Fixed rate mortgages Page 9-10



Product guide

With effect from 24 September 2024

For new borrowers

House Purchase for New Borrowers	Fixed rate mortgages Tracker mortgages	Page 2-3 Page 3
House Purchase for First Time Buyers	Fixed rate mortgages Tracker mortgages	Page 4-5 Page 5
Equity Share House Purchase for New Borrowers and First Time Buyers	Fixed rate mortgages Tracker mortgages	Page 6 Page 6
Remortgage for New Borrowers	Fixed rate mortgages Tracker mortgages	Page 7-8 Page 8

Other information

Notes - including 'Important Information'	Page 16
How the client's Loan-To-Value (LTV) affects the max loan size	Page 17
Valuation fees	Page 17

For existing borrowers

House Purchase	Tracker mortgages Tracker mortgages	Page 9-10 Page 10
Equity Share Existing Borrowers House Purchase	Fixed rate mortgages Tracker mortgages	Page 11 Page 11
Existing Borrower Additional Borrowing (Further Advance)	Fixed rate mortgages Tracker mortgages	Page 12 Page 12
Green Additional Borrowing	Fixed rate mortgages	Page 13
Existing Borrowers Rate Switch	Fixed rate mortgages Tracker mortgages	Page 14 Page 15



Use Broker Chat

9.30am - 5pm (Mondays) and 9am - 5pm (Tuesday - Friday) to talk to us about any preapplication lending criteria enquiries **nationwide-intermediary.co.uk/brokerchat**

For Intermediary use only. Under no circumstances should this communication be given, copied or distributed to customers or potential customers. This product guide does not include APRCs which consumers need when selecting a mortgage product. Details of our APRCs can be found when applying for a product from your mortgage sourcing system.

House Purchase for New Borrowers

(excluding Equity Share)

Product features

- ✓ House Purchase products available up to 95% LTV⁶
- Range of products with zero product fees
- ✓ Free standard valuation with all purchase products²
- 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 ¹	Product fee	Loan size ³	Early Repayment Charge ⁸
		3.89%		£1,499	£300k-£5m	
	2 year	3.94%		£999	£25k - £299,999	
		4.24%		£0	£25k - £5m	
		3.99%		£999	£25k - £1m	
	3 year	4.23%		£0	£25k - £2m	
Up to 60% LTV		3.74%	7.74%	£1,499	£300k-£5m	Yes
	5 year	3.79%		£999	£25k - £299,999	
		3.89%		£0	£25k - £5m	
	10	4.59%		£999	£25k - £1m	1
	10 year	4.69%		£O	£25k - £2m	
		4.09%		£1,499	£300k-£5m	
	2 year	4.14%		£999	£25k - £299,999	
		4.44%		£0	£25k - £5m	
	2.	4.24%		£999	£25k - £1m	
CO 040/ ==0/ !==:	3 year	4.44%	7740	£O	£25k - £2m	Yes
60.01% - 75% LTV		3.84%	7.74%	£1,499	£300k-£5m	
	5 year	3.89%		£999	£25k - £299,999	
		3.99%		£0	£25k - £5m	
	40	4.64%		£999	£25k - £1m	
	10 year	4.74%		£0	£25k - £2m	
		4.44%		£1,499	£300k-£2m	
	2 year	4.49%		£999	£25k - £299,999	
		4.69%		£0	£25k - £2m	
	_	4.44%		£999	£25k - £1m	
75 040/ 000/ LTV	3 year	4.79%	7740/	£O	£25k - £1m	
75.01% - 80% LTV		4.09%	7.74%	£1,499	£300k-£2m	Yes
	5 year	4.14%		£999	£25k - £299,999	
		4.29%		£0	£25k - £2m	
	10	4.94%		£999	£25k - £1m	1
	10 year	5.29%		£0	£25k - £1m	
		4.44%		£1,499	£300k-£2m	
	2 year	4.49%		£999	£25k - £299,999	
		4.69%		£O	£25k - £2m	
		4.44%		£999	£25k - £750k	
00.040/ 050/ 171/	3 year	4.79%	7740/	£0	£25k - £750k	V
80.01% - 85% LTV		4.09%	7.74%	£1,499	£300k-£2m	Yes
	5 year	4.14%	-	£999	£25k - £299,999	-
		4.34%		£O	£25k - £2m	
	40	4.94%		£999	£25k - £750k	
	10 year	5.29%		£0	£25k - £750k	

