This guide is for use by professional intermediaries only Rates valid 8 May 2014 – 5 June 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 Ne	w products are also a	vailable to First Tim	ne Buyers)		
Code	Initial rate	Term	Fee	LTV*	Max Ioan
Fixed					
66036	1.99%	2 years	£499	60%	£1m
Reverts to standard mortgage rate	5				
Available for purchase to first time	buyers only (excep	ot Equity Share)			
Minimum loan of £25k	2.00%	0	6 400	700/	04
66037	2.09%	2 years	£499	70%	£1m
Reverts to standard mortgage rate	-				
Available for purchase to first time	buyers only(excep	t Equity Share)			
Minimum loan of £25k					
66115	2.39%	3 years	£499	60%	£1m
Reverts to standard mortgage rate	•				
Available for purchase to first time	buyers only(excep	t Equity Share)			
Minimum loan of £25k	2 409/	0	6 400	700/	04
66116	2.49%	3 years	£499	10%	£1m
Reverts to standard mortgage rate Available for purchase to first time	•				
Minimum Ioan of £25k	Duyers only (creep	t Equity Share,			
66038	2.54%	2 years	£499	75%	£1m
Reverts to standard mortgage rate		•			L
Available for purchase to first time	5				
Minimum loan of £25k					
66039	2.69%	2 years	£499	80%	£1m
Reverts to standard mortgage rate	0				
Available for purchase to first time	buyers only(excep	t Equity Share)			
Minimum loan of £25k					
66117	2.94%	3 years	£499	75%	£1m
Reverts to standard mortgage rate					
Available for purchase to first time	buyers only(excep	t Equity Share)			
Minimum loan of £25k 66118	2 00%	2	C 400	80%	£1m
Reverts to standard mortgage rate	3.09%	3 years	£499	8070	EIM
Available for purchase to first time	5				
Minimum loan of £25k	Duyers only (creep	t Equity Share,			
66316	3.09%	5 years	£499	60%	£1m
Reverts to standard mortgage rate		•		•	
Available for purchase to first time	•				
Minimum loan of £25k	.	, -			
66040	3.14%	2 years	£499	85%	£750k
Reverts to standard mortgage rate		•			
Available for purchase to first time	5	•			
Minimum loan of £25k					
66317	3.19%	5 years	£499	70%	£1m
Reverts to standard mortgage rate	- currently 3.99%	(variable)			
Available for purchase to first time	buvers only(excep	t Equity Share)			

Minimum loan of £25k					
66119	3.54%	3 years	£499	85%	£750k
Reverts to standard mortgage Available for purchase to first	•	(variable)			
Minimum loan of £25k					
66318	3.64%	5 years	£499	75%	£1m
Reverts to standard mortgage	e rate - currently 3.99%	(variable)			
Available for purchase to first	time buyers only(excep	t Equity Share)			
Minimum loan of £25k					
66319		5 years	£499	80%	£1m
Reverts to standard mortgage					
Available for purchase to first	time buyers only(excep	t Equity Share)			
Minimum loan of £25k					05001
66041		2 years	£499	90%	£500k
Reverts to standard mortgage Available for purchase to first	•				
Minimum Ioan of £25k		(Equity Share)			
66320) 4.24%	5 years	£499	85%	£750k
Reverts to standard mortgage		•			
Available for purchase to first		• •			
Minimum loan of £25k	5 5 1				
66120	4.39%	3 years	£499	90%	£500k
Reverts to standard mortgage	e rate - currently 3.99%	(variable)			
Available for purchase to first	time buyers only(excep	t Equity Share)			
Minimum loan of £25k					
66321		5 years	£499	90%	£500k
Reverts to standard mortgage					
Available for purchase to first	time buyers only(excep	TEQUITY Share)			
Minimum loop of £25k	5 5 1	c Equity onlarcy			
Minimum loan of £25k Tracker (linked to current	5 5 7	c Equity Share)			
Minimum loan of £25k Tracker (linked to current BBR)					
Tracker (linked to current BBR)	1.99%			(00 (
Tracker (linked to current BBR) 66387	1.99% 7 (BBR+1.49%)	2 years	£499	60%	£1m
Tracker (linked to current BBR) 66387 Reverts to standard mortgage	1.99% 7 (BBR+1.49%) e rate - currently 3.99%	2 years (variable)	£499	60%	£1m
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first	1.99% 7 (BBR+1.49%) e rate - currently 3.99%	2 years (variable)	£499	60%	£1m
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k	1.99% 7 (BBR+1.49%) e rate - currently 3.99% time buyers only(excep	2 years (variable)	£499	60%	£1m
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first	1.99% 7 (BBR+1.49%) e rate - currently 3.99% time buyers only(excep	2 years (variable)	£499	60%	£1m
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388	1.99% 7 (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%)	2 years (variable) t Equity Share) 2 years	£499 £499	60% 70%	
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage	1.99% 7 (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99%	2 years (variable) t Equity Share) 2 years (variable)			
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage Available for purchase to first	1.99% 7 (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99%	2 years (variable) t Equity Share) 2 years (variable)			
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k	1.99% 7 (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99% time buyers only(excep	2 years (variable) t Equity Share) 2 years (variable)			
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage Available for purchase to first	1.99% 7 (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99% time buyers only(excep le	2 years (variable) t Equity Share) 2 years (variable)			
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k	1.99% 7 (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99% time buyers only(excep le 2.54%	2 years (variable) t Equity Share) 2 years (variable)			£1m
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Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66389	1.99% 7 (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99% time buyers only(excep le 2.54% 9 (BBR+2.04%) e rate - currently 3.99%	2 years (variable) t Equity Share) 2 years (variable) t Equity Share) 2 years (variable)	£499	70%	£1m
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66389 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k	1.99% (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99% time buyers only(excep le 2.54% 9 (BBR+2.04%) e rate - currently 3.99% time buyers only(excep	2 years (variable) t Equity Share) 2 years (variable) t Equity Share) 2 years (variable)	£499	70%	£1m
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Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66389 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab	1.99% (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99% time buyers only(excep le 2.54% 9 (BBR+2.04%) e rate - currently 3.99% time buyers only(excep le 2.69% 0 (BBR+2.19%)	2 years (variable) t Equity Share) 2 years (variable) t Equity Share) 2 years (variable) t Equity Share) t Equity Share)	£499	70%	£1m £1m
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66389 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66390 Reverts to standard mortgage	1.99% (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99% time buyers only(excep le 2.54% 9 (BBR+2.04%) e rate - currently 3.99% time buyers only(excep le 2.69% 0 (BBR+2.19%) e rate - currently 3.99%	2 years (variable) t Equity Share) 2 years (variable) t Equity Share) 2 years (variable) t Equity Share) 2 years (variable) t Equity Share)	£499 £499	70% 75%	£1m £1m
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66389 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab	1.99% (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99% time buyers only(excep le 2.54% 9 (BBR+2.04%) e rate - currently 3.99% time buyers only(excep le 2.69% 0 (BBR+2.19%) e rate - currently 3.99%	2 years (variable) t Equity Share) 2 years (variable) t Equity Share) 2 years (variable) t Equity Share) 2 years (variable) t Equity Share)	£499 £499	70% 75%	£1m £1m
Tracker (linked to current BBR) 66387 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66388 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66389 Reverts to standard mortgage Available for purchase to first Minimum Ioan of £25k Switch and Fix option availab 66390 Reverts to standard mortgage Available for purchase to first	1.99% (BBR+1.49%) e rate - currently 3.99% time buyers only(excep le 2.09% 3 (BBR+1.59%) e rate - currently 3.99% time buyers only(excep le 2.54% 9 (BBR+2.04%) e rate - currently 3.99% time buyers only(excep le 2.69% 9 (BBR+2.19%) e rate - currently 3.99% time buyers only(excep	2 years (variable) t Equity Share) 2 years (variable) t Equity Share) 2 years (variable) t Equity Share) 2 years (variable) t Equity Share)	£499 £499	70% 75%	£1m £1m
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Available for purchase to first time buyers only(except Equity Share) Minimum Ioan of £25k

