

# Product guide

With effect from 29 January 2025

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#### **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)

## Fixed rate mortgages

### **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 products²
- House Purchase rates available up to 60% LTV on Interest Only mortgages and subject to criteria
- For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
		4.28%		£1,499	£300k-£5m	
	2 year	4.33%		£999	£25k - £299,999	
		4.58%		£0	£25k - £5m	
	3 year	4.24%		£999	£25k - £1m	Yes
Up to 60% LTV	3 year	4.45%	7.49%	£O	£25k - £2m	
Op to 60 % Li V		4.14%	1.49%	£1,499	£300k-£5m	ies
	5 year	4.19%		£999	£25k - £299,999	
		4.34%		£O	£25k - £5m	
	10 year	4.49%		£999	£25k - £1m	
	10 year	4.59%		£O	£25k - £2m	
		4.45%		£1,499	£300k-£5m	
	2 year	4.50%		£999	£25k - £299,999	
		4.76%		£O	£25k - £5m	
	3 year	4.39%		£999	£25k - £1m	
60.01% - 75% LTV	3 year	4.60%	7.49%	£0	£25k - £2m	Yes
60.01% - 75% LI V		4.29%	1.49 /0	£1,499	£300k-£5m	Yes
	5 year	4.34%		£999	£25k - £299,999	
		4.48%		£0	£25k - £5m	
	10 year	4.54%		£999	£25k - £1m	
		4.64%		£O	£25k - £2m	
		4.69%		£1,499	£300k-£2m	
	2 year	4.74%		£999	£25k - £299,999	
		4.99%		£0	£25k - £2m	
	3 year	4.59%		£999	£25k - £1m	
75.01% - 80% LTV	3 year	4.79%	7.49%	£0	£25k - £1m	Yes
13.0170 - 00 70 EI V		4.53%	1.4570	£1,499	£300k-£2m	103
	5 year	4.58%		£999	£25k - £299,999	
		4.68%		£0	£25k - £2m	
	10 year	4.84%		£999	£25k - £1m	
	io yeai	5.19%		£O	£25k - £1m	
		4.69%		£1,499	£300k-£2m	
	2 year	4.74%		£999	£25k - £299,999	
		5.04%		£O	£25k - £2m	
	3 year	4.59%		£999	£25k - £750k	
80.01% - 85% LTV	o year	4.83%	7.49%	£0	£25k - £750k	Yes
00.0170-0070 EI V		4.53%	1.73/0	£1,499	£300k-£2m	163
	5 year	4.58%		£999	£25k - £299,999	
		4.68%		£0	£25k - £2m	
	10 year	4.84%		£999	£25k - £750k	
	10 year	5.19%		£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 size³	Early Repayment Charge <sup>8</sup>
	2 year	5.16%		£999	£25k - £1m	
	2 year	5.44%		£0	azok-aiiii	
	3 year	4.98%		£999	£25k - £500k	
85.01% - 90% LTV	3 year	5.15%	7.49%	£0	223K-2300K	Yes
65.01% - 90% LI V	Even	4.74%	1.45%	£999	£25k - £1m	
	5 year	4.90%		£0	azsk-allii	
		5.19%		£999	£25k - £500k	
	10 year	5.39%		£O		
	2,400	5.44%		£999	£25k - £750k	
	2 year	5.64%		£0	£ZSK-£7SUK	
	3 year	5.32%		£999	£25k - £500k	Yes
00 010/ 0E0/ LTV	3 year	5.49%	7.49%	£0	£ZSK-£SUUK	
90.01% - 95% LTV	Even	5.24%	1.43%	£999	£25k - £750k	
	5 year	5.29%		£0	£∠3K - £73UK	
	10	5.64%		£999	£25k - £500k	
	10 year	5.89%		£0	£25K - £500K	