House Purchase for New Borrowers

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size ³	Early Repayment Charge ⁸	
	2,,,,,,,,,	5.04%		£999	£25k - £1m		
	2 year	5.29%		£0	£ZSK-£IIII		
		4.95%		£999	£25k - £500k		
85.01% - 90% LTV	3 year	5.12%	7.74%	£0	223K-2300K	Yes	
65.01% - 90% LI V		4.54%	7.74%	£999	£25k - £1m	ies	
5 year	4.64%		£0	&ZJK - &IIII			
	10 ,,,,,,,,,	5.29%		£999	£25k - £500k		
	10 year	5.49%		£0			
	2 year	5.34%		£999	£25k - £750k	Yes	
	2 year	5.58%		£0			
	2,,,,,,,,	5.32%		£999	£25k - £500k		
90.01% - 95% LTV 5 ye	3 year	5.49%	7.74%	£O	223K - 2300K		
	5 voor	5.04%	1.1470	£999	£25k - £750k		
	3 year	5.09%		£0	#25K-#150K		
	10 year	5.74%		£999	£25k - £500k		
	10 year	5.99%		£O	azok-abook		

Tracker mortgages

Linked to Bank of England Base Rate, currently 5.00%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR ¹	Product fee	Loan size ³	Early Repayment Charge ⁸
Un to COO/ ITM	2	+0.19%	5.19%	7740/	£999	C251- C5	NI -
Up to 60% LTV	2 year	+0.89%	5.89%	7.74%	£0	£25k - £5m	No
60 010/ 7E0/ LTV	2,,,,,,,,	+0.29%	5.29%	7740/	£999	£25k - £5m	N ₂
60.01% - 75% LTV	2 year	+0.89%	5.89%	7.74%	£0	£ZSK-£SIII	No
75 O40/ OO0/ LT\/	2	+0.39%	5.39%	39%	£999	C2EL C2	NI -
75.01% - 80% LTV	2 year	+1.12%	6.12%	7.74%	£0	£25k - £2m	No
80.01% - 85% LTV	2,,,,,,,,	+0.54%	5.54%	7.74%	£999	£25k - £2m	No
80.01% - 85% LI V	2 year	+1.15%	6.15%	1.14%	£0	£25K - £2III	INO
0E 040/ 000/ LTV	2	+0.94%	5.94%	7.74%	£999	COEL - C1	NI -
85.01% - 90% LTV	2 year	+1.15%	6.15%		£O	£25k - £1m	No
00 010/ 0E0/ LT\/	2	+1.39%	6.39%	.39% £999		COEL C750L	
90.01% - 95% LTV	2 year	+1.45%	6.45%	7.74%	£O	£25k - £750k	No

3

House Purchase for First Time Buyers

(excluding Equity Share)

Fixed rate mortgages

Product features

- ✓ First Time Buyer (FTB) products available up to 95% LTV⁶
- √ £500 cashback for all FTBs⁴
- Range of products with zero product fees
- ✓ Free standard valuation with all purchase products²
- For fixed rates only: Nationwide Helping Hand mortgage may be available with our 5 year and 10 year fixed rate products (60%-95% LTV). Please see page 17 for details.

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size³	Early Repayment Charge ⁸
		4.04%		£1,499	£300k-£5m	
	2 year	4.09%		£999	£25k - £299,999	
		4.59%		£0	£25k - £5m	
	2	4.04%		£999	£25k - £1m	
U +- CO0/ IT\/	3 year	4.49%	7740/	£O	£25k - £2m	Yes
Up to 60% LTV		3.94%	7.74%	£1,499	£300k-£5m	
	5 year	3.99%		£999	£25k - £299,999	
		4.24%		£0	£25k - £5m	
	10	4.54%		£999	£25k - £1m	
	10 year	4.64%		£0	£25k - £2m	
		4.24%		£1,499	£300k-£5m	
	2 year	4.29%		£999	£25k - £299,999	
		4.69%		£0	£25k - £5m	
	2.	4.24%		£999	£25k - £1m	
CO 040/ 3E0/ LTM	3 year	4.64%	7740/	£0	£25k - £2m	
60.01% - 75% LTV		4.09%	7.74%	£1,499	£300k-£5m	Yes
	5 year	4.14%		£999	£25k - £299,999	
		4.29%		£0	£25k - £5m	
	10	4.59%		£999	£25k - £1m	
	10 year	4.69%		£0	£25k - £2m	
		4.59%		£1,499	£300k-£2m	
	2 year	4.64%		£999	£25k - £299,999	
		4.94%		£O	£25k - £2m	
	2	4.49%		£999	£25k - £1m	
TE 040/ 000/ LTM	3 year	4.79%		£0	£25k - £1m	
75.01% - 80% LTV		4.14%	7.74%	£1,499	£300k-£2m	Yes
	5 year	4.19%		£999	£25k - £299,999	
		4.39%		£0	£25k - £2m	
	10	4.99%		£999	£25k - £1m	
	10 year	5.24%		£0	£25k - £1m	
		4.60%		£1,499	£300k-£2m	
	2 year	4.65%		£999	£25k - £299,999	
		4.94%		£0	£25k - £2m	
	2	4.54%		£999	£25k - £750k	
00 010/ 0E0/ LTV	3 year	4.79%	7740/	£0	£25k - £750k	Vr -
80.01% - 85% LTV		4.14%	7.74%	£1,499	£300k-£2m	Yes
	5 year	4.19%		£999	£25k - £299,999	
		4.44%		£O	£25k - £2m	
	10	5.04%		£999	£25k - £750k	
	10 year	5.24%		£0	£25k - £750k	