Switch and Fix option available

Home Buyer Existing					
Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
66064	1.89%	2 years	£999	60%	£1m
Reverts to standard mortgage rate	•	(variable)			
Available for purchase only (excep	t Equity Share)				
Minimum loan of £5k		-			• •
66065	1.99%	2 years	£999	70%	£1m
Reverts to standard mortgage rate	•	(variable)			
Available for purchase only (excep Minimum loan of £5k	t Equity Share)				
66143	2.29%	2 10050	£999	409/	£1m
Reverts to standard mortgage rate		3 years	E999	00%	EIM
Available for purchase only (excep	•	(variable)			
Minimum Ioan of £5k	(Equity Share)				
66461	2.29%	2 years	£99	60%	£2m
Reverts to standard mortgage rate		-	L//	0070	
Available for purchase only (includ	•				
Minimum Ioan of £5k	3 =				
66144	2.39%	3 years	£999	70%	£1m
Reverts to standard mortgage rate		•			
Available for purchase only (excep	5				
Minimum loan of £5k					
66462	2.39%	2 years	£99	70%	£2m
Reverts to standard mortgage rate	e - currently 3.99%	(variable)			
Available for purchase only (includ	ing Equity Share)				
Minimum loan of £5k					
66066	2.44%	2 years	£999	75%	£1m
Reverts to standard mortgage rate		(variable)			
Available for purchase only (excep	t Equity Share)				
Minimum loan of £5k					_
66067	2.59%	2 years	£999	80%	£1m
Reverts to standard mortgage rate		(variable)			
Available for purchase only (excep	t Equity Share)				
Minimum loan of £5k	0 5004	2	600	(00/	6.0
66543	2.59%	3 years	£99	60%	£2m
Reverts to standard mortgage rate Available for purchase only (includ	5	(variable)			
Minimum Ioan of £5k	ing equity share)				
66544	2.69%	3 years	£99	70%	£2m
Reverts to standard mortgage rate		-	L77	1070	-2111
Available for purchase only (includ	•	(variable)			
Minimum Ioan of £5k					
66145	2.84%	3 years	£999	75%	£1m
Reverts to standard mortgage rate		-			
Available for purchase only (excep	•				
Minimum loan of £5k					
66463	2.84%	2 years	£99	75%	£2m
Reverts to standard mortgage rate	e - currently 3.99%	(variable)			
Available for purchase only (includ	ing Equity Share)				
Minimum loan of £5k					
66146	2.99%	3 years	£999	80%	£1m

Minimum loan of ESK663442.99%5 years£99960%£1mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share)664642.99%2 years£9980%£1mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share)606083.04%2 years£99985%£750kReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share)663453.09%5 years£99970%£1mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share)663453.14%3 years£9975%£2mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share)60%£2m£9960%£2mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share)80%£1m£2mMinimum ioan of E5k665463.29%3 years£9980%£1mMalimum ioan of E5k667313.29% (variable)20%£1mAvailable for purchase only (including Equity Share)Minimum ioan of £5k£9970%£2mReverts to standard mortgage rate - currently 3.99% (variable)Available for purchase only (including Equity Share)85%£750kAvailable for purchase only (including Equity Share)Minimum ioan of £5k£9970%£2mReverts to standard mortgag	Reverts to standard m Available for purchase	0 0	3	(variable)			
Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of E5k 66068 3.04% 2 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of E5k 66068 3.04% 2 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of E5k 66345 3.09% 5 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of E5k 66545 3.14% 3 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of E5k 66545 3.14% 3 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of E5k 66546 3.29% 3 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of E5k 66546 3.29% 3 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of E5k 66731 3.29% 5 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of E5k 66147 3.44% 3 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of E5k 66346 3.54% 5 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of E5k 66347 3.69% 5 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of E5k 66347 3.69% 5 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of E5k	Minimum loan of £5k	66211	2 0.0%	Even	6000	609/	£1m
Available for purchase only (except Equity Share) Minimum Ioan of E5k606442.99% 2 years 2 years£9980% £1mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum Ioan of E5k606683.04% 2 years 6 years£99985% £750kReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum Ioan of E5k665453.09% 5 years 6 years£99970% £1mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum Ioan of E5k665453.14% 3 years 6 years£9975% £2mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum Ioan of £5k667303.19% 5 years 6 years£9960% £2mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum Ioan of £5k667313.29% 5 years 6 years£9970% £2mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum Ioan of £5k661713.44% 3 years£9970% £2mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum Ioan of £5k661473.44% 3 years£9985% £750kReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum Ioan of £5k664653.44% 2 years£9985% £750kR	Poverts to standard m			-	E999	00%	EIM
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Available for purchase only (except Equity Share) Minimum Ioan of £5k663473.69%5 years£99980%£1mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum Ioan of £5k665473.74%3 years£9985%£750kReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum Ioan of £5k£9985%£750kMinimum Ioan of £5k667323.74%5 years£9975%£2m	Powerts to standard m			-	LYYY	15%	EIM
Minimum loan of £5k663473.69%5 years£99980%£1mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k85%£1m665473.74%3 years£9985%£750kReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k£9985%£750kMinimum loan of £5k667323.74%5 years£9975%£2m				(variable)			
663473.69% 5 years£99980% £1mReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k80% £1m£1m665473.74% 3 years£9985% £750kReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k£9985% £750kMinimum loan of £5k5 years£9975% £2m		only (except Eq	arry Share)				
Reverts to standard mortgage rate - currently 3.99% (variable)Available for purchase only (except Equity Share)Minimum loan of £5k665473.74% 3 yearsE9985% £750kReverts to standard mortgage rate - currently 3.99% (variable)Available for purchase only (including Equity Share)Minimum loan of £5k667323.74% 5 years£9975% £2m		66347	3.69%	5 vears	£999	80%	£1m
Available for purchase only (except Equity Share) Minimum loan of £5k665473.74%3 years£9985%£750kReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k667323.74%5 years£9975%£2m	Reverts to standard m			•	_ / / /	2070	
Minimum loan of £5k665473.74%3 years£9985%£750kReverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum loan of £5k85%£9975%£2m							
Reverts to standard mortgage rate - currently 3.99% (variable)Available for purchase only (including Equity Share)Minimum loan of £5k667323.74% 5 years£9975% £2m		5 C - 1 - 1					
Reverts to standard mortgage rate - currently 3.99% (variable)Available for purchase only (including Equity Share)Minimum loan of £5k667323.74% 5 years£9975% £2m		66547	3.74%	3 years	£99	85%	£750k
Minimum loan of £5k 66732 3.74% 5 years £99 75% £2m	Reverts to standard m	nortgage rate - c	urrently 3.99%	(variable)			
66732 3.74% 5 years £99 75% £2m	Available for purchase	only (including	Equity Share)				
5	Minimum loan of £5k						
Reverts to standard mortgage rate - currently 3.99% (variable)				5	£99	75%	£2m
	Reverts to standard m	nortgage rate - c	urrently 3.99%	(variable)			