## **Tracker mortgages**

Linked to Bank of England Base Rate, currently 4.75%

	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>
Un to COV ITV	2,,,,,,,,	+0.19%	4.94%	7.49%	£999	£25k - £5m	N <sub>2</sub>
Up to 60% LTV	2 year	+0.89%	5.64%	1.49%	£0	£25K - £5III	No
60.01% - 75% LTV	2,,,,,,,,	+0.29%	5.04%	7.49%	£999	£25k - £5m	No
60.01% - 75% LI V	2 year	+0.89%	5.64%	1.49%	£0	£25K - £5III	INO
75 O40/ OO0/ LT\/	2	+0.39%	5.14%	= 400/	£999	£25k - £2m	NI -
75.01% - 80% LTV	2 year	+1.12%	5.87%	7.49%	£0	£25K-£2M	No
80.01% - 85% LTV	2,,,,,,,,	+0.54%	5.29%	7.400/	£999	£25k - £2m	No
80.01% - 85% LI V	2 year	+1.15%	5.90%	7.49%	£0	£25K - £2III	INO
0E 040/ 000/ LTV	2	+0.94%	5.69%	7.400/	£999	COEL C1	NI -
85.01% - 90% LTV	2 year	+1.15%	5.90%	7.49%	£0	£25k - £1m	No
00 010/ 0E0/ LT\/	2	+1.39%	6.14%	7.49%	£999	COEL C750L	NI -
90.01% - 95% LTV	2 year	+1.45%	6.20%		£O	£25k - £750k	No

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# House Purchase for First Time Buyers

(excluding Equity Share)

# Fixed rate mortgages

### **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 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 <sup>8</sup>
		4.41%		£1,499	£300k-£5m	
	2 year	4.46%		£999	£25k - £299,999	
		4.94%		£O	£25k - £5m	
	2,,,,,,,,,	4.34%		£999	£25k - £1m	
Un to 600/ LTV	3 year	4.74%	7.49%	£O	£25k - £2m	Yes
Up to 60% LTV		4.29%	7.49%	£1,499	£300k-£5m	res
	5 year	4.34%		£999	£25k - £299,999	
		4.59%		£O	£25k - £5m	
	10 year	4.49%		£999	£25k - £1m	
	10 year	4.59%		£0	£25k - £2m	
		4.54%		£1,499	£300k-£5m	
	2 year	4.59%		£999	£25k - £299,999	
		4.99%		£O	£25k - £5m	
	3 year	4.49%		£999	£25k - £1m	
60.01% - 75% LTV	3 year	4.84%	7.49%	£O	£25k - £2m	Yes
60.01% - 15% LI V		4.44%	1.49%	£1,499	£300k-£5m	ies
	5 year	4.49%		£999	£25k - £299,999	
		4.64%		£0	£25k - £5m	
	10 year	4.54%		£999	£25k - £1m	
	10 year	4.64%		£O	£25k - £2m	
		4.78%		£1,499	£300k-£2m	
	2 year	4.83%		£999	£25k - £299,999	
		5.14%		£0	£25k - £2m	
	3 year	4.69%		£999	£25k - £1m	
75.01% - 80% LTV	3 year	4.99%	7.49%	£O	£25k - £1m	Yes
73.0170-0070 ET V		4.45%	1.7370	£1,499	£300k-£2m	165
	5 year	4.50%		£999	£25k - £299,999	
		4.79%		£0	£25k - £2m	
	10 year	4.89%		£999	£25k - £1m	
	io yeai	5.14%		£O	£25k - £1m	
		4.78%		£1,499	£300k-£2m	
	2 year	4.83%		£999	£25k - £299,999	
		5.14%		£O	£25k - £2m	
	3 year	4.69%		£999	£25k - £750k	
80.01% - 85% LTV	J year	4.99%	7.49%	£O	£25k - £750k	Yes
00.01/0-05/0 LI V		4.59%	1.79/0	£1,499	£300k-£2m	163
	5 year	4.64%		£999	£25k - £299,999	
		4.84%		£O	£25k - £2m	
	10 year	4.94%		£999	£25k - £750k	
	io yeai	5.14%		£O	£25k - £750k	