House Purchase for First Time Buyers

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Followed by our variable SMR ¹	Product fee	Loan size³	Early Repayment Charge ⁸
	2	5.14%	5.14%		£25k - £1m	
	2 year	5.39%		£0	£ZSK - £IM	
	2	4.99%		£999	£25k - £500k	
85.01% - 90% LTV	3 year 5 year	5.24%	7.74%	£0	£23K-£300K	Yes
85.01% - 90% LI V		4.49%	1.14%	£999	COEL Cim	res
		4.69%		£O	£25k - £1m	
		5.28%		£999	£25k - £500k	
	10 year	5.40%		£0	225K - 2500K	
	2	5.49%	£999	C2E1, C7E01,		
	2 year	5.59%		£0	£25k - £750k	
	2	5.39%		£999	COEL CEOOL	
00.040/ 050/ 171/	3 year	5.54%	7740/	£0	£25k - £500k	Yes
90.01% - 95% LTV	F	4.99%	7.74%	£999	COEL C750L	
	5 year	5.04%		£0	£25k - £750k	
	10 year	5.79%		£999	0051 05001	
		5.90%		£0	£25k - £500k	

Tracker mortgages

Linked to Bank of England Base Rate, currently 5.00%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR ¹	Product fee	Loan size³	Early Repayment Charge ⁸	
Un to 600/ LTV/	2	+0.29%	5.29%	7.74%	£999	£25k - £5m	Na	
Up to 60% LTV	2 year	+0.99%	5.99%	1.14%	£0	£ZSK - £SIII	No	
60 010/ 7E0/ LTV	2	+0.34%	5.34%	7.74%	£999	£25k - £5m	No	
60.01% - 75% LTV	2 year	+1.04%	6.04%	1.14%	£0	£ZSK-£SIII	INO	
75 010/ 000/ LTV	2	+0.54%		£999	6051 60	NI-		
75.01% - 80% LTV	2 year	+1.09%	6.09%	7.74%	£0	£25k - £2m	No	
80.01% - 85% LTV	2	+0.69%	5.69%	7.74%	£999	£25k - £2m	No	
80.01% - 85% LI V	2 year	+1.19%	6.19%	1.14%	£0	£25K - £2III	INO	
0E 040/ 000/ LTV	2	+1.04%	6.04%	7.74%	£999	COEL - C1	NI-	
85.01% - 90% LTV	2 year	+1.19%	6.19%		£0	£25k - £1m	No	
00 040/ 0E0/ LTV	2	+1.39%	6.39%	6.39% 7.74% £999 £25k - £750k		C2EL C7EQL		
90.01% - 95% LTV	2 year	+1.49%	6.49%			#∠5K-£75UK	No	

Equity Share House Purchase for New Borrowers and First Time Buyers

Product features

- ✓ Free standard valuation with all purchase products²
- Range of products with zero product fees
- √ £500 cashback for all First Time Buyers (FTB)⁴
 - / Flexible features come as standard on all fixed products:
 - Overpayments up to 10% of the initial balance per annum⁸
 - Unlimited overpayments on tracker products

Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size ³	Early Repayment Charge ⁸
	2,,,,,,,,	4.14%		£999		
Um to 600/ IT\/	2 year	4.64%	7.74%	£0	£25k - £5m	Vaa
Up to 60% LTV	F	4.04%	1.1470	£999	£25K - £5III	Yes
	5 year	4.29%		£0		
	2	4.34%	7.74%	£999	£25k - £5m	Yes
CO 040/ ZE0/ LTV	2 year	4.74%		£0		
60.01% - 75% LTV	F	4.19%		£999		
	5 year	4.34%		£0		
	2 year 5 year	4.69%		£999		Yes
75 O40/ OO0/ LTV		4.99%	7740/	£O	C2EI- C2	
75.01% - 80% LTV		4.24%	7.74%	£999	£25k - £2m	
		4.44%	£O	1		

