

This guide is for use by professional intermediaries only
Rates valid 12 March 2014 – 17 March 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
62364	1.94%	2 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					
62365	1.99%	2 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					
62443	2.39%	3 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					
62444	2.39%	3 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					
62366	2.44%	2 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					
62367	2.79%	2 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					
62445	2.84%	3 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					

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:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase to first time buyers only					
• Minimum loan of £25k					
Tracker (linked to current BBR)					
62715	1.94% (BBR+1.44%)	2 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					
• Switch and Fix option available					
62716	1.99% (BBR+1.49%)	2 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					
• Switch and Fix option available					
62717	2.44% (BBR+1.94%)	2 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					
• Switch and Fix option available					
62718	2.79% (BBR+2.29%)	2 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					
• Switch and Fix option available					
62719	3.34% (BBR+2.84%)	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					
• Switch and Fix option available					

Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
62392	1.84%	2 years	£999	60%	£1m
Product features:					
• 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:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
62789	2.24%	2 years	£99	60%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
62471	2.29%	3 years	£999	60%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
62472	2.29%	3 years	£999	70%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
62790	2.29%	2 years	£99	70%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
62394	2.34%	2 years	£999	75%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
62871	2.59%	3 years	£99	60%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
62872	2.59%	3 years	£99	70%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					

	• Available for purchase only					
	• Minimum loan of £5k					
62395	2.69%	2 years	£999	80%	£1m	
Product features:						
	• Reverts to standard mortgage rate - currently 3.99% (variable)					
	• Available for purchase only					
	• Minimum loan of £5k					
62473	2.74%	3 years	£999	75%	£1m	
Product features:						
	• Reverts to standard mortgage rate - currently 3.99% (variable)					
	• Available for purchase only					
	• Minimum loan of £5k					
62791	2.74%	2 years	£99	75%	£2m	
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					
	• Minimum loan of £5k					
62674	3.44%	5 years	£999	75%	£1m	
Product features:						
	• Reverts to standard mortgage rate - currently 3.99% (variable)					
	• Available for purchase only					
	• Minimum loan of £5k					
62475	3.64%	3 years	£999	85%	£750k	
Product features:						
	• Reverts to standard mortgage rate - currently 3.99% (variable)					
	• Available for purchase only					
	• Minimum loan of £5k					
62793	3.64%	2 years	£99	85%	£750k	
Product features:						
	• Reverts to standard mortgage rate - currently 3.99% (variable)					
	• Available for purchase only					
	• Minimum loan of £5k					
63060	3.64%	5 years	£99	75%	£2m	
Product features:						
	• Reverts to standard mortgage rate - currently 3.99% (variable)					
	• Available for purchase only					
	• Minimum loan of £5k					
62675	3.79%	5 years	£999	80%	£1m	
Product features:						
	• Reverts to standard mortgage rate - currently 3.99% (variable)					
	• Available for purchase only					
	• Minimum loan of £5k					
62875	3.94%	3 years	£99	85%	£750k	

Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
63061	3.99%	5 years	£99	80%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
62397	4.09%	2 years	£999	90%	£500k
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
62676	4.34%	5 years	£999	85%	£750k
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £5k					
62476	4.49%	3 years	£999	90%	£500k
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					
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
Fixed					
62378	1.94%	2 years	£999	60%	£1m
Product features:					
• 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:					
• 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:					
• 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:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62458	2.39%	3 years	£999	70%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62774	2.39%	2 years	£99	70%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62380	2.44%	2 years	£999	75%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62855	2.69%	3 years	£99	60%	£2m

Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62856	2.69%	3 years	£99	70%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62381	2.79%	2 years	£999	80%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62459	2.84%	3 years	£999	75%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62775	2.84%	2 years	£99	75%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62658	3.09%	5 years	£999	60%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62659	3.09%	5 years	£999	70%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62857	3.14%	3 years	£99	75%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62460	3.19%	3 years	£999	80%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					