# House Purchase for First Time Buyers

(excluding Equity Share)

# Fixed rate mortgages (continued)

	Deal Period	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size³	Early Repayment Charge <sup>8</sup>
	2	5.18%		£999	£25k - £1m	
	2 year	5.49%		£0	£ZOK - £IIII	
	2.400#	5.09%		£999	£25k - £500k	
85.01% - 90% LTV	3 year	5.34%	7.49%	£0	£23K - £300K	Vaa
85.01% - 90% LI V	E	4.99%	1.49%	£999	£25k - £1m	Yes
	5 year	5.14%		£0		
	10 year	5.19%		£999	£25k - £500k	
		5.29%		£0	£23K-£300K	
	2	5.54%		£999	£25k - £750k	
	2 year	5.69%	5.69%	£0	£23K-£13UK	
	2	5.44%		£999	£25k - £500k	
00 040/ 0E0/ ITM	3 year	5.64%	7.400/	£0		Yes
90.01% - 95% LTV	F	5.29%	7.49%	£999	C2EL C7EQL	
	5 year	5.44%		£0	£25k - £750k	
	10	5.69%		£999	C251- C5001-	
	10 year	5.79%		£O	£25k - £500k	

### **Tracker mortgages**

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size³	Early Repayment Charge <sup>8</sup>
Um to COO/ LTV	2	+0.29%	5.04%	7.400/	£999	COEL CE	NI-
Up to 60% LTV	2 year	+0.99%	5.74%	7.49%	£0	£25k - £5m	No
60 010/ 7E0/ LTV		+0.34%	5.09%	£99	£999	£25k - £5m	Na
60.01% - 75% LTV	2 year	+1.04%	5.79%	7.49%	£0	£25K-£5III	No
75 O40/ OO0/ LT\/	2	+0.54%	5.29%	7.400/	£999	£25k - £2m	NI-
75.01% - 80% LTV	2 year	+1.09%	5.84%	7.49%	£0		No
00 010/ 0E0/ LTV	2	+0.69%	5.44%	7.400/	£999	£25k - £2m	Ne
80.01% - 85% LTV	2 year	+1.19%	5.94%	7.49%	£0	£25K - £2III	No
0F 040/ 000/ LTV	•	+1.04%	5.79%	7.400/	£999	COEL - C1	NI-
85.01% - 90% LTV	2 year	+1.19%	5.94%	7.49%	£0	£25k - £1m	No
00.040/ OE0/ LTV/	2	+1.39%	6.14%	7.49%	£999	C2EL C7EQL	NI-
90.01% - 95% LTV	2 year	+1.49%	6.24%		<b>7.49</b> % £0	£0	£25k - £750k

# 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)<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

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>	
	2	4.51%		£999			
Um to COO/ ITV	2 year	4.99%	7.400/	£O	£25k - £5m	Yes	
Up to 60% LTV	F	4.39%	7.49%	£999	£25K-£5III	res	
	5 year	4.64%		£O			
	2	4.64%		£999		Yes	
60.01% - 75% LTV	2 year	5.04%	7.400/	£0	£25k - £5m		
60.01% - 75% LI V	F	4.54%	7.49%	£999			
	5 year	4.69%		£0			
	2	4.88%		£999			
75 040/ 000/ LTV	2 year	2 year	5.19%	<b>=</b> 400/	£O	6051 60	
75.01% - 80% LTV	E	4.55%	7.49%	£999	£25k - £2m	Yes	
	5 year	4.84%		£0			

