

INTERMEDIARY USE ONLY

# Product guide

With effect from 11 January 2022



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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)

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# House Purchase for New Borrowers (excluding Equity Share)

## Product features:

- House Purchase products available up to 95% LTV<sup>6</sup>
- Range of products with zero product fees
- Free standard valuation with all purchase products<sup>2</sup>
- House Purchase rates available up to 60% LTV on Interest Only mortgages and subject to criteria

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	1.24%	3.74%	£1,499	£500k - £1m	Yes
		1.29%		£999	£25k - £499,999	
		1.59%		£0	£25k - £2m	
	3 year	1.44%		£999	£25k - £1m	
		1.64%		£0	£25k - £2m	
		1.39%		£1,499	£300k - £1m	
	5 year	1.44%		£999	£25k - £299,999	
		1.64%		£0	£25k - £2m	
		1.99%		£999	£25k - £1m	
	10 year	2.15%		£0	£25k - £2m	
	60.01% - 75% LTV	2 year		1.34%	3.74%	
1.39%			£999	£25k - £499,999		
1.64%			£0	£25k - £2m		
3 year		1.54%	£999	£25k - £1m		
		1.69%	£0	£25k - £2m		
		1.49%	£1,499	£300k - £1m		
5 year		1.54%	£999	£25k - £299,999		
		1.69%	£0	£25k - £2m		
		2.49%	£999	£25k - £1m		
10 year		2.59%	£0	£25k - £2m		
75.01% - 80% LTV		2 year	1.39%	3.74%		£1,499
	1.44%		£999		£25k - £499,999	
	1.74%		£0		£25k - £1m	
	3 year	1.74%	£999		£25k - £1m	
		1.78%	£0			
		1.74%	£1,499		£300k - £1m	
	5 year	1.79%	£999		£25k - £299,999	
		2.04%	£0		£25k - £1m	
		2.79%	£999			
	10 year	2.89%	£0		£25k - £1m	
	80.01% - 85% LTV	2 year	1.39%		3.74%	£1,499
1.44%			£999	£25k - £499,999		
1.79%			£0	£25k - £750k		
3 year		1.74%	£999	£25k - £750k		
		1.78%	£0			
		1.98%	£1,499	£300k - £750k		
5 year		2.03%	£999	£25k - £299,999		
		2.24%	£0	£25k - £750k		
		3.44%	£999			
10 year		3.54%	£0	£25k - £750k		

# House Purchase for New Borrowers (excluding Equity Share)

## Product features:

- House Purchase products available up to 95% LTV<sup>6</sup>
- Range of products with zero product fees
- Free standard valuation with all purchase products<sup>2</sup>
- House Purchase rates available up to 60% LTV on Interest Only mortgages and subject to criteria

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
85.01% - 90% LTV	2 year	1.74%	3.74%	£999	£25k - £500k	Yes
		1.99%		£0		
	3 year	1.84%		£999	£25k - £500k	
		2.24%		£0		
	5 year	2.47%		£999	£25k - £500k	
		2.64%		£0		
90.01% - 95% LTV	2 year	2.67%	3.74%	£999	£25k - £500k	Yes
		2.79%		£0		
	3 year	2.69%		£999	£25k - £500k	
		2.93%		£0		
	5 year	3.19%		£999	£25k - £500k	
		3.24%		£0		

# House Purchase for New Borrowers (excluding Equity Share)

## Tracker mortgages

Linked to Bank of England Base Rate, currently 0.25%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	+0.74%	0.99%	3.74%	£1,499	£500k - £1m	No
		+0.79%	1.04%		£999	£25k - £499,999	
		+1.09%	1.34%		£0	£25k - £2m	
60.01% - 75% LTV	2 year	+0.84%	1.09%	3.74%	£1,499	£500k - £1m	No
		+0.89%	1.14%		£999	£25k - £499,999	
		+1.14%	1.39%		£0	£25k - £2m	
75.01% - 80% LTV	2 year	+0.89%	1.14%	3.74%	£1,499	£500k - £1m	No
		+0.94%	1.19%		£999	£25k - £499,999	
		+1.24%	1.49%		£0	£25k - £1m	
80.01% - 85% LTV	2 year	+0.89%	1.14%	3.74%	£1,499	£500k - £750k	No
		+0.94%	1.19%		£999	£25k - £499,999	
		+1.29%	1.54%		£0	£25k - £750k	
85.01% - 90% LTV	2 year	+1.24%	1.49%	3.74%	£999	£25k - £500k	No
		+1.49%	1.74%		£0		
90.01% - 95% LTV	2 year	+2.17%	2.42%	3.74%	£999	£25k - £500k	No
		+2.29%	2.54%		£0		