Available for purchase only (including Minimum loan of £5k					
66069 Reverts to standard mortgage rate - Available for purchase only (except E Minimum Ioan of £5k	currently 3.99% (2 years (variable)	£999	90%	£500k
66733 Reverts to standard mortgage rate - Available for purchase only (including Minimum loan of £5k	currently 3.99% (5 years (variable)	£99	80%	£1m
66348	4.14%	5 years	£999	85%	£750k
Reverts to standard mortgage rate - Available for purchase only (except E Minimum loan of £5k	currently 3.99% (-			
66148	4.29%	3 years	£999	90%	£500k
Reverts to standard mortgage rate - Available for purchase only (except E Minimum loan of £5k		variable)			
66466		2 years	£99	90%	£500k
Reverts to standard mortgage rate - Available for purchase only (including Minimum loan of £5k		variable)			
66734		5 years	£99	85%	£750k
Reverts to standard mortgage rate - Available for purchase only (including Minimum loan of £5k		variable)			
66548 Reverts to standard mortgage rate - Available for purchase only (including Minimum Ioan of £5k	currently 3.99% (3 years (variable)	£99	90%	£500k
66070 Reverts to standard mortgage rate - Available for purchase only (except E Minimum Ioan of £5k	currently 3.99% (2 years (variable)	£999	95%	£350k
66349	4.99%	5 years	£999	90%	£500k
Reverts to standard mortgage rate - Available for purchase only (except E Minimum loan of £5k	quity Share)	variable)			
66735 Reverts to standard mortgage rate - Available for purchase only (including Minimum Ioan of £5k	currently 3.99% (5 years (variable)	£99	90%	£500k
66149 Reverts to standard mortgage rate - Available for purchase only (except E Minimum loan of £5k	currently 3.99% (3 years (variable)	£999	95%	£350k
66467 Reverts to standard mortgage rate - Available for purchase only (including	currently 3.99% (2 years (variable)	£99	95%	£350k
Minimum loan of £5k					
66549 Reverts to standard mortgage rate - Available for purchase only (including Minimum loan of £5k	currently 3.99% (3 years (variable)	£99	95%	£350k
66350		5 years	£999	9 5%	£350k
Reverts to standard mortgage rate -	currently 3.99% (variable)			

Available for purchase only (ex	cept Equity Share)				
Minimum loan of £5k 66736	6.19%	Evenre	£99	05%	£350k
Reverts to standard mortgage		•	E77	7376	ESSOR
Available for purchase only (inc	5	(variable)			
Minimum loan of £5k	5 1 5 7				
Tracker (linked to current					
BBR)	1 000/				
66397	1.89% (BBR+1.39%)	2 years	£999	60%	f1m
Reverts to standard mortgage		-	_,,,	0070	
Available for purchase only (ex					
Minimum loan of £5k					
Switch and Fix option available					
66398	1.99% (BBR+1.49%)	2 100000	£999	70%	£1m
Reverts to standard mortgage		2 years	E999	10%	EIM
Available for purchase only (ex	•	(variable)			
Minimum Ioan of £5k	copr Equity Share)				
Switch and Fix option available					
	2.29%				
66780	(BBR+1.79%)	2 years	£99	60%	£2m
Reverts to standard mortgage	•	(variable)			
Available for purchase only (ind Minimum loan of £5k	cluding Equity Share)				
Switch and Fix option available					
	2.39%				
66781	(BBR+1.89%)	2 years	£99	70%	£2m
Reverts to standard mortgage		variable)			
Available for purchase only (inc	cluding Equity Share)				
Minimum loan of £5k					
Switch and Fix option available	2.44%				
66399	(BBR+1.94%)	2 years	£999	75%	£1m
Reverts to standard mortgage	rate - currently 3.99%	(variable)			
Available for purchase only (ex	cept Equity Share)				
Minimum loan of £5k					
Switch and Fix option available					
66400	2.59% (BBR+2.09%)	2 years	£999	80%	f1m
Reverts to standard mortgage		-	L///	0070	21111
Available for purchase only (ex		(********			
Minimum loan of £5k					
Switch and Fix option available					
((70)	2.84%	2 40 0 70	000	750/	6.2
66782 Reverts to standard mortgage	(BBR+2.34%)	2 years	£99	75%	£2m
Available for purchase only (ind					
Minimum loan of £5k					
Switch and Fix option available					
·	2.99%				
66783	(BBR+2.49%)	2 years	£99	80%	£1m
Reverts to standard mortgage Available for purchase only (inc	•	(variapie)			
Minimum loan of £5k	Sound Equity Share)				
Switch and Fix option available					
	3.04%				
66401	(BBR+2.54%)	2 years	£999	85%	£750k
Reverts to standard mortgage	rate - currently 3.99%	(variable)			

Available for purchase only (except Equity Share) Minimum Ioan of £5k Switch and Fix option available 3.44% 66784 (BBR+2.94%) 2 years £99 85% £750k Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (including Equity Share) Minimum Ioan of £5k