### **Tracker mortgages**

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size³	Early Repayment Charge <sup>8</sup>		
Un to 60% ITV	2.400#	+0.34%	5.09%	7.49%	7.400/	7.400/	£999	£25k - £5m	No
Up to 60% LTV	2 year	+1.04%	5.79%		£O	£25K-£5III	INO		
60.01% - 75% LTV	2	+0.39%	5.14%	7.49%	£999	£25k - £5m	Ne		
60.01% - 15% LI V	2 year	+1.09%		£0	£ZOK - £OIII	No			
75 010/ 000/ LTV	1% - 80% LTV 2 year 7.49%	£999	COEL COm	Na					
15.01% - 80% LI V		+1.14%	5.89%	7.49%	£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 SMR <sup>1</sup>	Product fee	Loan size³	Early Repayment Charge <sup>8</sup>
		4.39%		£1,499	£300k-£5m	
	2 year	4.44%		£999	£25k - £299,999	
		4.79%		£0	£25k - £5m	
	3.,,,,,,,	4.34%		£999	£25k - £1m	
Un to 600/ IT\/	3 year	4.53%	7.49%	£0	£25k - £2m	Voc
Up to 60% LTV		4.19%	1.49%	£1,499	£300k-£5m	Yes
	5 year	4.24%		£999	£25k - £299,999	
		4.39%		£0	£25k - £5m	
	10	4.62%		£999	£25k - £1m	
	10 year	4.79%		£O	£25k - £2m	
		4.56%		£1,499	£300k-£5m	
	2 year	4.61%		£999	£25k - £299,999	
		4.94%		£O	£25k - £5m	
	2,	4.49%		£999	£25k - £1m	
CO 040/ 750/ LTM	3 year	4.66%	7.400/	£O	£25k - £2m	Yes
60.01% - 75% LTV		4.34%	7.49%	£1,499	£300k-£5m	
	5 year	4.39%		£999	£25k - £299,999	
		4.54%		£O	£25k - £5m	
	10	4.69%		£999	£25k - £1m	
	10 year	4.84%		£O	£25k - £2m	
		4.89%		£1,499	£300k-£2m	
	2 year	4.94%		£999	£25k - £299,999	
		5.29%		£O	£25k - £2m	
	2	4.83%		£999	£25k - £1m	
75 040/ 000/ LTV	3 year	5.04%	7.400/	£O	£25k - £1m	V
75.01% - 80% LTV		4.59%	7.49%	£1,499	£300k-£2m	Yes
	5 year	4.64%		£999	£25k - £299,999	
		4.84%		£O	£25k - £2m	
	10	4.99%		£999	£25k - £1m	
	10 year	5.39%		£O	£25k - £1m	
		4.99%		£1,499	£300k-£2m	
	2 year	5.04%		£999	£25k - £299,999	
		5.49%		£O	£25k - £2m	
	2	4.89%		£999	£25k - £750k	
00 010/ 0E0/ LTM	3 year	5.14%	7.400/	£O	£25k - £750k	Vc -
80.01% - 85% LTV		4.64%	7.49%	£1,499	£300k-£2m	Yes
	5 year	4.69%		£999	£25k - £299,999	
		4.94%		£O	£25k - £2m	
	10	4.99%		£999	£25k - £750k	
	10 year	5.39%		£0	£25k - £750k	

# Remortgage for New Borrowers

# Fixed rate mortgages (continued)

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
	2 year	5.34%		£999	£25k - £1m	
85.01% - 90% LTV		5.84%		0£	æ∠SK - æIIII	
	2	5.34%	7.49%	£999	£25k - £500k	
	3 year	5.56%		O.	£25K - £5UUK	Yes
	5 year	4.99%		£999	£25k - £1m	
		5.19%		£O	£25K - £IIII	
	10 year	5.34%		£999	£25k - £500k	
		5.59%		O.3	£25K - £5UUK	
	2.400#	5.89%		£999	£25k - £750k	
	2 year	6.14%		£0	£25K-£15UK	
00 010/ 0E0/ LTV	2	5.74%	7.400/	£999	COEL CEOOL	Vos
90.01% - 95% LTV	3 year	5.99%	7.49%	£O	£25k - £500k	Yes
	F	5.44%		£999	C2EL C7EQL	
	5 year	5.59%		£O	£25k - £750k	