Tracker mortgages

Linked to Bank of England Base Rate, currently 5.00%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR ¹	Product fee	Loan size ³	Early Repayment Charge ⁸			
Un to 60% ITV	2 year	2	2,,,,,,,,,	24005	+0.34%	5.34%	7.74%	£999	£25k - £5m	No
Up to 60% LTV		+1.04%	6.04%	1.14%	£O	£ZSK-£SIII	INO			
60.01% - 75% LTV	2	+0.39%	5.39%	7.74%	£999	£25k - £5m	No			
60.01% - 15% LI V	2 year	+1.09%	6.09%	1.14%	£0	£23K - £3III	INO			
75 010/ 000/ LTV	% LTV 2 year		+0.59%	5.59%	7740/	£999	COEL COm	Na		
75.01% - 80% LTV		+1.14%	6.14%	7.74%	£O	£25k - £2m	No			

Remortgage for New Borrowers

Product features

- ✓ Free standard valuation² and the choice of free standard legal fees⁵ or £500 cashback⁴ 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. Available up to 95% on a like for like basis.
- 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 SMR¹	Product fee	Loan size ³	Early Repayment Charge ⁸
		4.07%		£1,499	£300k-£5m	
	2 year	4.12%		£999	£25k - £299,999	
		4.49%		£O	£25k - £5m	
	2	4.14%		£999	£25k - £1m	
Un to 600/ LTV	3 year	4.37%	7740/	£O	£25k - £2m	Vaa
Up to 60% LTV		3.79%	7.74%	£1,499	£300k-£5m	Yes
	5 year	3.84%		£999	£25k - £299,999	
		4.04%		£O	£25k - £5m	
	10	4.72%		£999	£25k - £1m	
	10 year	4.89%		£O	£25k - £2m	
		4.29%		£1,499	£300k-£5m	
	2 year	4.34%		£999	£25k - £299,999	
		4.64%		£O	£25k - £5m	
		4.31%		£999	£25k - £1m	
CO 040/ ==0/!=1/	3 year	4.52%		£O	£25k - £2m	Yes
60.01% - 75% LTV		3.94%	7.74%	£1,499	£300k-£5m	
	5 year	3.99%		£999	£25k - £299,999	
		4.14%		£O	£25k - £5m	
		4.77%		£999	£25k - £1m	
	10 year	4.94%		£O	£25k - £2m	
		4.75%		£1,499	£300k-£2m	
	2 year	4.80%		£999	£25k - £299,999	
	_	5.24%		£O	£25k - £2m	
	_	4.79%		£999	£25k - £1m	
	3 year	4.99%		£O	£25k - £1m	
75.01% - 80% LTV		4.39%	7.74%	£1,499	£300k-£2m	Yes
	5 year	4.44%		£999	£25k - £299,999	
	,	4.59%		£O	£25k - £2m	
		5.09%		£999	£25k - £1m	
	10 year	5.49%		£0	£25k - £1m	
		4.94%		£1,499	£300k-£2m	
	2 year	4.99%		£999	£25k - £299,999	
80.01% - 85% LTV		5.44%		£0	£25k - £2m	
		4.89%		£999	£25k - £750k	
	3 year	5.09%		£0	£25k - £750k	
		4.44%	7.74%	£1,499	£300k-£2m	Yes
	5 year	4.49%		£999	£25k - £299,999	
	,	4.69%		£0	£25k - £2m	
		5.09%		£999	£25k - £750k	
	10 year	5.49%		£O	£25k - £750k	

Remortgage for New Borrowers

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Followed by our variable SMR ¹	Product fee	Loan size ³	Early Repayment Charge ⁸
	2 year	5.34%		£999	£25k - £1m	
85.01% - 90% LTV	2 year	5.79%		£0	£25K - £IIII	
	2	5.34%	7.74%	£999	£25k - £500k	
	3 year	5.56%		£0	£25K - £5UUK	Yes
	5 year	4.89%		£999	£25k - £1m	
		5.04%		£O	£25K - £1111	
	10 year	5.44%		£999	£25k - £500k	
		5.69%		£O	£25K - £5UUK	
	2	5.84%		£999	£25k - £750k	
	2 year	6.09%		£0	£23K-£13UK	
00 040/ 0E0/ LTV	2	5.74%	7740/	£999	COEL CEOOL	V
90.01% - 95% LTV	3 year	5.99%	7.74%	£O	£25k - £500k	Yes
	F	5.39%		£999	COEL C7EOL	
	5 year	5.54%		£O	£25k - £750k	