# House Purchase for First Time Buyers (excluding Equity Share)

## Product features:

- First Time Buyer (FTB) products available up to 95% LTV<sup>6</sup>
- £500 cashback for all FTBs<sup>4</sup>
- Range of products with zero product fees
- Free standard valuation with all purchase products<sup>2</sup>
- For fixed rates only: Nationwide Helping Hand mortgage is available with our 5 and 10 year fixed rate products, up to 90% LTV. Please see page 24 for details.

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	1.29%	3.74%	£1,499	£500k - £1m	Yes
		1.34%		£999	£25k - £499,999	
		1.84%		£0	£25k - £2m	
	3 year	1.52%		£999	£25k - £1m	
		1.84%		£0	£25k - £2m	
		1.47%		£1,499	£300k - £1m	
	5 year	1.52%		£999	£25k - £299,999	
		1.84%		£0	£25k - £2m	
		1.99%		£999	£25k - £1m	
	10 year	2.19%		£0	£25k - £2m	
	60.01% - 75% LTV	2 year		1.44%	3.74%	
1.49%			£999	£25k - £499,999		
1.84%			£0	£25k - £2m		
3 year		1.59%	£999	£25k - £1m		
		1.84%	£0	£25k - £2m		
		1.54%	£1,499	£300k - £1m		
5 year		1.59%	£999	£25k - £299,999		
		1.84%	£0	£25k - £2m		
		2.49%	£999	£25k - £1m		
10 year		2.59%	£0	£25k - £2m		
75.01% - 80% LTV		2 year	1.44%	3.74%		£1,499
	1.49%		£999		£25k - £499,999	
	1.84%		£0		£25k - £1m	
	3 year	1.79%	£999		£25k - £1m	
		1.94%	£0			
		1.74%	£1,499		£300k - £1m	
	5 year	1.79%	£999		£25k - £299,999	
		2.09%	£0		£25k - £1m	
		2.79%	£999		£25k - £1m	
	10 year	2.89%	£0		£25k - £1m	
	80.01% - 85% LTV	2 year	1.49%		3.74%	£1,499
1.54%			£999	£25k - £499,999		
1.89%			£0	£25k - £750k		
3 year		1.89%	£999	£25k - £750k		
		2.14%	£0			
		1.99%	£1,499	£300k - £750k		
5 year		2.09%	£999	£25k - £299,999		
		2.32%	£0	£25k - £750k		
		3.44%	£999	£25k - £750k		
10 year		3.54%	£0	£25k - £750k		

# House Purchase for First Time Buyers (excluding Equity Share)

## Product features:

- First Time Buyer (FTB) products available up to 95% LTV<sup>6</sup>
- £500 cashback for all FTBs<sup>4</sup>
- Range of products with zero product fees
- Free standard valuation with all purchase products<sup>2</sup>
- For fixed rates only: Nationwide Helping Hand mortgage is available with our 5 and 10 year fixed rate products, up to 90% LTV. Please see page 24 for details.

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
85.01% - 90% LTV	2 year	1.81%	3.74%	£999	£25k - £500k	Yes
		2.14%		£0		
	3 year	1.89%		£999	£25k - £500k	
		2.49%		£0		
	5 year	2.49%		£999	£25k - £500k	
		2.64%		£0		
90.01% - 95% LTV	2 year	2.79%	3.74%	£999	£25k - £500k	Yes
		2.89%		£0		
	3 year	2.79%		£999	£25k - £500k	
		2.94%		£0		
	5 year	3.19%		£999	£25k - £500k	
		3.24%		£0		