## **Tracker mortgages**

	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>	
Un to COV LTV	2	+0.19%	4.94%	7.49%	£999	£25k - £5m	Na	
Up to 60% LTV	2 year	+0.94%	5.69%	1.49%	£0	£25K - £5III	No	
60.01% - 75% LTV	2,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	+0.29%	5.04%	7.49%	£999	£25k - £5m	No	
60.01% - 15% LI V	2 year	+0.94%	5.69%	1.45%	£0	£ZSK-£SIII	INO	
75.01% - 80% LTV	2	+0.49%	5.24%	7.49%	£999	£25k - £1.5m	No	
75.01% - 80% LI V	2 year	+1.15%	5.90%	1.49%	£0	£25K - £1.5M		
00 010/ 0E0/ LTV	2	+0.54%	5.29%	7.400/	£999	COEL C1 Emp	Na	
80.01% - 85% LTV	2 year	+1.15%	5.90%	7.49%	£0	£25k - £1.5m	No	
0E 040/ 000/ LTV	2	+0.94%	5.69%	7.49%	£999	£25k - £1m	Na	
85.01% - 90% LTV	2 year	+1.15%	5.90%	1.49%	£0	æ∠ok - æim	No	
00 010/ 0E0/ LTV	2	+1.39%	6.14%	7.400/	£999	C2E1, C7E01,	Ne	
90.01% - 95% LTV	2 year	+1.49%	6.24%	7.49%	£0	£25k - £750k	No	

# Existing Borrowers House Purchase

(excluding Equity Share)

### **Product features**

- ✓ Free standard valuation with all purchase products²
- Range of products with zero product fees
- For borrowers who meet the eligibility criteria, we may lend more on 5 and 10 year fixed products

## Fixed rate mortgage

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>	
		4.28%		£1,499	£300k-£5m		
	2 year	4.33%		£999	£5k - £299,999		
		4.58%		£0	£5k - £5m		
	2	4.24%		£999	£5k - £1m		
U +- CO0/ IT\/	3 year	4.45%	7.400/	£0	£5k - £2m	V	
Up to 60% LTV		4.14%	7.49%	£1,499	£300k-£5m	Yes	
	5 year	4.19%		£999	£5k - £299,999		
		4.34%		0£	£5k - £5m		
	10	4.49%		£999	£5k - £1m		
	10 year	4.59%		£0	£5k - £2m		
		4.45%		£1,499	£300k-£5m		
	2 year	4.50%		£999	£5k - £299,999		
60.01% - 75% LTV		4.76%		£O	£5k - £5m		
	2,,,,,,,,	4.39%		£999	£5k - £1m		
	3 year	4.60%	7.49%	£0	£5k - £2m	Voc	
		4.29%	1.49%	£1,499	£300k-£5m	Yes	
	5 year	4.34%		£999	£5k - £299,999		
		4.48%		£0	£5k - £5m		
	10 year	4.54%		£999	£5k - £1m		
	10 year	4.64%		£0	£5k - £2m		
		4.69%		£1,499	£300k-£2m		
	2 year	4.74%		£999	£5k - £299,999		
		4.99%		£O	£5k - £2m		
	3 year	4.59%		£999	£5k - £1m		
75.01% - 80% LTV	3 year	4.79%	7.49%	£O	£5k - £1m	Yes	
73.0170-8070 LI V		4.45%	1.4570	£1,499	£300k-£2m	165	
	5 year	4.50%		£999	£5k - £299,999		
		4.68%		£0	£5k - £2m		
	10 year	4.84%		£999	£5k - £1m		
	10 year	5.14%		£O	£5k - £1m		
		4.69%		£1,499	£300k-£2m		
	2 year	4.74%		£999	£5k - £299,999		
		5.04%		£O	£5k - £2m		
	3 year	4.59%		£999	£5k - £750k		
80.01% - 85% LTV	- Jean	4.83%	7.49%	£O	£5k - £750k	Yes	
33.0170 3370 EI V		4.53%		£1,499	£300k-£2m	103	
	5 year	4.58%		£999	£5k - £299,999		
		4.68%		£0	£5k - £2m		
	10 year	4.84%		£999	£5k - £750k		
	10 year	5.14%		£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 size <sup>3</sup>	Early Repayment Charge <sup>8</sup>	
	2	5.16%		£999	£5k - £1m		
	2 year	5.44%		£0	£SK-£IIII		
	2	4.98%		£999	£5k - £500k		
85.01% - 90% LTV	3 year	5.15%	7.49%	£0	£3K-£300K	Yes	
	5 year	4.74%	1.4370	£999	£5k - £1m	ies	
		4.90%		£0	£SK-£IIII		
	10 year	5.19%		£999	£5k - £500k		
		5.29%		£0	£SK-£SOOK		
	2	5.44%		£999	£5k - £750k		
	2 year	5.64%		£0	£SK-£7SUK		
	2	5.32%		£999	CEL CEOOL		
90.01% - 95% LTV	3 year	5.49%	7.49%	£0	£5k - £500k	V	
30.01% - 35% LI V	E	5.24%	1.43%	£999	CEL CZEOL	Yes	
	5 year	5.29%		£0	£5k - £750k		
	10	5.64%		£999	£5k - £500k		
	10 year	5.79%		£0	£3K-£500K		