62776	3.19%	2 years	£99	80%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
63042	3.29%	5 years	£99	60%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
63043	3.29%	5 years	£99	70%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62382	3.34%	2 years	£999	85%	£750k
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62858	3.49%	3 years	£99	80%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62660	3.54%	5 years	£999	75%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62461	3.74%	3 years	£999	85%	£750k
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62777	3.74%	2 years	£99	85%	£750k
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
63044	3.74%	5 years	£99	75%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					

62661	3.89%	5 years	£999	80%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62859	4.04%	3 years	£99	85%	£750k
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
63045	4.09%	5 years	£99	80%	£1m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62383	4.19%	2 years	£999	90%	£500k
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62662	4.44%	5 years	£999	85%	£750k
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62462	4.59%	3 years	£999	90%	£500k
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
62778	4.59%	2 years	£99	90%	£500k
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for purchase only					
• Minimum loan of £25k					
63046	4.64%	5 years	£99	85%	£750k
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					
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
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					
62425†	1.94%	2 years	£999	60%	£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					

62430†	1.94%	2 years	£999	60%	£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					

62426†	1.99%	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					
• £250 Cashback					

62431†	1.99%	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					

62829†	2.34%	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					

62834†	2.34%	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					
62504†	2.39%	3 years	£999	60%	£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					
62505†	2.39%	3 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					
• £250 Cashback					
62509†	2.39%	3 years	£999	60%	£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					
62510†	2.39%	3 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					
62830†	2.39%	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					
62835†	2.39%	2 years	£99	70%	£2m
Product features:					
• Reverts to standard mortgage rate - currently 3.99% (variable)					
• Available for remortgage only					
• Minimum loan of £25k					

62427†	2.44%	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					
62432‡	2.44%	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					
62906†	2.69%	3 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					
62907†	2.69%	3 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					
62911‡	2.69%	3 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					
62912‡	2.69%	3 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					
62428†	2.79%	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				
62433†	2.79%	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				
62506†	2.84%	3 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				
62511†	2.84%	3 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				
62831†	2.84%	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				
62836†	2.84%	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				
62705†	3.09%	5 years	£999	60%	£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				
62706†	3.09%	5 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				
•	£250 Cashback				
62710‡	3.09%	5 years	£999	60%	£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				
62711‡	3.09%	5 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				
62908†	3.14%	3 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				
62913‡	3.14%	3 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				
62507†	3.19%	3 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				
62512‡	3.19%	3 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				
62832†	3.19%	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				
62837†	3.19%	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				
63093†	3.29%	5 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				
63094†	3.29%	5 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				
63098†	3.29%	5 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				
63099†	3.29%	5 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				

62429†	3.34%	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					
62434†	3.34%	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					
62909†	3.49%	3 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					
62914†	3.49%	3 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					
62707†	3.54%	5 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					
62712†	3.54%	5 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					
62508†	3.74%	3 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				
62513†	3.74%	3 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				
62833†	3.74%	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				
62838†	3.74%	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				
63095†	3.74%	5 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				
63100†	3.74%	5 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				
62708†	3.89%	5 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				

62713†	3.89%	5 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					
62910†	4.04%	3 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					
62915†	4.04%	3 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					
63096†	4.09%	5 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					
63101†	4.09%	5 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					
62709†	4.44%	5 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					
62714†	4.44%	5 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				
63097†	4.64%	5 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				
63102†	4.64%	5 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				
□					
Tracker (linked to current BBR)					
62747†	1.94% (BBR+1.44%)	2 years	£999	60%	£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				
62752†	1.94% (BBR+1.44%)	2 years	£999	60%	£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				
62748†	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				
•	£250 Cashback				
•	Switch and Fix option available				
62753†	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			
63135†	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			
63140‡	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			
63136†	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			
63141‡	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			
62749†	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			
62754‡	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				
62750†	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				
62755‡	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				
63137†	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				
63142‡	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				
63138†	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				
63143‡	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				
62751†	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				
62756‡	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				
63139†	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				
63144‡	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.