# House Purchase for First Time Buyers (excluding Equity Share)

## Tracker mortgages

Linked to Bank of England Base Rate, currently 0.25%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	+0.79%	1.04%	3.74%	£1,499	£500k - £1m	No
		+0.84%	1.09%		£999	£25k - £499,999	
		+1.34%	1.59%		£0	£25k - £2m	
60.01% - 75% LTV	2 year	+0.94%	1.19%	3.74%	£1,499	£500k - £1m	No
		+0.99%	1.24%		£999	£25k - £499,999	
		+1.34%	1.59%		£0	£25k - £2m	
75.01% - 80% LTV	2 year	+0.94%	1.19%	3.74%	£1,499	£500k - £1m	No
		+0.99%	1.24%		£999	£25k - £499,999	
		+1.34%	1.59%		£0	£25k - £1m	
80.01% - 85% LTV	2 year	+0.99%	1.24%	3.74%	£1,499	£500k - £750k	No
		+1.04%	1.29%		£999	£25k - £499,999	
		+1.39%	1.64%		£0	£25k - £750k	
85.01% - 90% LTV	2 year	+1.31%	1.56%	3.74%	£999	£25k - £500k	No
		+1.64%	1.89%		£0		
90.01% - 95% LTV	2 year	+2.29%	2.54%	3.74%	£999	£25k - £500k	No
		+2.39%	2.64%		£0		

# Equity Share House Purchase for New Borrowers and First Time Buyers

## Product features:

- Free standard valuation with all purchase 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>8</sup>
  - Unlimited overpayments on tracker products
  - Underpayments – subject to Nationwide prior approval

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	1.39%	3.74%	£999	£25k - £1m	Yes
		1.89%		£0	£25k - £2m	
	5 year	1.59%		£999	£25k - £1m	
		1.89%		£0	£25k - £2m	
60.01% - 75% LTV	2 year	1.49%	3.74%	£999	£25k - £1m	Yes
		1.89%		£0	£25k - £2m	
	5 year	1.64%		£999	£25k - £1m	
		1.89%		£0	£25k - £2m	
75.01% - 80% LTV	2 year	1.84%	3.74%	£999	£25k - £1m	Yes
		2.14%		£0		
	5 year	2.04%		£999		
		2.24%		£0		

## Tracker mortgages

Linked to Bank of England Base Rate, currently 0.25%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	+0.89%	1.14%	3.74%	£999	£25k - £1m	No
		+1.39%	1.64%		£0	£25k - £2m	
60.01% - 75% LTV	2 year	+0.99%	1.24%	3.74%	£999	£25k - £1m	No
		+1.39%	1.64%		£0	£25k - £2m	
75.01% - 80% LTV	2 year	+1.34%	1.59%	3.74%	£999	£25k - £1m	No
		+1.64%	1.89%		£0		



# 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
- 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>
- Remortgage rates available up to 60% LTV on Interest Only mortgages, subject to criteria

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>				
Up to 60% LTV	2 year	1.39%	3.74%	£1,499	£500k - £1m	Yes				
		1.44%		£999	£25k - £499,999					
		1.69%		£0	£25k - £2m					
	3 year	1.54%		£999	£25k - £1m					
		1.74%		£0	£25k - £2m					
		1.49%		£1,499	£300k - £1m					
	5 year	1.54%		£999	£25k - £299,999					
		1.74%		£0	£25k - £2m					
		1.99%		£999	£25k - £1m					
	10 year	2.19%		£0	£25k - £2m					
60.01% - 75% LTV	2 year	1.49%	3.74%	£999	£25k - £1m	Yes				
		1.69%		£0	£25k - £2m					
	3 year	1.64%		£999	£25k - £1m					
		1.79%		£0	£25k - £2m					
	5 year	1.64%		£999	£25k - £1m					
		1.79%		£0	£25k - £2m					
	10 year	2.34%		£999	£25k - £1m					
		2.59%		£0	£25k - £2m					
	75.01% - 80% LTV	2 year		1.64%	3.74%		£999	£25k - £1m	Yes	
				1.94%			£0			
3 year		1.89%	£999							
		1.99%	£0							
5 year		1.94%	£999							
		2.19%	£0							
10 year		2.79%	£999							
		2.89%	£0							
80.01% - 85% LTV		2 year	1.64%	3.74%		£999	£25k - £750k			Yes
			1.94%			£0				
	3 year	1.89%	£999							
		2.24%	£0							
	5 year	2.07%	£999							
		2.39%	£0							
	10 year	3.44%	£999							
		3.54%	£0							
	85.01% - 90% LTV	2 year	2.09%		3.74%	£999		£25k - £500k	Yes	
			2.39%			£0				
3 year		2.19%	£999							
		2.39%	£0							
5 year		2.79%	£999							
		2.99%	£0							
10 year		3.89%	£999							
		3.99%	£0							