## **Tracker mortgages**

Linked to Bank of England Base Rate, currently 4.75%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size³	Early Repayment Charge <sup>8</sup>	
Un to COO/ LTV/	2	+0.19%	4.94%	7.49%	£999	£5k - £5m	No	
Up to 60% LTV	2 year	+0.89%	5.64%	1.49%	£0	£SK - £SIII	INO	
60.01% - 75% LTV 2 vear	+0.29%	5.04%	7.400/	£999	CEI. CE	No		
60.01% - 75% LI V	2 year	+0.89%	5.64%	7.49%	£0	£5k - £5m	INO	
75.01% - 80% LTV	2	+0.39%	5.14%	7.49%	£999	£5k - £2m	No	
75.01% - 80% LI V	2 year	+1.09%	5.84%		£0	£5K-£2M		
00.040/ 0E0/ LTV		+0.54%	5.29%	7.400/	£999	CEL - C2		
80.01% - 85% LTV	2 year	+1.15%	5.90%	7.49%	£0	£5k - £2m	No	
0F 010/ 000/ LTV	2	+0.94%	5.69%	7.49%	£999	£5k - £1m	Nie	
85.01% - 90% LTV	2 year	+1.15%	5.90%	1.49%	£0	£SK-£IM	No	
00.040/ 050/ 171/	2	+1.39%	6.14%	7.49%	£999	CEL CZEOL	No	
90.01% - 95% LTV	2 year	+1.45%	6.20%		£0	£5k - £750k		

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# 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 <sup>1</sup>	Product fee	Loan size³	Early Repayment Charge <sup>8</sup>
	2	4.38%		£999		
Up to 60% LTV	2 year	4.63%	7.49%	£O	£25k - £5m	Van
	5 year	4.24%	1.49%	£999	£25K - £5III	Yes
		4.39%		£O		
	2	4.55%	- 400/	£999	- £25k - £5m	Yes
60.01% - 75% LTV	2 year	4.81%		£O		
60.01% - 75% LI V	E	4.39%	7.49%	£999		
	5 year	4.53%		£O		
	2	4.79%		£999		
75.01% - 80% LTV	2 year	5.04%	7.400/	£O	C2EL C2	Yes
	5 year	4.55%	7.49%	£999	£25k - £2m	
		4.73%		£O		