Switch and Fix option available

Home Buyer New					
Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
66050	1.99%	2 years	£999	60%	£1m
Reverts to standard mortgage rate		(variable)			
Available for purchase only (except	Equity Share)				
Minimum loan of £25k 66051	2.09%	2 years	£999	70%	£1m
Reverts to standard mortgage rate		-	L777	7078	L 1111
Available for purchase only (except		(variable)			
Minimum Ioan of £25k					
66129	2.39%	3 years	£999	60%	£1m
Reverts to standard mortgage rate	- currently 3.99%	(variable)			
Available for purchase only (except	Equity Share)				
Minimum loan of £25k					
66445	2.39%	2 years	£99	60%	£2m
Reverts to standard mortgage rate		(variable)			
Available for purchase only (includi	ng Equity Share)				
Minimum loan of £25k 66130	2.49%	3 years	£999	70%	£1m
Reverts to standard mortgage rate		•	E999	70%	£ IIII
Available for purchase only (except	5	(variable)			
Minimum loan of £25k					
66446	2.49%	2 years	£99	70%	£2m
Reverts to standard mortgage rate	- currently 3.99%	(variable)			
Available for purchase only (includi	ng Equity Share)				
Minimum loan of £25k					
66052	2.54%	2 years	£999	75%	£1m
Reverts to standard mortgage rate		(variable)			
Available for purchase only (except Minimum loan of £25k	Equity Share)				
66053	2.69%	2 years	£999	80%	£1m
Reverts to standard mortgage rate		-	L///	0070	2
Available for purchase only (except		(********			
Minimum loan of £25k	, , , , , , , , , , , , , , , , , , , ,				
66527	2.69%	3 years	£99	60%	£2m
Reverts to standard mortgage rate	5	(variable)			
Available for purchase only (includi	ng Equity Share)				
Minimum loan of £25k	0 - 000	2			6.0
66528	2.79%	3 years	£99	70%	£2m
Reverts to standard mortgage rate Available for purchase only (includi		(variable)			
Minimum Ioan of £25k	ng Equity Share)				
66131	2.94%	3 years	£999	75%	£1m
Reverts to standard mortgage rate		-			
Available for purchase only (except		-			
Minimum loan of £25k					

((4 4 7	2.049/	2	600	750/	6.0
66447	2.94%	2 years	£99	75%	£2M
Reverts to standard mortgage rate Available for purchase only (includi		(variable)			
Minimum Ioan of £25k	ng Equity Share)				
66132	3.09%	2 100000	£999	80%	£1m
Reverts to standard mortgage rate		3 years	E999	80%	EIM
Available for purchase only (except		(variable)			
Minimum Ioan of £25k	Equity Share)				
66330	3.09%	5 years	£999	60%	£1m
Reverts to standard mortgage rate		-	L///	0070	£
Available for purchase only (except	5	(variable)			
Minimum Ioan of £25k	Equity onlarcy				
66448	3.09%	2 years	£99	80%	£1m
Reverts to standard mortgage rate		•	_,,	00/0	
Available for purchase only (includi		(Fairabio)			
Minimum Ioan of £25k					
66054	3.14%	2 years	£999	85%	£750k
Reverts to standard mortgage rate	- currently 3.99%	•			
Available for purchase only (except					
Minimum loan of £25k					
66331	3.19%	5 years	£999	70%	£1m
Reverts to standard mortgage rate	- currently 3.99%	•			
Available for purchase only (except	÷				
Minimum loan of £25k					
66529	3.24%	3 years	£99	75%	£2m
Reverts to standard mortgage rate	- currently 3.99%	(variable)			
Available for purchase only (includi	ng Equity Share)				
Minimum loan of £25k					
66714	3.29%	5 years	£99	60%	£2m
Reverts to standard mortgage rate	- currently 3.99%	(variable)			
Available for purchase only (includi	ng Equity Share)				
Minimum loan of £25k					
66530	3.39%	3 years	£99	80%	£1m
Reverts to standard mortgage rate		(variable)			
Available for purchase only (includi	ng Equity Share)				
Minimum loan of £25k					
66715	3.39%	5 years	£99	70%	£2m
Reverts to standard mortgage rate		(variable)			
Available for purchase only (includi	ng Equity Share)				
Minimum loan of £25k			_		
66133	3.54%	3 years	£999	85%	£750k
Reverts to standard mortgage rate		(variable)			
Available for purchase only (except	Equity Share)				
Minimum loan of £25k	0 - 404	0	600	0504	07501
66449	3.54%	2 years	£99	85%	£750k
Reverts to standard mortgage rate		(variable)			
Available for purchase only (includi	ng Equity Share)				
Minimum loan of £25k 66332	3.64%	5 voore	£999	75%	£1m
Reverts to standard mortgage rate		5 years	£777	1570	E 1111
Available for purchase only (except		(variable)			
Minimum Ioan of £25k	Equity Share)				
66333	3.79%	5 years	£999	80%	£1m
Reverts to standard mortgage rate		•	L//7	0070	L
Available for purchase only (except					
Minimum Ioan of £25k	Equity Share)				
66531	3.84%	3 years	£99	85%	£750k
	5.0770	o jeurs	L//	0070	-, 50K

Reverts to standard mortgage rate - cu	urrently 3.99%	(variable)			
Available for purchase only (including I		(1011000)			
Minimum loan of £25k					
66716	3.84%	5 years	£99	75%	£2m
Reverts to standard mortgage rate - cu Available for purchase only (including l	5	(variable)			
Minimum loan of £25k	Equity Share)				
66055	3.99%	2 years	£999	90%	£500k
Reverts to standard mortgage rate - cu		-	_,,,	,0,0	20001
Available for purchase only (except Eq					
Minimum loan of £25k	<u> </u>				
66717	3.99%	5 years	£99	80%	£1m
Reverts to standard mortgage rate - cu	urrently 3.99%	(variable)			
Available for purchase only (including I	Equity Share)				
Minimum loan of £25k				_	
66334	4.24%	5 years	£999	85%	£750k
Reverts to standard mortgage rate - cu		(variable)			
Available for purchase only (except Eq Minimum loan of £25k	uity Share)				
66134	4.39%	3 years	£999	90%	£500k
Reverts to standard mortgage rate - cu			L777	7070	LJUUK
Available for purchase only (except Eq	Ū.	(14.14.10)			
Minimum Ioan of £25k					
66450	4.39%	2 years	£99	90%	£500k
Reverts to standard mortgage rate - cu	urrently 3.99%	(variable)			
Available for purchase only (including I	Equity Share)				
Minimum loan of £25k					
66718	4.44%	5 years	£99	85%	£750k
Reverts to standard mortgage rate - cu	Ū.	(variable)			
Available for purchase only (including I	Equity Share)				
Minimum loan of £25k 66532	4.69%	3 years	£99	90%	£500k
Reverts to standard mortgage rate - cu		5	E99	9078	ESOOK
Available for purchase only (including l		(variable)			
Minimum Ioan of £25k					
66335	5.09%	5 years	£999	90%	£500k
Reverts to standard mortgage rate - cu	urrently 3.99%	(variable)			
Available for purchase only (except Eq	uity Share)				
Minimum loan of £25k					
66719	5.29%	5 years	£99	90%	£500k
Reverts to standard mortgage rate - cu	5	(variable)			
Available for purchase only (including I	Equity Share)				
Minimum loan of £25k Tracker (linked to current					
BBR)					
1.99%					
	+1.49%)	2 years	£999	60%	£1m
Reverts to standard mortgage rate - cu		(variable)			
Available for purchase only (except Eq Minimum loan of £25k	uity share)				
Switch and Fix option available					
2.09%					
	+1.59%)	2 years	£999	70%	£1m
Reverts to standard mortgage rate - cu		(variable)			
Available for purchase only (except Eq	uity Share)				
Minimum loan of £25k					
Switch and Fix option available					