# Remortgage for New Borrowers

## Tracker mortgages

Linked to Bank of England Base Rate, currently 0.25%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>9</sup>
Up to 60% LTV	2 year	+0.89%	1.14%	3.74%	£1,499	£500k - £1m	No
		+0.94%	1.19%		£999	£25k - £499,999	
		+1.19%	1.44%		£0	£25k - £2m	
60.01% - 75% LTV	2 year	+0.99%	1.24%	3.74%	£999	£25k - £1m	No
		+1.19%	1.44%		£0	£25k - £2m	
75.01% - 80% LTV	2 year	+1.14%	1.39%	3.74%	£999	£25k - £1m	No
		+1.44%	1.69%		£0		
80.01% - 85% LTV	2 year	+1.14%	1.39%	3.74%	£999	£25k - £750k	No
		+1.44%	1.69%		£0		
85.01% - 90% LTV	2 year	+1.59%	1.84%	3.74%	£999	£25k - £500k	No
		+1.89%	2.14%		£0		

# Existing Borrowers House Purchase (excluding Equity Share)

## Product features:

- Free standard valuation with all purchase products<sup>2</sup>
- Range of products with zero product fees

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	1.24%	3.74%	£1,499	£500k - £1m	Yes
		1.29%		£999	£5k - £499,999	
		1.59%		£0	£5k - £2m	
	3 year	1.44%		£999	£5k - £1m	
		1.64%		£0	£5k - £2m	
	5 year	1.39%		£1,499	£300k - £1m	
		1.44%		£999	£5k - £299,999	
		1.64%		£0	£5k - £2m	
	10 year	1.99%		£999	£5k - £1m	
		2.14%		£0	£5k - £2m	
60.01% - 75% LTV	2 year	1.34%	3.74%	£1,499	£500k - £1m	Yes
		1.39%		£999	£5k - £499,999	
		1.64%		£0	£5k - £2m	
	3 year	1.54%		£999	£5k - £1m	
		1.69%		£0	£5k - £2m	
	5 year	1.49%		£1,499	£300k - £1m	
		1.54%		£999	£5k - £299,999	
		1.69%		£0	£5k - £2m	
	10 year	2.34%		£999	£5k - £1m	
		2.59%		£0	£5k - £2m	
75.01% - 80% LTV	2 year	1.39%	3.74%	£1,499	£500k - £1m	Yes
		1.44%		£999	£5k - £499,999	
		1.74%		£0	£5k - £1m	
	3 year	1.74%		£999	£5k - £1m	
		1.78%		£0	£5k - £1m	
	5 year	1.74%		£1,499	£300k - £1m	
		1.79%		£999	£5k - £299,999	
		2.04%		£0	£5k - £1m	
	10 year	2.74%		£999	£5k - £1m	
		2.89%		£0	£5k - £1m	
80.01% - 85% LTV	2 year	1.39%	3.74%	£1,499	£500k - £750k	Yes
		1.44%		£999	£5k - £499,999	
		1.79%		£0	£5k - £750k	
	3 year	1.74%		£999	£5k - £750k	
		1.78%		£0	£5k - £750k	
	5 year	1.98%		£1,499	£300k - £750k	
		2.03%		£999	£5k - £299,999	
		2.24%		£0	£5k - £750k	
	10 year	3.44%		£999	£5k - £750k	
		3.54%		£0	£5k - £750k	

# Existing Borrowers House Purchase (excluding Equity Share)

## Product features:

- Free standard valuation with all purchase products<sup>2</sup>
- Range of products with zero product fees

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
85.01% - 90% LTV	2 year	1.74%	3.74%	£999	£5k - £500k	Yes
		1.99%		£0		
	3 year	1.84%		£999	£5k - £500k	
		2.24%		£0		
	5 year	2.47%		£999	£5k - £500k	
		2.64%		£0		
	10 year	3.74%		£999	£5k - £500k	
		3.84%		£0		
90.01% - 95% LTV	2 year	2.67%	3.74%	£999	£5k - £500k	Yes
		2.79%		£0		
	3 year	2.69%		£999	£5k - £500k	
		2.93%		£0		
	5 year	3.19%		£999	£5k - £500k	
		3.24%		£0		