## **Tracker mortgages**

Linked to Bank of England Base Rate, currently 4.75%

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR¹	Product fee	Loan size³	Early Repayment Charge <sup>8</sup>
Un to 60% LTV	2	+0.29%	5.04%	7.49%	£999	£25k - £5m	No
Up to 60% LTV	2 year	+1.34%	6.09%		O.		
60 040/ 7E0/ ITV		+0.39%	5.14%	7.49%	£999	6051 65	N
60.01% - <b>75</b> % LTV	2 year	+1.39%	6.14%		£O	£25k - £5m	No
75.01% - 80% LTV	2 year	+0.54%	5.29%	7.49%	£999	£25k - £2m	No
		+1.44%	6.19%		£0		

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# Existing Borrowers Additional Borrowing (Further Advance)

#### **Product features**

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

### Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>
	2 year	4.37%			£5k - £5m	
Up to 60% LTV	3 year	4.27%	7.49%	£O	£5k - £2m	Yes
Op 10 80% LI V	5 year	4.18%	1.45%	20	£5k - £5m	res
	10 year	4.59%			£5k - £2m	
	2 year	4.56%			£5k - £5m	
60.01% - 75% LTV	3 year	4.47%	7.49%	£O	£5k - £2m	Yes
	5 year	4.29%	1.49%		£5k - £5m	Yes
	10 year	4.64%			£5k - £2m	
	2 year	4.75%			£5k - £2m	
75.01% - 80% LTV	3 year	4.69%	7.49%	£O	£5k - £1m	Yes
75.01% - 80% LI V	5 year	4.49%		20	£5k - £2m	163
	10 year	4.89%			£5k - £1m	
	2 year	4.79%			£5k - £2m	
80.01% - 85% LTV	3 year	4.69%	7.49%	£O	£5k - £750k	Yes
80.01%-85% LI V	5 year	4.49%	1.4976	20	£5k - £2m	les
	10 year	4.89%			£5k - £750k	
	2 year	5.24%			£5k - £1m	
95 01% - 90% LTV	3 year	5.10%	7.49%	£O	£5k - £500k	Yes
85.01% - 90% LTV	5 year	4.79%	1.43%	±0	£5k - £1m	
	10 year	5.19%			£5k - £500k	

### **Tracker mortgages**

	Deal Period	Difference from Base Rate	Initial rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size³	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	+0.14%	4.89%	7.49%	£O	£5k - £5m	No
60.01% - 75% LTV	2 year	+0.29%	5.04%	7.49%	£0	£5k - £5m	No
75.01% - 80% LTV	2 year	+0.39%	5.14%	7.49%	£O	£5k - £2m	No
80.01% - 85% LTV	2 year	+0.44%	5.19%	7.49%	£O	£5k - £2m	No
85.01% - 90% LTV	2 year	+0.89%	5.64%	7.49%	£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 <sup>3</sup>	Early Repayment Charge <sup>8</sup>
Up to 90% LTV	2 year	0%	7.49%	£O	£5k - £20k	Yes
	5 year					

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# Existing Borrowers Rate Switch

## **Product features**

- ✓ No product fees on selected products
- Submitted rate switches can be cancelled up until the 20th of the month before the switch
- Flexible features come as standard on all fixed products:
  - Overpayments up to 10% of the initial balance per annum<sup>8</sup>