66775	2.39% (BBR+1.89%)	2 years	£99	60%	f2m
Reverts to standard mortgage r		-	L//	0070	L2.111
Available for purchase only (inc	5	(vanabio)			
Minimum Joan of £25k	facing Equity onlardy				
Switch and Fix option available					
	2.49%				
66776	(BBR+1.99%)	2 years	£99	70%	£2m
Reverts to standard mortgage r		(variable)			
Available for purchase only (inc	luding Equity Share)				
Minimum loan of £25k					
Switch and Fix option available	0 5 404				
66304	2.54% (BBR+2.04%)	2 years	£999	75%	f1m
Reverts to standard mortgage r		3	L777	1378	L 1111
Available for purchase only (exc					
Minimum Ioan of £25k	Soprequity Share)				
Switch and Fix option available					
ethicit and the option available	2.69%				
66395	(BBR+2.19%)	2 years	£999	80%	£1m
Reverts to standard mortgage r	ate - currently 3.99%	(variable)			
Available for purchase only (exc	cept Equity Share)				
Minimum loan of £25k					
Switch and Fix option available					
((777	2.94%	2	000	75%	6.2
Reverts to standard mortgage r	(BBR+2.44%)	2 years	£99	1570	EZM
Available for purchase only (inc	•	(variable)			
Minimum Ioan of £25k	idding Equity Share)				
Switch and Fix option available					
Switch and the option available	3.09%				
66778	(BBR+2.59%)	2 years	£99	80%	£1m
Reverts to standard mortgage r	ate - currently 3.99%	-			
Available for purchase only (inc	luding Equity Share)				
Minimum loan of £25k					
Switch and Fix option available					
	3.14%	0	6000	0504	67501
66396	(BBR+2.64%)	2 years	£999	85%	£750k
Reverts to standard mortgage r		(variable)			
Available for purchase only (exc Minimum loan of £25k	epi Equity Share)				
Switch and Fix option available	3.54%				
66779	(BBR+3.04%)	2 years	£99	85%	£750k
Reverts to standard mortgage r		-			
Available for purchase only (inc		-			
Minimum loan of £25k					
Switch and Fix option available					

MI New Home					
Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
66469	4.54%	2 years	£99	95%	£250k
Reverts to standard mortgage ra	ate - currently 3.99%	(variable)			
Available for Home Buyer Existin	ng clients purchasing ι	under MI New	/ Home Sche	me only	
Minimum loan of £5k					
66452	4.64%	2 years	£99	95%	£250k
Reverts to standard mortgage ra	ate - 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 66551 4.64% 3 years £99 95% £250k 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 66534 4.74% 3 years £99 95% £250k 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 66738 4.94% 5 years £99 95% £250k 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 5.04% 5 years £99 95% £250k 66721 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 LTV* Max loan Fee Fixed 66468 4.54% 2 years £99 95% £350k Reverts to standard mortgage rate - currently 3.99% (variable) Available for Home Buyer Existing clients purchasing under NewBuy Scheme only Minimum loan of f5k 66451 4.64% 2 years £99 95% £350k 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 £99 95% £350k 66550 4.64% 3 years Reverts to standard mortgage rate - currently 3.99% (variable) Available for Home Buyer Existing clients purchasing under NewBuy Scheme only Minimum loan of £5k 66533 95% 4.74% 3 years £99 £350k 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 66737 4.94% 5 years £99 95% £350k Reverts to standard mortgage rate - currently 3.99% (variable) Available for Home Buyer Existing clients purchasing under NewBuy Scheme only Minimum loan of £5k 66720 5.04% 5 years £99 95% £350k 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					
66097†	1.99%	2 years	£999	60%	£1m
Reverts to standard mortgage rate	- currently 3.99%	(variable)			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is cov	ered by Nationwide	2			

£250 Cashback		_			
66102‡ Reverts to standard mortgage rate - curren		2 years	£999	60%	£1m
Available for remortgage only	tiy 3.9970	(variable)			
Minimum Ioan of £25k					
Cost of a standard valuation is covered by N	Vationwide	Ş			
Cost of standard legal fees (using a Nationv	vide Conve	eyancer) cover	ed by Nationw	vide	
66098†	2.09%	2 years	£999	70%	£1m
Reverts to standard mortgage rate - curren	tly 3.99%	(variable)			
Available for remortgage only Minimum loan of £25k					
Cost of a standard valuation is covered by N	Vationwide	5			
£250 Cashback					
66103‡	2.09%	2 years	£999	70%	£1m
Reverts to standard mortgage rate - curren	tly 3.99%	(variable)			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by N Cost of standard legal fees (using a Nationw			od by Nationw	ido	
66176†	2.39%	3 years	£999	60%	£1m
Reverts to standard mortgage rate - curren		•	L///	0070	£
Available for remortgage only	<u> </u>				
Minimum loan of £25k					
Cost of a standard valuation is covered by N	Vationwide	5			
£250 Cashback					
66181‡	2.39%	3 years	£999	60%	£1m
Reverts to standard mortgage rate - curren	tly 3.99%	(variable)			
Available for remortgage only Minimum loan of £25k					
Cost of a standard valuation is covered by N	Vationwide	2			
Cost of standard legal fees (using a Nationv			ed by Nationw	vide	
66501†	2.39%	2 years	£99	60%	£2m
Reverts to standard mortgage rate - curren	tly 3.99%	(variable)			
Available for remortgage only					
Minimum loan of £25k	lationwide				
Cost of a standard valuation is covered by N £250 Cashback	Valionwide				
66506‡	2.39%	2 years	£99	60%	£2m
Reverts to standard mortgage rate - curren		•	_,,	0070	
Available for remortgage only	5				
Minimum loan of £25k					
Cost of a standard valuation is covered by N					
Cost of standard legal fees (using a Nationw					
66177†	2.49%	3 years	£999	70%	£1m
Reverts to standard mortgage rate - curren Available for remortgage only	lly 3.9970	(variable)			
Minimum Ioan of £25k					
Cost of a standard valuation is covered by N	Vationwide	2			
£250 Cashback					
66182‡	2.49%	3 years	£999	70%	£1m
Reverts to standard mortgage rate - curren	tly 3.99%	(variable)			
Available for remortgage only					
Minimum loan of £25k	lationwide				
Cost of a standard valuation is covered by N Cost of standard legal fees (using a Nationw			ed by Nationw	vide	
66502†	2.49%	2 years	£99	70%	£2m
Reverts to standard mortgage rate - curren		•	-		
	5				