# Existing Borrowers House Purchase (excluding Equity Share)

## Tracker mortgages

Linked to Bank of England Base Rate, currently 0.25%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>6</sup>
Up to 60% LTV	2 year	+0.74%	0.99%	3.74%	£1,499	£500k - £1m	No
		+0.79%	1.04%		£999	£5k - £499,999	
		+1.09%	1.34%		£0	£5k - £2m	
60.01% - 75% LTV	2 year	+0.84%	1.09%	3.74%	£1,499	£500k - £1m	No
		+0.89%	1.14%		£999	£5k - £499,999	
		+1.14%	1.39%		£0	£5k - £2m	
75.01% - 80% LTV	2 year	+0.89%	1.14%	3.74%	£1,499	£500k - £1m	No
		+0.94%	1.19%		£999	£5k - £499,999	
		+1.24%	1.49%		£0	£5k - £1m	
80.01% - 85% LTV	2 year	+0.89%	1.14%	3.74%	£1,499	£500k - £750k	No
		+0.94%	1.19%		£999	£5k - £499,999	
		+1.29%	1.54%		£0	£5k - £750k	
85.01% - 90% LTV	2 year	+1.24%	1.49%	3.74%	£999	£5k - £500k	No
		+1.49%	1.74%		£0		
90.01% - 95% LTV	2 year	+2.17%	2.42%	3.74%	£999	£5k - £500k	No
		+2.29%	2.54%		£0		

# Equity Share Existing Borrowers House Purchase

## Product features:

- Free standard valuation with all purchase products<sup>2</sup>
- Range of products with zero product fees

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	1.39%	3.74%	£999	£5k - £1m	Yes
		1.89%		£0	£5k - £2m	
	5 year	1.59%		£999	£5k - £1m	
		1.89%		£0	£5k - £2m	
60.01% - 75% LTV	2 year	1.49%	3.74%	£999	£5k - £1m	Yes
		1.89%		£0	£5k - £2m	
	5 year	1.64%		£999	£5k - £1m	
		1.89%		£0	£5k - £2m	
75.01% - 80% LTV	2 year	1.84%	3.74%	£999	£5k - £1m	Yes
		2.14%		£0		
	5 year	2.04%		£999		
		2.24%		£0		

## Tracker mortgages

Linked to Bank of England Base Rate, currently 0.25%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	+0.89%	1.14%	3.74%	£999	£5k - £1m	No
		+1.39%	1.64%		£0	£5k - £2m	
60.01% - 75% LTV	2 year	+0.99%	1.24%	3.74%	£999	£5k - £1m	No
		+1.39%	1.64%		£0	£5k - £2m	
75.01% - 80% LTV	2 year	+1.34%	1.59%	3.74%	£999	£5k - £1m	No
		+1.64%	1.89%		£0		

# Existing Borrowers Additional Borrowing (Further Advance)

## Product features:

- Minimum loan size of £5k<sup>9</sup>
- No product fees on selected products
- Maximum LTV of 90%

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>	
Up to 60% LTV	2 year	1.19%	3.74%	£999	£5k - £1m	Yes	
		1.49%		£0			
	3 year	1.39%		£999	£5k - £1m		
		1.64%		£0			
	5 year	1.39%		£999	£5k - £1m		
		1.64%		£0			
	10 year	1.99%		£999	£5k - £1m		
		2.09%		£0			
60.01% - 75% LTV	2 year	1.24%	3.74%	£999	£5k - £1m	Yes	
		1.54%		£0			
	3 year	1.49%		£999	£5k - £1m		
		1.69%		£0			
	5 year	1.49%		£999	£5k - £1m		
		1.69%		£0			
	10 year	2.19%		£999	£5k - £1m		
		2.54%		£0			
75.01% - 80% LTV	2 year	1.29%	3.74%	£999	£5k - £1m	Yes	
		1.64%		£0			
	3 year	1.74%		£999			£5k - £1m
		1.78%		£0			
	5 year	1.74%		£999			£5k - £1m
		2.04%		£0			
	10 year	2.74%		£999			£5k - £1m
		2.89%		£0			
80.01% - 85% LTV	2 year	1.34%	3.74%	£999	£5k - £750k	Yes	
		1.69%		£0			
	3 year	1.74%		£999			£5k - £750k
		1.78%		£0			
	5 year	1.98%		£999			£5k - £750k
		2.24%		£0			
	10 year	3.44%		£999			£5k - £750k
		3.54%		£0			
85.01% - 90% LTV	2 year	1.74%	3.74%	£999	£5k - £500k	Yes	
		1.99%		£0			
	3 year	1.84%		£999			£5k - £500k
		2.24%		£0			
	5 year	2.47%		£999			£5k - £500k
		2.64%		£0			
	10 year	3.74%		£999			£5k - £500k
		3.84%		£0			

