages will revert back to our fully flexible Standard Mortgage Rate (SMR) mortgage - currently 3.99% (variable). The SMR has no upper limit or cap.

Fixed rates and tracker rates are limited offers and can be withdrawn at any time. The actual rate available will depend upon your client's circumstances.

Borrowing Limits

Borrowing limits apply, including:

Maximum loan size refers to the aggregate of all loans. Subject to criteria.

Tracker Rates

Tracker mortgages are linked to the Bank of England Base Rate (BBR).

If the Bank of England Base rate is 0.00% or less during the tracker period, the rate your client pays will be 0.00% **plus** the agreed set percentage above the Bank of England base rate. This means that the rate your client pays will never go below 0.00% plus the additional percentage rate of their tracker mortgage. This is known as the tracker floor.

Switch and Fix

All of our tracker products offer a Switch and Fix option - the ability to switch to one of our available fixed rate products from our Switch and Fix range at any time without paying an early repayment charge. The only fee payable is the product fee on the fixed rate product (if applicable). Conditions apply.

Product Fees

Product fees (non-refundable at completion) can be paid on application or can be added to the loan. If the fee is added to the loan, interest will be charged on it during the term of the mortgage.

Booking Fees

A non-refundable booking fee applies when reserving all products (including those without a product fee). This fee can not be added to the loan, and must be paid at reservation. Applications received without a booking fee will be returned or cancelled and no product will be reserved.

Please check the product information for details of the booking fee applicable to each product.

Additional Borrowing

Please note that subsequent additional borrowing applications cannot be accepted if less than 6 months have passed since the date of completion of the main loan.