## Fixed rate mortgages

	Deal Period	Initial rate	Followed by our variable SMR¹	Product fee	Loan size <sup>3</sup>	Early Repayment Charge <sup>8</sup>	
	2	4.37%		£999			
	2 year	4.63%		£0			
	_	4.27%		£999			
	3 year	4.46%	<b>-</b> 400/	£O	041 05	.,	
Up to 60% LTV	_	4.18%	7.49%	£999	£1k - £5m	Yes	
	5 year	4.36%		O.£			
		4.59%		£999			
	10 year	4.69%		£0			
	_	4.56%		£999			
	2 year	4.81%		£0			
	_	4.47%		£999			
	3 year	4.64%		£0			
60.01% - 75% LTV		4.29%	7.49%	£999	£1k - £5m	Yes	
	5 year	4.49%		£0			
		4.64%		£999			
	10 year	4.79%		£0			
		4.75%		£999			
75.01% - 80% LTV	2 year	5.01%	_	£0	-		
		4.69%	_	£999	£1k - £5m		
	3 year	4.94%	_	£0			
		4.49%	7.49%	£999		Yes	
	5 year	4.64%		£0			
		4.89%		£999			
	10 year	5.14%		£999			
		4.79%		£999			
	2 year						
		5.04%		03			
	3 year	4.69%		£999	_		
80.01% - 85% LTV		4.97%	7.49%	03	£1k - £5m	Yes	
	5 year	4.49%	-	£999			
		4.64%		03			
	10 year	4.89%		£999			
		5.14%		03			
	2 year	5.24%		£999			
		5.49%		£0			
	3 year	5.10%	_	£999			
85.01% - 90% LTV	-	5.27%	7.49%	03	£1k - £5m	Yes	
	5 year	4.79%		£999			
	•	4.89%		£0			
	10 year	5.19%		£999			
	,	5.39%		£0			
	2 year	5.49%		£999			
	_ ,	5.69%		03			
	3 year	5.34%		£999			
90 01% - 95% LTV	3 year	5.49%	7.49%	£0	f1k - f5m	Voc	
90.01% - 95% LTV	5 year	5.19%	7.49%	£999	£1k - £5m	Yes	
	5 year	5.29%		£0			
	10	5.34%		£999			
	10 year	5.54%		£0			

# Existing Borrowers Rate Switch

# **Tracker mortgages**

Linked to Bank of England Base Rate, currently 4.75%

	Deal Period	Difference from Base Rate	Initial Rate	Followed by our variable SMR <sup>1</sup>	Product fee	Loan size³	Early Repayment Charge <sup>8</sup>
Up to 60% LTV	2 year	+0.14%	4.89%	7.49%	£999	£1k - £5m	No
Op to 00 % L1 V	2 year	+0.89%	5.64%	1.45%	£O	£IK-£JIII	INO
60 010/ 7E0/ LTV	2	+0.29%	5.04%	7.400/	£999	£1k - £5m	Na
60.01% - 75% LTV	2 year	+0.89%	5.64%	7.49%	£O		No
75 O40/ OO0/ LTV/	2	+0.39%	5.14%	7.400/	£999	£1k - £5m	No
75.01% - 80% LTV	2 year	+1.07%	5.82%	7.49%	£0		INO
00.040/ .0E0/ LTV/	2	+0.44%	5.19%	7.400/	£999	C11. CE	NI -
80.01% - 85% LTV	2 year	+1.07%	5.82%	7.49%	£O	£1k - £5m	No
0F 040/ 000/ ITV	2	+0.89%	5.64%	7.400/	£999	C11. CE	NI -
85.01% - 90% LTV	2 year	+1.07%	5.82%	7.49%	£O	£1k - £5m	No
00 040/ 050/ 157/	2	+1.19%	5.94%	7.400/	£999	C11. CE	NI -
90.01% - 95% LTV	2 year	+1.34%	6.09%	7.49%	£0	£1k - £5m	No

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# Notes

#### Abbreviations explained

**APRC** Annual Percentage Rate of Charge

ERC Early Repayment Charge

**BMR** Base Mortgage Rate LTV

Loan-To-Value

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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%

Our maximum loan sizes are as per our standard criteria.

#### **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			
<b>Equity share</b> (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)			
Affordability on 5+ year fixed products  60% - 95% LTV for 5 and 10 year fixed		Helping Hand is available to First Time Buyers and allows buyers to borrow up to 6 times their income. For Home Movers, standard loan to income limits apply, but a different calculation means affordability may be higher for those taking a 5 or 10 year fixed rate.			

# Valuation fees

#### **Mortgage Valuation Fees**

Free standard valuation with all purchase and remortgage products.

#### **Home Survey Level 2 Report**

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

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