Tracker mortgages

Linked to Bank of England Base Rate, currently 5.00%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR ¹	Product fee	Loan size³	Early Repayment Charge ⁸	
Un to COV LTV	2	+0.19%	5.19%	7740/	£999	COEL CEm	Na	
Up to 60% LTV	2 year	+0.94%	5.94%	7.74%	£0	£25k - £5m	No	
60.01% - 75% LTV 2 year	2	+0.29%	5.29%	7.74%	£999	£25k - £5m	No	
60.01% - 75% LI V	2 year	+0.94%	5.94%	1.14%	£0	£25K - £5III		
75.01% - 80% LTV	2	+0.49%	5.49%	7.74%	£999	£25k - £2m	No	
75.01% - 80% LI V	2 year	+1.15%	6.15%	1.14%	£0	£25K - £2III		
00 010/ 0E0/ LTV	2	+0.54%	5.54%	7740/	£999	C2EL C2***	No	
80.01% - 85% LTV	2 year	+1.15%	6.15%	7.74%	£O	£25k - £2m	No	
85.01% - 90% LTV	2	+0.94%	5.94%	7.74%	£999	£25k - £1m	Na	
65.01% - 90% LI V	2 year	+1.15%	6.15%	1.14%	£0	æ∠ok - æim	No	
90.01% - 95% LTV	2	+1.39%	6.39%	7740/	£999	£25k - £750k	NI-	
90.01% - 95% LI V	2 year	+1.49%	6.49%	7.74%	£0	£23K-£75UK	No	

Back to top >

Existing Borrowers House Purchase

(excluding Equity Share)

Product features

- ✓ Free standard valuation with all purchase products²
- Range of products with zero product fees

Fixed rate mortgage

	Deal Period	Initial rate	Followed by our variable SMR ¹	Product fee	Loan size ³	Early Repayment Charge ⁸	
		3.89%		£1,499	£300k-£5m		
	2 year	3.94%		£999	£5k - £299,999		
		4.24%		£O	£5k - £5m		
		3.99%		£999	£5k - £1m		
	3 year	4.23%		£O	£5k - £2m	.,	
Up to 60% LTV		3.74%	7.74%	£1,499	£300k-£5m	Yes	
	5 year	3.79%		£999	£5k - £299,999		
		3.89%		£0	£5k - £5m		
	10	4.54%		£999	£5k - £1m		
	10 year	4.64%		£0	£5k - £2m		
		4.09%		£1,499	£300k-£5m		
	2 year	4.14%		£999	£5k - £299,999		
60.01% - 75% LTV		4.44%		£O	£5k - £5m		
	2	4.24%		£999	£5k - £1m		
	3 year	4.44%	7740/	£0	£5k - £2m	.,	
		3.84%	7.74%	£1,499	£300k-£5m	Yes	
	5 year	3.89%		£999	£5k - £299,999		
		3.99%		£0	£5k - £5m		
	10	4.59%		£999	£5k - £1m		
	10 year	4.69%		£0	£5k - £2m		
		4.44%		£1,499	£300k-£2m		
	2 year	4.49%		£999	£5k - £299,999		
		4.69%		O3.	£5k - £2m		
	2	4.44%		£999	£5k - £1m		
75.01% - 80% LTV	3 year	4.79%	7.74%	O.3	£5k - £1m	Yes	
75.01% - 80% LI V		4.09%	1.14%	£1,499	£300k-£2m	res	
	5 year	4.14%		£999	£5k - £299,999		
		4.29%		£0	£5k - £2m		
	10 year	4.94%		£999	£5k - £1m		
	10 year	5.24%		£O	£5k - £1m		
		4.44%		£1,499	£300k-£2m		
	2 year	4.49%		£999	£5k - £299,999		
		4.69%		£0	£5k - £2m		
	3 year	4.44%		£999	£5k - £750k		
80.01% - 85% LTV	J year	4.79%	7.74%	£O	£5k - £750k	Yes	
00.01/0-05/0 LI V		4.09%	1.1-7/0	£1,499	£300k-£2m	165	
	5 year	4.14%	6	£999	£5k - £299,999		
		4.34%		£O	£5k - £2m		
	10	4.94%		£999	£5k - £750k		
	10 year	5.24%		£O	£5k - £750k		

Existing Borrowers House Purchase

(excluding Equity Share)

Fixed rate mortgages (continued)