# Existing Borrowers Additional Borrowing (Further Advance)

## Tracker mortgages

Linked to Bank of England Base Rate, currently 0.25%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	+0.74%	0.99%	3.74%	£999	£5k - £1m	No
		+1.09%	1.34%		£0	£5k - £2m	
60.01% - 75% LTV	2 year	+0.84%	1.09%	3.74%	£999	£5k - £1m	No
		+1.14%	1.39%		£0	£5k - £2m	
75.01% - 80% LTV	2 year	+0.89%	1.14%	3.74%	£999	£5k - £1m	No
		+1.24%	1.49%		£0		
80.01% - 85% LTV	2 year	+0.89%	1.14%	3.74%	£999	£5k - £750k	No
		+1.29%	1.54%		£0		
85.01% - 90% LTV	2 year	+1.19%	1.44%	3.74%	£999	£5k - £500k	No
		+1.49%	1.74%		£0		



# Existing Borrowers - Green Additional Borrowing

## Product features:

- Free standard valuation with all purchase products<sup>2</sup>
- To qualify for our Green Additional Borrowing rate, you must use at least 50% of what you borrow for 'green purchases'. This includes certain energy efficient home improvements such as solar panels, boiler upgrades or insulation.

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	0.99%	3.74%	£0	£5k - £25k	Yes
	5 year					
60.01% - 75% LTV	2 year	0.99%	3.74%	£0	£5k - £25k	Yes
	5 year					
75.01% - 80% LTV	2 year	0.99%	3.74%	£0	£5k - £25k	Yes
	5 year					
80.01% - 85% LTV	2 year	0.99%	3.74%	£0	£5k - £25k	Yes
	5 year					
85.01% - 90% LTV	2 year	0.99%	3.74%	£0	£5k - £25k	Yes
	5 year					

# Existing Borrowers Rate Switch

## Product features:

- No product fees on selected products
- Flexible features come as standard on all fixed products:
  - Overpayments up to 10% of the initial balance per annum<sup>8</sup>
  - Underpayments – subject to Nationwide prior approval

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	1.19%	3.74%	£999	£1k - £5m	Yes
		1.49%		£0		
	3 year	1.39%		£999		
		1.64%		£0		
	5 year	1.39%		£999		
		1.64%		£0		
	10 year	1.99%		£999		
		2.09%		£0		
60.01% - 75% LTV	2 year	1.24%	3.74%	£999	£1k - £5m	Yes
		1.54%		£0		
	3 year	1.49%		£999		
		1.69%		£0		
	5 year	1.49%		£999		
		1.69%		£0		
	10 year	2.19%		£999		
		2.54%		£0		
75.01% - 80% LTV	2 year	1.29%	3.74%	£999	£1k - £5m	Yes
		1.64%		£0		
	3 year	1.74%		£999		
		1.78%		£0		
	5 year	1.74%		£999		
		2.04%		£0		
	10 year	2.74%		£999		
		2.89%		£0		

# Existing Borrowers Rate Switch

## Fixed rate mortgages continued

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>				
80.01% - 85% LTV	2 year	1.34%	3.74%	£999	£1k - £5m	Yes				
		1.69%		£0						
	3 year	1.74%		£999						
		1.78%		£0						
	5 year	1.98%		£999						
		2.24%		£0						
	10 year	3.44%		£999						
		3.54%		£0						
	85.01% - 90% LTV	2 year		1.74%			3.74%	£999	£1k - £5m	Yes
				1.99%				£0		
3 year		1.84%	£999							
		2.24%	£0							
5 year		2.47%	£999							
		2.64%	£0							
10 year		3.74%	£999							
		3.84%	£0							
90.01% - 95% LTV		2 year	2.67%	3.74%	£999	£1k - £5m		Yes		
			2.79%		£0					
	3 year	2.69%	£999							
		2.93%	£0							
	5 year	3.19%	£999							
		3.24%	£0							