Available for remortgage only					
Minimum Ioan of £25k					
Cost of a standard valuation is covered by Nation	nwide				
£250 Cashback					
66507‡ 2.4	9 %	2 years	£99	70%	£2m
Reverts to standard mortgage rate - currently 3.	99%	•			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by Nation	nwide				
Cost of standard legal fees (using a Nationwide C			red by Nationw	ide	
	4%	2 years	£999		£1m
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 Nation	nwide				
£250 Cashback					
66104‡ 2.5	4%	2 years	£999	75%	£1m
Reverts to standard mortgage rate - currently 3.	99%	-			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by Nation	nwide				
Cost of standard legal fees (using a Nationwide C			red by Nationw	ide	
	9%	2 years	£999	80%	£1m
Reverts to standard mortgage rate - currently 3.		-			
Available for remortgage only		(
Minimum loan of £25k					
Cost of a standard valuation is covered by Nation	nwide				
£250 Cashback					
	9 %	2 years	£999	80%	£1m
Reverts to standard mortgage rate - currently 3.		5			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by Nation	nwide				
Cost of standard legal fees (using a Nationwide C			red by Nationw	ide	
		3 years	£99	60%	£2m
Reverts to standard mortgage rate - currently 3.		-			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by Nation	nwide				
£250 Cashback					
	9 %	3 years	£99	60%	£2m
Reverts to standard mortgage rate - currently 3.	99%	-			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by Nation	nwide				
Cost of standard legal fees (using a Nationwide C			red by Nationw	ide	
		3 years	£99	70%	£2m
Reverts to standard mortgage rate - currently 3.		•			
Available for remortgage only					
Minimum Ioan of £25k					
Cost of a standard valuation is covered by Nation	nwide				
£250 Cashback					
	9 %	3 years	£99	70%	£2m
Reverts to standard mortgage rate - currently 3.		-	-		
Available for remortgage only					
Minimum Ioan of £25k					
Cost of a standard valuation is covered by Nation	nwide				

Cost of standard legal fees (using a Nationwide Cor	veyancer) co	vered by Nationwid	le	
66178† 2.949	6 3 years	£999	75%	£1m
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 Nationwi	de			
£250 Cashback				
66183‡ 2.94%		£999	75%	£1m
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 Nationwi				
Cost of standard legal fees (using a Nationwide Cor		Ū.		
66503† 2.94%	3	£99	75%	£2m
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 Nationwi	de			
£250 Cashback				
66508‡ 2.94%	6 2 years	£99	75%	£2m
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 Nationwi	de			
Cost of standard legal fees (using a Nationwide Cor	veyancer) co	vered by Nationwic	le	
66179† 3.09%	, , , , , , , , , , , , , , , , , , ,	£999	80%	£1m
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 Nationwi	de			
£250 Cashback				
66184‡ 3.09%	5	£999	80%	£1m
Reverts to standard mortgage rate - currently 3.99	% (variable)			
Available for remortgage only				
Minimum Ioan of £25k				
Cost of a standard valuation is covered by Nationwi				
Cost of standard legal fees (using a Nationwide Cor		vered by Nationwic		
66377† 3.09%	6 Even			
	•	£999	60%	£1m
Reverts to standard mortgage rate - currently 3.99	•	£999		£1m
Available for remortgage only	•	£999		£1m
Available for remortgage only Minimum loan of £25k	% (variable)	£999		£1m
Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi	% (variable)	£999		£1m
Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback	% (variable) de		60%	
Available for remortgage onlyMinimum loan of £25kCost of a standard valuation is covered by Nationwi£250 Cashback66382‡3.099	% (variable) de 6 5 years	£999 £999		
Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 66382‡ 3.099 Reverts to standard mortgage rate - currently 3.99	% (variable) de 6 5 years		60%	
Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 66382‡ Reverts to standard mortgage rate - currently 3.99 Available for remortgage only	% (variable) de 6 5 years		60%	
Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 66382‡ 3.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum Ioan of £25k	% (variable) de 6 5 years % (variable)		60%	
Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 663821 3.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is covered by Nationwi	% (variable) de 6 5 years % (variable) de	£999	60% 60%	
Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 663821 3.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is covered by Nationwi Cost of standard legal fees (using a Nationwide Cor	% (variable) de 6 5 years % (variable) de veyancer) co	£999 vered by Nationwic	60% 60%	£1m
Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 66382‡ 8.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi Cost of a standard valuation is covered by Nationwi Cost of standard legal fees (using a Nationwide Corr 66504† 3.099	% (variable) de 6 5 years % (variable) de iveyancer) co 6 2 years	£999	60% 60%	£1m
Available for remortgage onlyMinimum loan of £25kCost of a standard valuation is covered by Nationwi£250 Cashback 6638216638218 Reverts to standard mortgage rate - currently 3.99Available for remortgage onlyMinimum loan of £25kCost of a standard valuation is covered by NationwiCost of a standard valuation is covered by NationwiCost of standard legal fees (using a Nationwide Cor 6650413.099 Reverts to standard mortgage rate - currently 3.99	% (variable) de 6 5 years % (variable) de iveyancer) co 6 2 years	£999 vered by Nationwic	60% 60%	£1m
Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 663821 3.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi Cost of a standard valuation is covered by Nationwi Cost of standard legal fees (using a Nationwide Corr 665041 3.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only	% (variable) de 6 5 years % (variable) de iveyancer) co 6 2 years	£999 vered by Nationwic	60% 60%	£1m
Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 663821 3.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi Cost of a standard valuation is covered by Nationwi Cost of standard legal fees (using a Nationwide Cort 665041 3.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum loan of £25k Minimum loan of £25k Cost of standard legal fees (using a Nationwide Cort 665041 3.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum loan of £25k	% (variable) de 6 5 years % (variable) de veyancer) co 6 2 years % (variable)	£999 vered by Nationwic	60% 60%	£1m
Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 66382‡ 86382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 8099 Minimum loan of £25k Cost of standard legal fees (using a Nationwide Correst of standard legal fees (using a Nationwide Correst of standard mortgage rate - currently 3.99* Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nat	% (variable) de 6 5 years % (variable) de veyancer) co 6 2 years % (variable)	£999 vered by Nationwic	60% 60%	£1m
Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 66382‡ 8.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi Cost of a standard valuation is covered by Nationwide Cort 665041 3.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum loan of £25k Cost of standard legal fees (using a Nationwide Cort 665041 3.099 Reverts to standard mortgage rate - currently 3.99 Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback	% (variable) de 6 5 years % (variable) de veyancer) co 6 2 years % (variable) de	£999 vered by Nationwic £99	60% 60% 80%	£1m £1m
Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwi £250 Cashback 66382‡ 86382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 866382‡ 8099 Minimum loan of £25k Cost of standard legal fees (using a Nationwide Correst of standard legal fees (using a Nationwide Correst of standard mortgage rate - currently 3.99* Available for remortgage only Minimum loan of £25k Cost of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nationwide Correst of a standard valuation is covered by Nat	% (variable) de 6 5 years % (variable) de veyancer) co 6 2 years % (variable) de 6 2 years	£999 vered by Nationwic	60% 60%	£1m £1m