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size³	Early Repayment Charge ⁸	
	2	5.04%		£999	CEL - C1		
	2 year	5.29%		£0	£5k - £1m		
85.01% - 90% LTV	3 year	4.95%	7.74%	£999	£5k - £500k		
	3 year	5.12%		£0	£SK-£SOOK	Yes	
	5 year	4.49%	1.1470	£999	£5k - £1m	res	
		4.64%		£0	£SK-£IIII		
	10 year	5.28%		£999	£5k - £500k		
		5.40%		£0	£SK-£SOOK		
	2 year	5.34%		£999	£5k - £750k		
	2 year	5.58%		£0	ESK-E1SUK		
	2	5.32%		£999	CEL CEOOL		
90.01% - 95% LTV	3 year	5.49%	7.74%	£0	£5k - £500k	Yes	
90.01% - 95% LI V	Even	4.99%	1.1470	£999	£5k - £750k	ies	
	5 year	5.04%		£0	£OK-£1OUK		
	10	5.74%		£999	CEL CEOOL		
	10 year	5.90%		£0	£5k - £500k		

Tracker mortgages

Linked to Bank of England Base Rate, currently 5.00%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR ¹	Product fee	Loan size³	Early Repayment Charge ⁸	
Un to 600/ ITV	2	+0.19%	5.19%	7.74%	£999	£5k - £5m	Ne	
Up to 60% LTV	2 year	+0.89%	5.89%	1.14%	£0	£SK - £SIII	No	
60 010/ 7E0/ LTV	2	+0.29%	5.29%	7.74%	£999	651 65	No	
60.01% - 75% LTV	2 year	+0.89%	5.89%		£0	£5k - £5m		
75 010/ 000/ LTV	2	+0.39%	5.39%	7.74%	£999	£5k - £2m	No	
75.01% - 80% LTV	2 year	+1.09%	6.09%		£0	£3K - £2III		
00 040/ 0E0/ LTV		+0.54%	5.54%	7740/	£999	CEI- C2		
80.01% - 85% LTV	2 year	+1.15%	6.15%	7.74%	£0	£5k - £2m	No	
0E 010/ 000/ LTV	2	+0.94%	5.94%	7.74%	£999	£5k - £1m	Nie	
85.01% - 90% LTV	2 year	+1.15%	6.15%	1.14%	£0	£OK-£IIII	No	
00 040/ 0E0/ LTV	2	+1.39%	6.39%		£999	CEL C7EOL	No	
90.01% - 95% LTV	2 year	+1.45%	6.45%	7.74%	£0	£5k - £750k		

10

Back to top >

Equity Share Existing Borrowers House Purchase

Product features

- ✓ Free standard valuation with all purchase products²
- Range of products with zero product fees

Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR ¹	Product fee	Loan size³	Early Repayment Charge ⁸
	2 year	3.99%		£999		
Up to 60% LTV	2 year	4.29%	7.74%	£0	£25k - £5m	Van
	5 year	3.84%	1.14%	£999	£25K - £5III	Yes
		3.94%		£O		
	2	4.19%		£999	£25k - £5m	Yes
60.01% - 75% LTV	2 year	4.49%		£0		
60.01% - 75% LI V	Ever	3.94%	7.74%	£999		
	5 year	4.04%		£O		
75.01% - 80% LTV	2	4.54%		£999		
	2 year	4.74%	7.74%	£0	COEL COm	Yes
	5 year	4.19%	1.14%	£999	£25k - £2m	
		4.34%		£O		

Tracker mortgages

Linked to Bank of England Base Rate, currently 5.00%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR¹	Product fee	Loan size ³	Early Repayment Charge ⁸
Up to 60% ITV	2 year	+0.29%	5.29%	7.74%	£999	£25k - £5m	No
Up to 60% LTV		+1.34%	6.34%		£O		
60 010/ 7E0/ LTV	2,,,,,,,	+0.39%	5.39%	7.74%	£999	6051 65	N.
60.01% - 75% LTV	2 year	+1.39%	6.39%		£O	£25k - £5m	No
75.01% - 80% LTV	2 year	+0.54%	5.54%	7.74%	£999	C251- C2	n No
		+1.44%	6.44%		£0	£25k - £2m	

11

Existing Borrowers Additional Borrowing (Further Advance)