# Existing Borrowers Rate Switch

## Tracker mortgages

Linked to Bank of England Base Rate, currently 0.25%

	Deal Period	Difference from Base Rate	Initial Rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	+0.74%	0.99%	3.74%	£999	£1k - £5m	No
		+1.09%	1.34%		£0		
60.01% - 75% LTV	2 year	+0.84%	1.09%	3.74%	£999	£1k - £5m	No
		+1.14%	1.39%		£0		
75.01% - 80% LTV	2 year	+0.89%	1.14%	3.74%	£999	£1k - £5m	No
		+1.24%	1.49%		£0		
80.01% - 85% LTV	2 year	+0.89%	1.14%	3.74%	£999	£1k - £5m	No
		+1.29%	1.54%		£0		
85.01% - 90% LTV	2 year	+1.19%	1.44%	3.74%	£999	£1k - £5m	No
		+1.49%	1.74%		£0		
90.01% - 95% LTV	2 year	+2.12%	2.37%	3.74%	£999	£1k - £5m	No
		+2.29%	2.54%		£0		

# Additional Borrowing when switching

## Product features:

- Only for customers who are also switching an existing mortgage account, with both applications being submitted on the same day. If the applications are not submitted on the same day customers can choose a product from our standard range.
- No product fees on selected products
- Flexible features come as standard on all fixed products:
  - Overpayments up to 10% of the initial balance per annum<sup>8</sup>
  - Underpayments – subject to Nationwide prior approval

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	1.19%	3.74%	£0	£5k - £1m	Yes
	3 year	1.39%				
	5 year	1.39%				
	10 year	1.99%				
60.01% - 75% LTV	2 year	1.24%	3.74%	£0	£5k - £1m	Yes
	3 year	1.49%				
	5 year	1.49%				
	10 year	2.19%				
75.01% - 80% LTV	2 year	1.29%	3.74%	£0	£5k - £1m	Yes
	3 year	1.74%				
	5 year	1.74%				
	10 year	2.74%				
80.01% - 85% LTV	2 year	1.34%	3.74%	£0	£5k - £750k	Yes
	3 year	1.74%				
	5 year	1.98%				
	10 year	3.44%				
85.01% - 90% LTV	2 year	1.74%	3.74%	£0	£5k - £500k	Yes
	3 year	1.84%				
	5 year	2.47%				
	10 year	3.74%				

# Additional Borrowing when switching

## Tracker mortgages

Linked to Bank of England Base Rate, currently 0.25%

	Deal Period	Difference from Base Rate	Initial Rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	+0.74%	0.99%	3.74%	£0	£5k - £1m	No
60.01% - 75% LTV	2 year	+0.84%	1.09%	3.74%		£5k - £1m	No
75.01% - 80% LTV	2 year	+0.89%	1.14%	3.74%		£5k - £1m	No
80.01% - 85% LTV	2 year	+0.89%	1.14%	3.74%		£5k - £750k	No
85.01% - 90% LTV	2 year	+1.19%	1.44%	3.74%		£5k - £500k	No

# Notes

## Important Information

- 1 SMR refers to the variable Standard Mortgage Rate (The SMR has no upper limit or cap).
- 2 Charges will apply for a Home Survey Level 2 report. See page 24 for full details.
- 3 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 professional charges relating to the remortgage when using one of our panel managers.
- 6 Subject to product/property type, house purchase 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.

## Interest Only Mortgages

New Interest Only lending is available subject to the following criteria:

- Main residence Remortgage and House Purchase only, excluding first time buyers and members porting an existing mortgage
- Maximum 60% LTV
- Maximum 25 year term or retirement if sooner
- Minimum income: £75,000 for single applicants/£100,000 for joint applications
- Minimum equity levels:
  - a. £300,000 for Greater London/Outer Metropolitan
  - b. £250,000 for Outer South East
  - c. £200,000 for all other UK regions
- Sale of main residence repayment strategy

Before an Interest Only mortgage is offered, the customer/s must sign the Interest Only declaration form.

For a copy of the form or more information on Nationwide's Interest Only mortgage go to [www.nationwide-intermediary/interest-only](http://www.nationwide-intermediary/interest-only).

## 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 House Purchase and Remortgage customers.

## Tracker Mortgages

All of our tracker products assume a Bank of England Base Rate of 0.25% and rates are correct at time of going to print. All of our tracker products reserved after 12 June 2009 have a floor of 0.00%. This means that if the Bank of England Base rate were to fall to 0.00% or less during the tracker period the rate payable will be 0.00% plus the agreed set percentage above the Bank of England base rate. This means that the rate payable will never go below 0.00% plus the additional percentage rate of the tracker mortgage.