Available for remortgage only				
Minimum loan of £25k				
Cost of a standard valuation is covered by Nationwid				
Cost of standard legal fees (using a Nationwide Conv			vide	
66101† 3.14%	2 years	£999	85%	£750k
Reverts to standard mortgage rate - currently 3.99%	o (variable)			
Available for remortgage only				
Minimum loan of £25k				
Cost of a standard valuation is covered by Nationwid	е			
£250 Cashback				
66106‡ 3.14%	2 years	£999	85%	£750k
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 Nationwid	e			
Cost of standard legal fees (using a Nationwide Conv		d by Nationw	vide	
66378† 3.19%		£999	70%	£1m
Reverts to standard mortgage rate - currently 3.99%	5			
Available for remortgage only	(
Minimum Ioan of £25k				
Cost of a standard valuation is covered by Nationwid	0			
£250 Cashback	0			
	5 years	£999	70%	f1m
Reverts to standard mortgage rate - currently 3.99%	•	L <i>///</i>	1070	L
Available for remortgage only	(variable)			
Minimum loan of £25k				
Cost of a standard valuation is covered by Nationwid			d al a	
Cost of standard legal fees (using a Nationwide Conv		0		6.0
66580† 3.24%	3 years	£99	75%	£2m
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 Nationwid	e			
£250 Cashback			750/	
	3 years	£99	75%	£2m
Reverts to standard mortgage rate - currently 3.99%	(variable)			
Available for remortgage only				
Minimum Ioan of £25k				
Cost of a standard valuation is covered by Nationwid				
Cost of standard legal fees (using a Nationwide Conv	3	5		
66765† 3.29%	•	£99	60%	£2m
Reverts to standard mortgage rate - currently 3.99%	o (variable)			
Available for remortgage only				
Minimum loan of £25k				
Cost of a standard valuation is covered by Nationwid	е			
£250 Cashback				
66770‡ 3.29%	5 years	£99	60%	£2m
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 Nationwid	е			
Cost of standard legal fees (using a Nationwide Conv		d by Nationw	vide	
66581† 3.39%			80%	£1m
Reverts to standard mortgage rate - currently 3.99%	•			
Available for remortgage only				
Minimum loan of £25k				
Cost of a standard valuation is covered by Nationwid	e			
	-			

£250 Cashback 66586‡	3.39%	3 years	£99	80%	£1m
Reverts to standard mortgage rate - curre		-			
Available for remortgage only					
Minimum loan of £25k Cost of a standard valuation is covered by	/ Nationwide	2			
Cost of standard legal fees (using a Nation			ered by Nationwid	e	
66766†	3.39%	5 years	£99		£2m
Reverts to standard mortgage rate - curre	ently 3.99%	•			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by	/ Nationwide	2			
£250 Cashback 66771‡	3.39%	5 years	£99	70%	£2m
Reverts to standard mortgage rate - curre		5	£99	10%	EZIII
Available for remortgage only	511try 0.7770	(variable)			
Minimum loan of £25k					
Cost of a standard valuation is covered by	/ Nationwide	2			
Cost of standard legal fees (using a Nation		eyancer) cov	÷	е	
66180†	3.54%	3 years	£999	85%	£750k
Reverts to standard mortgage rate - curre	ently 3.99%	(variable)			
Available for remortgage only Minimum loan of £25k					
Cost of a standard valuation is covered by	/ Nationwide	2			
£250 Cashback		~			
66185‡	3.54%	3 years	£999	85%	£750k
Reverts to standard mortgage rate - curre	ently 3.99%	(variable)			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by			anad law Nationawid	-	
Cost of standard legal fees (using a Nation 66505†	nwide Conv€ 3.54%	eyancer) cove 2 years	ered by Nationwid £99	e 85%	£750k
Reverts to standard mortgage rate - curre		-	L77	0578	LIJUK
Available for remortgage only		(
Minimum loan of £25k					
Cost of a standard valuation is covered by	/ Nationwide	2			
£250 Cashback		_			
66510‡		2 years	£99	85%	£750k
Reverts to standard mortgage rate - curre Available for remortgage only	ently 3.99%	(variable)			
Minimum Ioan of £25k					
Cost of a standard valuation is covered by	/ Nationwide	ý			
Cost of standard legal fees (using a Nation			ered by Nationwid	е	
66379†	3.64%	5 years	£999	75%	£1m
Reverts to standard mortgage rate - curre	ently 3.99%	(variable)			
Available for remortgage only					
Minimum loan of £25k	(Nationwide	<u>`</u>			
Cost of a standard valuation is covered by £250 Cashback	/ Nationwide	2			
66384 [±]	3.64%	5 years	£999	75%	£1m
Reverts to standard mortgage rate - curre		-			·
Available for remortgage only	-	-			
Minimum loan of £25k					
Cost of a standard valuation is covered by					
Cost of standard legal fees (using a Nation			0		C 1
66380† Reverts to standard mortgage rate - curre	3.79%	5 years	£999	80%	£1m
Revents to standard montgage rate - curre	JILLY J.77/0	(variable)			

