

This guide is for use by professional intermediaries only
Rates valid 2 April 2014 – 13 April 2014

Products

What mortgage options are open to your clients?

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

First Time Buyer (All Home Buyer New products are also available to First Time Buyers)						
Code	Initial rate	Term	Fee	LTV*	Max loan	
Fixed						
63377	1.94%	2 years	£499	60%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only (except Equity Share) Minimum loan of £25k 						
63378	1.99%	2 years	£499	70%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 						
63456	2.39%	3 years	£499	60%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 						
63457	2.39%	3 years	£499	70%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 						
63379	2.54%	2 years	£499	75%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 						
63380	2.79%	2 years	£499	80%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 						
63458	2.94%	3 years	£499	75%	£1m	
Product features:						
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 						
63657	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(except Equity Share)
- Minimum loan of £25k

63658 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(except Equity Share)
- Minimum loan of £25k

63459 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(except Equity Share)
- Minimum loan of £25k

63381 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(except Equity Share)
- Minimum loan of £25k

63659 3.64% 5 years £499 75% £1m

Product features:

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

63460 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(except Equity Share)
- Minimum loan of £25k

63660 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(except Equity Share)
- Minimum loan of £25k

63382 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(except Equity Share)
- Minimum loan of £25k

63661 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(except Equity Share)
- Minimum loan of £25k

63461 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(except Equity Share)
- Minimum loan of £25k

63662	5.29%	5 years	£499	90%	£500k
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 					
Tracker (linked to current BBR)					
63728	1.94% (BBR+1.44%)	2 years	£499	60%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 					
63729	1.99% (BBR+1.49%)	2 years	£499	70%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 					
63730	2.54% (BBR+2.04%)	2 years	£499	75%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 					
63731	2.79% (BBR+2.29%)	2 years	£499	80%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 					
63732	3.34% (BBR+2.84%)	2 years	£499	85%	£750k
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 					

Home Buyer Existing					
Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
63405	1.84%	2 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k 					
63406	1.89%	2 years	£999	70%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) 					

Product features:

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

63685 **2.99%** **5 years** **£999** **60%** **£1m**

Product features:

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

63686 **2.99%** **5 years** **£999** **70%** **£1m**

Product features:

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

63487 **3.09%** **3 years** **£999** **80%** **£1m**

Product features:

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

63805 **3.09%** **2 years** **£99** **80%** **£1m**

Product features:

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

63886 **3.14%** **3 years** **£99** **75%** **£2m**

Product features:

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

64071 **3.19%** **5 years** **£99** **60%** **£2m**

Product features:

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

64072 **3.19%** **5 years** **£99** **70%** **£2m**

Product features:

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

63409 **3.24%** **2 years** **£999** **85%** **£750k**

Product features:

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

63887 **3.39%** **3 years** **£99** **80%** **£1m**

Product features:

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

- Minimum loan of £5k

63687 **3.54%** **5 years** **£999** **75%** **£1m**

Product features:

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

63488 **3.64%** **3 years** **£999** **85%** **£750k**

Product features:

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

63806 **3.64%** **2 years** **£99** **85%** **£750k**

Product features:

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

64073 **3.74%** **5 years** **£99** **75%** **£2m**

Product features:

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

63688 **3.79%** **5 years** **£999** **80%** **£1m**

Product features:

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

63888 **3.94%** **3 years** **£99** **85%** **£750k**

Product features:

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

64074 **3.99%** **5 years** **£99** **80%** **£1m**

Product features:

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

63410 **4.09%** **2 years** **£999** **90%** **£500k**

Product features:

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

63689 **4.34%** **5 years** **£999** **85%** **£750k**

Product features:

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

63489 **4.49%** **3 years** **£999** **90%** **£500k**

Product features:

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

63807 4.49% 2 years £99 90% £500k

Product features:

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

64075 4.54% 5 years £99 85% £750k

Product features:

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

63889 4.79% 3 years £99 90% £500k

Product features:

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

63411 4.89% 2 years £999 95% £350k

Product features:

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

63690 5.19% 5 years £999 90% £500k

Product features:

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

63490 5.29% 3 years £999 95% £350k

Product features:

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

63808 5.29% 2 years £99 95% £350k

Product features:

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

64076 5.39% 5 years £99 90% £500k

Product features:

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

63890 5.59% 3 years £99 95% £350k

Product features:

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

- Minimum loan of £5k

63691 **5.99%** **5 years** **£999** **95%** **£350k**

Product features:

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

64077 **6.19%** **5 years** **£99** **95%** **£350k**

Product features:

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

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Tracker (linked to current BBR)

63738 **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 (except Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

63739 **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 (except Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

64121 **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 (including Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

64122 **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 (including Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

63740 **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 (except Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

63741 **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 (except Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

64123 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 (including Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

64124 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 (including Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

63742 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 (except Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

64125 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 (including Equity Share)
- Minimum loan of £5k
- Switch and Fix option available

Home Buyer New

Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
63391	1.94%	2 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only (except Equity Share) • Minimum loan of £25k 					
63392	1.99%	2 years	£999	70%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only (except Equity Share) • Minimum loan of £25k 					
63786	2.34%	2 years	£99	60%	£2m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only (including Equity Share) • Minimum loan of £25k 					
63470	2.39%	3 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase only (except Equity Share) • Minimum loan of £25k 					

63471 **2.39%** **3 years** **£999** **70%** **£1m**

Product features:

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

63787 **2.39%** **2 years** **£99** **70%** **£2m**

Product features:

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

63393 **2.54%** **2 years** **£999** **75%** **£1m**

Product features:

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

63868 **2.69%** **3 years** **£99** **60%** **£2m**

Product features:

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

63869 **2.69%** **3 years** **£99** **70%** **£2m**

Product features:

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

63394 **2.79%** **2 years** **£999** **80%** **£1m**

Product features:

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

63472 **2.94%** **3 years** **£999** **75%** **£1m**

Product features:

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

63788 **2.94%** **2 years** **£99** **75%** **£2m**

Product features:

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

63671 **3.09%** **5 years** **£999** **60%** **£1m**

Product features:

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

63672 **3.09%** **5 years** **£999** **70%** **£1m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)

- Available for purchase only (except Equity Share)
- Minimum loan of £25k

63473 **3.19%** **3 years** **£999** **80%** **£1m**

Product features:

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

63789 **3.19%** **2 years** **£99** **80%** **£1m**

Product features:

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

63870 **3.24%** **3 years** **£99** **75%** **£2m**

Product features:

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

64055 **3.29%** **5 years** **£99** **60%** **£2m**

Product features:

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

64056 **3.29%** **5 years** **£99** **70%** **£2m**

Product features:

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

63395 **3.34%** **2 years** **£999** **85%** **£750k**

Product features:

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

63871 **3.49%** **3 years** **£99** **80%** **£1m**

Product features:

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

63673 **3.64%** **5 years** **£999** **75%** **£1m**

Product features:

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

63474 **3.74%** **3 years** **£999** **85%** **£750k**

Product features:

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

63790 **3.74%** **2 years** **£99** **85%** **£750k**

Product features:

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

64057 **3.84%** **5 years** **£99** **75%** **£2m**

Product features:

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

63674 **3.89%** **5 years** **£999** **80%** **£1m**

Product features:

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

63872 **4.04%** **3 years** **£99** **85%** **£750k**

Product features:

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

64058 **4.09%** **5 years** **£99** **80%** **£1m**

Product features:

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

63396 **4.19%** **2 years** **£999** **90%** **£500k**

Product features:

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

63675 **4.44%** **5 years** **£999** **85%** **£750k**

Product features:

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

63475 **4.59%** **3 years** **£999** **90%** **£500k**

Product features:

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

63791 **4.59%** **2 years** **£99** **90%** **£500k**

Product features:

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

64059 **4.64%** **5 years** **£99** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)

- Available for purchase only (including Equity Share)
- Minimum loan of £25k

63873 **4.89%** **3 years** **£99** **90%** **£500k**

Product features:

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

63676 **5.29%** **5 years** **£999** **90%** **£500k**

Product features:

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

64060 **5.49%** **5 years** **£99** **90%** **£500k**

Product features:

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

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Tracker (linked to current BBR)

63733 **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 (except Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

63734 **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 (except Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

64116 **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 (including Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

64117 **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 (including Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

63735 **2.54% (BBR+2.04%)** **2 years** **£999** **75%** **£1m**

Product features:

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

63736 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 (except Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

64118 2.94% (BBR+2.44%) 2 years £99 75% £2m

Product features:

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

64119 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 (including Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

63737 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 (except Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

64120 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 (including Equity Share)
- Minimum loan of £25k
- Switch and Fix option available

MI New Home (Scotland only)

Code	Initial rate	Term	Fee	LTV*	Max loan
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Fixed

63810 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

62793 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

63892 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

63875 **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

64079 **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

64062 **5.04%** **5 years** **£99** **95%** **£250k**

Product features:

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

NewBuy

Code	Initial rate	Term	Fee	LTV*	Max loan
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Fixed

63809 **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

63792 **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

63891 **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

63874 **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

64078 **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

64061 **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						
63438†	1.94%	2 years	£999	60%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • £250 Cashback 						
63443†	1.94%	2 years	£999	60%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide 						
63439†	1.99%	2 years	£999	70%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • £250 Cashback 						
63444†	1.99%	2 years	£999	70%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide 						
63842†	2.34%	2 years	£99	60%	£2m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • £250 Cashback 						
63847†	2.34%	2 years	£99	60%	£2m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for remortgage only • Minimum loan of £25k • Cost of a standard valuation is covered by Nationwide • Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide 						
63517†	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

63518† **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

63522† **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

63523† **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

63843† **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

63848† **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
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

63440† **2.54%** **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

63445† **2.54%** **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

63919† **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

63920† **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

63924† **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

63925† **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

63441† **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

63446† **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

63519† **2.94%** **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

63524† 2.94% 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

63844† 2.94% 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

63849† 2.94% 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

63718† 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

63719† 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

63723† 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

63724† 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

63520† **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

63525† **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

63845† **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

63850† **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

63921† **3.24%** **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

63926† **3.24%** **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

64106† **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

64107† 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

64111† 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

64112† 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

63442† 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

63447† 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

63922† 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

63927† 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

63720† **3.64%** **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

63725† **3.64%** **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

63521† **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

63526† **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

63846† **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

63851† **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

64108† **3.84%** **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

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

63727‡ **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

64110‡ **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

64115‡ **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)

63760‡ **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

63765‡ **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

63761‡ **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

63766† 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

64148† 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

64153† 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

64149† 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

64154† 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

63762† 2.54% (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

63767† 2.54% (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

63763† 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

63768† 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

64150† 2.94% (BBR+2.44%) 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

64155† 2.94% (BBR+2.44%) 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

64151† 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

64156† 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

63764† 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

63769† 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

64152† 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

64157† 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.