## Early Repayment Charges (ERC)

	Fixed Rate Deal Period			
	2 years	3 years	5 years	10 years
Year 1	1.25%	1.75%	3.00%	5.50%
Year 2	0.75%	1.50%	3.00%	5.50%
Year 3		0.75%	2.50%	5.50%
Year 4			1.75%	5.50%
Year 5			0.75%	5.00%
Year 6				4.50%
Year 7				3.75%
Year 8				3.00%
Year 9				2.00%
Year 10				1.00%

For products reserved on or after the 1 December 2021, the percentage charge payable will reduce year on year during the product deal period, as detailed in the ERC table. ERC 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. A redemption fee is charged if your client repays their main mortgage in full more than 10 years before the natural term ends, unless they are taking a new Nationwide mortgage at the same time. 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.

# Valuation fees

## Mortgage Valuation Fees

Free standard valuation with all purchase products.

### Home Survey Level 2 Report

Property Price	Home Survey Level 2 report fee
£1 – £100,000	£225
£100,001 – £200,000	£275
£200,001 – £300,000	£325
£300,001 – £400,000	£375
£400,001 – £500,000	£425
£500,001 – £600,000	£450
£600,001 – £700,000	£500
£700,001 – £800,000	£550
£800,001 – £900,000	£600
£900,001 – £1,000,000	£650
£1,000,001 – £1,500,000	£700
£1,500,001 – £2,000,000	£800
£2,000,001 – £2,500,000	£1,000
£2,500,001 – £3,000,000	£1,250
£3,000,001 – £3,500,000	£1,500
£3,500,001 – £4,000,000	£1,700
£4,000,001 – £4,500,000	£1,850
£4,500,001 – £5,000,000	£2,000
£5,000,001 – £6,000,000	£2,250
£6,000,001 – £7,000,000	£2,750
£7,000,001 – £8,000,000	£3,500
£8,000,001 – £9,000,000	£4,500
£9,000,001 – £10,000,000	£6,200

## Schemes / restrictions

	Max LTV	Restrictions
Shared ownership	Up to 90% LTV for First Time Buyers, House Purchase, New and Existing Customers moving home	Minimum initial share 25% Subject to product availability restrictions
Equity share (inc. Help to Buy – Equity Loan Scheme)	Dependent on Scheme. Min. deposit of 5% of the full purchase price required	Minimum initial share, open market price/valuation: 75% builder schemes, 50% Government / Co-funded schemes. Dedicated products are applicable and scheme restrictions may apply
Right to buy	Up to 100% of discounted price	+ Additional funds for legal fees and home improvements. Subject to product availability restrictions
2 or more mortgaged properties	85%	Subject to product availability restrictions
Interest Only	60%	Only available on remortgage and house purchase standard ownership types (excludes FTBs and members porting an existing mortgage)
Helping Hand	Borrow up to 90% LTV, depending on property type.	Only available to First Time Buyers and only for standard property purchases. This scheme uses a different calculation to determine how much customers can borrow. They may be able to borrow more on one of our qualifying 5 and 10 year fixed rate products than on one of our standard mortgages.
Deposit Unlock	95%	*Only available between 90.01% - 95% LTV. Only available on Standard ownership New Build properties. Your client must not own any other mortgaged properties on completion, including Buy to Lets.

## Abbreviations explained

**APRC** Annual Percentage Rate of Charge

**BMR** Base Mortgage Rate

**EB** Existing Borrower

**ERC** Early Repayment Charge

**LTV** Loan-To-Value

**SMR** Standard Mortgage Rate

## 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)

**For Intermediary use only.** Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [fca.org.uk](https://www.fca.org.uk). Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

# How the client's Loan-To-Value (LTV) affects the 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.

Max LTV	Max Loan - No Fee Products	Max Loan - All Other Products
90% - 95%	£500,000	£500,000
85%	£750,000	£750,000
80%	£1,000,000	£1,000,000
75%	£2,000,000	N/A

## Property Type LTV limits

	Max LTV	Max Loan
New build flat	75%	£1M
New build house	85%	£750k
	80%	£1M
Deposit Unlock	95%*	£750,000