Product features

- ✓ Minimum loan size of £5k⁹
- ✓ No product fees
- ✓ Maximum LTV of 90%

Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size ³	Early Repayment Charge ⁸
	2 year	4.07%			£5k - £5m	
Un to 60% ITV	3 year	4.14%	7.74%	£O	£5k - £2m	Yes
Up to 60% LTV	5 year	3.79%	1.1470	20	£5k - £5m	ies
	10 year	4.67%			£5k - £2m	
	2 year	4.29%	7.74%		£5k - £5m	
60.01% - 75% LTV	3 year	4.29%		£O	£5k - £2m	Yes
60.01% - 75% LI V	5 year	3.94%			£5k - £5m	Yes
	10 year	4.72%			£5k - £2m	
	2 year	4.64%			£5k - £2m	
75.01% - 80% LTV	3 year	4.59%	7.74%	£O	£5k - £1m	Yes
75.01% - 80% LI V	5 year	4.29%		20	£5k - £2m	res
	10 year	4.99%			£5k - £1m	
	2 year	4.64%			£5k - £2m	
80.01% - 85% LTV	3 year	4.59%	7.74%	£O	£5k - £750k	Yes
80.01% - 85% LI V	5 year	4.29%	1.14%	a.U	£5k - £2m	res
	10 year	4.99%			£5k - £750k	
	2 year	5.19%			£5k - £1m	
95 019/ 009/ LT\/	3 year	5.10%	7740/	60	£5k - £500k	Yes
85.01% - 90% LTV	5 year	4.64%	7.74%	£0	£5k - £1m	
	10 year	5.29%			£5k - £500k	

Tracker mortgages

Linked to Bank of England Base Rate, currently 5.00%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR ¹	Product fee	Loan size³	Early Repayment Charge ⁸
Up to 60% LTV	2 year	+0.14%	5.14%	7.74%	£O	£5k - £5m	No
60.01% - 75% LTV	2 year	+0.29%	5.29%	7.74%	£0	£5k - £5m	No
75.01% - 80% LTV	2 year	+0.39%	5.39%	7.74%	£O	£5k - £2m	No
80.01% - 85% LTV	2 year	+0.44%	5.44%	7.74%	£O	£5k - £2m	No
85.01% - 90% LTV	2 year	+0.89%	5.89%	7.74%	£O	£5k - £1m	No

Existing Borrowers Green Additional Borrowing

Product features

To qualify for our Green Additional Borrowing rate, you must use 100% of what you borrow for 'green purchases'. This includes certain energy efficient home improvements such as solar panels, boiler upgrades or insulation.

Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size ³	Early Repayment Charge ⁸
Up to 60% LTV	2 year	0%	7.74%	£O	£5k - £15k	Yes
	5 year 2 year					
60.01% - 75% LTV	5 year	0%	7.74%	£0	£5k - £15k	Yes
75.01% - 80% LTV	2 year 5 year	0%	7.74%	£O	£5k - £15k	Yes
80.01% - 85% LTV	2 year 5 year	0%	7.74%	£O	£5k - £15k	Yes
85.01% - 90% LTV	2 year 5 year	0%	7.74%	£0	£5k - £15k	Yes

13

Back to top >

Existing Borrowers Rate Switch

Product features

- ✓ No product fees on selected products
- Submitted rate switches can be cancelled up until the 20th of the month before the switch
- Flexible features come as standard on all fixed products:
 - Overpayments up to 10% of the initial balance per annum⁸

Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size ³	Early Repayment Charge ⁸
	2,400,00	4.07%		£999		
	2 year	4.39%		O.3		
	2,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	4.14%		£999		
Un to 600/ IT\/	3 year	4.29%	7.74%	£0	£1k - £5m	Vaa
Up to 60% LTV	_	3.79%	1.14%	£999	£IK-£5M	Yes
	5 year	4.04%		£0		
	10	4.67%		£999		
	10 year	4.79%		£0		
		4.29%		£999		
	2 year	4.59%		£0		
		4.29%		£999		
	3 year	4.47%		O.		
60.01% - 75% LTV	_	3.94%	7.74%	£999	£1k - £5m	Yes
	5 year	4.14%		£0		
		4.72%		£999		
	10 year	4.90%		£0		
		4.64%		£999		
75.01% - 80% LTV	2 year	4.84%		£0		
		4.59%		£999		
	3 year	4.94%		£0		Yes
		4.29%	7.74%	£999	£1k - £5m	
	5 year	4.44%		£0		
		4.99%		£999		
	10 year	5.24%		£0		
		4.64%		£999		
	2 year	4.84%	-	£0	_	
		4.59%		£999		
	3 year	4.94%		£0	£1k - £5m	Yes
80.01% - 85% LTV		4.29%	7.74%	£999		
	5 year	4.49%		£0		
		4.99%		£999		
	10 year	5.24%		£0		
		5.19%		£999		
	2 year	5.44%		£0		
		5.10%	_	£999		
	3 year	5.27%	-	£0		
85.01% - 90% LTV		4.64%	7.74%	£999	£1k - £5m	Yes
	5 year	4.64%		£0	-	
		5.29%	-	£999		
	10 year					
		5.50%		03		
	2 year	5.49%		£999		
		5.69%		03	_	
	3 year	5.29%		£999	-	
90.01% - 95% LTV		5.49%	7.74%	£0	£1k - £5m	Yes
30.01% - 35% LI V	5 year	5.09%	7.74%	£999		Yes
		5.19%		£0	-	
	10 year	5.44%		£999		
	,	5.64%		£0		

Existing Borrowers Rate Switch

Tracker mortgages

Linked to Bank of England Base Rate, currently 5.00%

	Deal Period	Difference from Base Rate	Initial Rate	Followed by our variable SMR¹	Product fee	Loan size³	Early Repayment Charge ⁸
Un to 600/ ITV	2 year	+0.14%	5.14%	7.74%	£999	£1k - £5m	No
Up to 60% LTV	2 year	+0.89%	5.89%	1.1470	£O	IN-IN	INO
60 010/ 7E0/ LTV	2	+0.29%	5.29%	7.74%	£999	£1k - £5m	
60.01% - 75% LTV	2 year	+0.89%	5.89%	1.14%	£O	£ik-£Siii	No
75.01% - 80% LTV	2 year	+0.39%	5.39%	7.74%	£999	£1k - £5m	No
75.01% - 80% LI V		+1.07%	6.07%		£O		
80.01% - 85% LTV	2	+0.44%	5.44%	7.74%	£999	£1k - £5m	
80.01% - 85% LI V	2 year	+1.07%	6.07%	1.14%	£O	£IK-£OIII	No
0E 010/ 000/ LTV	2	+0.89%	5.89%	7.74%	£999	£1k - £5m	Na
85.01% - 90% LTV	2 year	+1.07%	6.07%	1.14%	£O	£IK-£OIII	No
00.040/ 050/ 171/	2	+1.19%	6.19%	7740/	£999	C11. CE	NI -
90.01% - 95% LTV	2 year	+1.34%	6.34%	7.74%	£0	£1k - £5m	No

15

Notes

Abbreviations explained

APRC Annual Percentage Rate of Charge

ERC Early Repayment Charge

BMR Base Mortgage Rate LTV

Loan-To-Value

16

EΒ **Existing Borrower**

SMR Standard Mortgage Rate

Important Information

- 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 21 for full details.
- 3. Maximum loan size and LTV are dependent upon the circumstances of the application, for full details please refer to the lending criteria.
- 4. Cashback will be paid per account and is payable to customers within one month of completion of the mortgage.
- 5. Free legal fees cover the conveyancer's standard professional charges relating to the remortgage when using one of our panel managers. Further details can be found here.
- 6. Subject to product/property type, 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
- The minimum lending amount is £10,000 for all reasons except home improvements, which has a minimum lending of £5,000. See Lending Criteria for full details.

Fixed and Tracker Mortgages

Fixed and tracker rates are limited offers and may be withdrawn at any time. All mortgages have a range of flexible features to help your clients manage their mortgage in a way that suits their lifestyle. Overpayments and underpayments are available but subject to conditions. Free valuation and $free \, standard \, legal \, fees \, for \, House \, Purchase \, and \, Remortgage \, customers.$

Tracker Mortgages

The rate your client pays is directly linked to movements in the Bank of England Base Rate (BBR). The BBR rate that's been applied to the rates in this guide can be found above each Tracker Rate table and is correct at time of going to print. All of our tracker products reserved after 12 June 2009 have a floor of 0.00%. This means that if the Bank of England Base rate were to fall to 0.00% or less during the tracker period the rate payable will be 0.00% plus the agreed set percentage above the Bank of England base rate. This means that the rate payable will never go below 0.00% plus the additional percentage rate of the tracker mortgage.

Early Repayment Charges (ERC)

	Fixed Rate Deal Period				
	2 years	3 years	5 years	10 years	
Year 1	2.00%	3.00%	5.00%	6.00%	
Year 2	1.00%	2.00%	4.00%	6.00%	
Year 3		1.00%	3.00%	6.00%	
Year 4			2.00%	6.00%	
Year 5			1.00%	6.00%	
Year 6				5.00%	
Year 7	-	-		4.00%	
Year8			-	3.00%	
Year 9				2.00%	
Year 10				1.00%	

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

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

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

Please note: LTVs are tiered and the tables show the maximum LTVs if products are available at that LTV and loan amount. If more than one LTV limit detailed below is applicable to your application, the lowest LTV shall apply.

New Build Property Type LTV limits

	Max LTV
New Build Flats	75%
New Build Houses	90%
Deposit Unlock	95%*

Our maximum loan sizes are as per our standard criteria. For Deposit Unlock the maximum we will lend is £750,000.

Schemes / restrictions

	Selicines, 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	60% - 95% LTV for 5 and 10 year fixed	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.				

Valuation fees

Mortgage Valuation Fees

Free standard valuation with all purchase and remortgage products.

Home Survey Level 2 Report

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

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. Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.