Available for remortgage only					
Minimum Ioan of £25k					
Cost of a standard valuation is covered by Nationw	vide				
£250 Cashback					
66385‡ 3.79	%	5 years	£999	80%	£1m
Reverts to standard mortgage rate - currently 3.99	9%	(variable)			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by Nationw	vide				
Cost of standard legal fees (using a Nationwide Co		vancer) cover	ed by Nationw	vide	
66582† 3.849		3 years	£99	85%	£750k
Reverts to standard mortgage rate - currently 3.99	9%	•			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by Nationw	vide				
£250 Cashback					
	%	3 years	£99	85%	£750k
Reverts to standard mortgage rate - currently 3.99		•	_ , ,		
Available for remortgage only	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(variabio)			
Minimum Ioan of £25k					
Cost of a standard valuation is covered by Nationw	vide				
Cost of standard legal fees (using a Nationwide Co		vancer) cover	ed by Nationw	ido	
		5 years	£99	75%	f2m
Reverts to standard mortgage rate - currently 3.99		-	L //	1070	
Available for remortgage only	/ /0	(variable)			
Minimum Ioan of £25k					
Cost of a standard valuation is covered by Nationw	vide				
£250 Cashback	nac				
66772‡ 3.84 ^c	%	5 years	£99	75%	f2m
Reverts to standard mortgage rate - currently 3.99		5	L//	1570	
Available for remortgage only	//0	(variable)			
Minimum Ioan of £25k					
Cost of a standard valuation is covered by Nationw	vido				
Cost of standard legal fees (using a Nationwide Co		vancer) cover	od by Nationw	ido	
		5 years	£99	80%	£1m
Reverts to standard mortgage rate - currently 3.99		3	L77	0078	L
Available for remortgage only	7 70	(variable)			
Minimum Ioan of £25k					
Cost of a standard valuation is covered by Nationw	vida				
£250 Cashback	nue				
	07	F	600	000/	C 1
		5 years	£99	80%	EIM
Reverts to standard mortgage rate - currently 3.99	1%	(variable)			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by Nationw		`	1.1. N		
Cost of standard legal fees (using a Nationwide Co					
		5 years	£999	85%	£750k
Reverts to standard mortgage rate - currently 3.99	1%	(variable)			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by Nationw	vide				
£250 Cashback	•	_			0-
66386‡ 4.249		5	£999	85%	£750k
Reverts to standard mortgage rate - currently 3.99	1%	(variable)			
Available for remortgage only					
Minimum loan of £25k					
Cost of a standard valuation is covered by Nationw	vide				

	ng a Nationwide Conve		Ū.		0
66769† Reverts to standard mortgage r	4.44%	5	£99	85%	£750k
vailable for remortgage only		(variable)			
linimum loan of £25k					
Cost of a standard valuation is	covered by Nationwide	2			
250 Cashback					
56774‡	4.44%	5 years	£99	85%	£750k
Reverts to standard mortgage r	rate - currently 3.99%	(variable)			
Available for remortgage only					
Ainimum loan of £25k					
Cost of a standard valuation is	÷				
Cost of standard legal fees (usi	ng a Nationwide Conve	eyancer) cover	ed by Nationw	/ide	
F racker (linked to current BBR)					
	1.99%				
6419†	(BBR+1.49%)	2 years	£999	60%	£1m
Reverts to standard mortgage r		5			
Available for remortgage only	2	*			
/linimum loan of £25k					
Cost of a standard valuation is	covered by Nationwide	2			
250 Cashback					
Switch and Fix option available					
	1.99%	•			
6424‡	(BBR+1.49%)	2 years	£999	60%	£1m
Reverts to standard mortgage r	rate - currently 3.99%	(variable)			
Vailable for remortgage only					
Ainimum loan of £25k Cost of a standard valuation is	covered by Nationwide	<u>,</u>			
Cost of standard legal fees (usi	÷		od by Nationw	vido	
Switch and Fix option available	-	eyancer) cover	ed by Nationw	lue	
	2.09%				
56420†	2.09% (BBR+1.59%)	2 years	£999	70%	£1m
	(BBR+1.59%)	2 years (variable)	£999	70%	£1m
Reverts to standard mortgage r	(BBR+1.59%)	-	£999	70%	£1m
Reverts to standard mortgage r Available for remortgage only	(BBR+1.59%)	-	£999	70%	£1m
Reverts to standard mortgage r Available for remortgage only Ainimum loan of £25k	(BBR+1.59%) rate - currently 3.99%	(variable)	£999	70%	£1m
Reverts to standard mortgage r Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is £250 Cashback	(BBR+1.59%) rate - currently 3.99% covered by Nationwide	(variable)	£999	70%	£1m
Reverts to standard mortgage r Available for remortgage only Ainimum Ioan of £25k Cost of a standard valuation is £250 Cashback	(BBR+1.59%) rate - currently 3.99% covered by Nationwide	(variable)	£999	70%	£1m
Reverts to standard mortgage r Available for remortgage only Ainimum Ioan of £25k Cost of a standard valuation is £250 Cashback Switch and Fix option available	(BBR+1.59%) rate - currently 3.99% covered by Nationwide 2.09%	(variable)			
Reverts to standard mortgage r available for remortgage only Ainimum Ioan of £25k Cost of a standard valuation is 250 Cashback Switch and Fix option available	(BBR+1.59%) rate - currently 3.99% covered by Nationwide 2.09% (BBR+1.59%)	(variable)	£999	70%	
Reverts to standard mortgage r available for remortgage only finimum loan of £25k cost of a standard valuation is 250 Cashback switch and Fix option available 6425‡ Reverts to standard mortgage r	(BBR+1.59%) rate - currently 3.99% covered by Nationwide 2.09% (BBR+1.59%)	(variable) 2 years			
Reverts to standard mortgage r Available for remortgage only Ainimum Ioan of £25k Cost of a standard valuation is 250 Cashback Switch and Fix option available 66425‡ Reverts to standard mortgage r Available for remortgage only	(BBR+1.59%) rate - currently 3.99% covered by Nationwide 2.09% (BBR+1.59%)	(variable) 2 years			
Reverts to standard mortgage r Available for remortgage only Ainimum Ioan of £25k Cost of a standard valuation is 2250 Cashback Switch and Fix option available 66425‡ Reverts to standard mortgage r Available for remortgage only Ainimum Ioan of £25k	(BBR+1.59%) rate - currently 3.99% covered by Nationwide 2.09% (BBR+1.59%) rate - currently 3.99%	(variable) 2 years (variable)			
Reverts to standard mortgage r Available for remortgage only Ainimum Ioan of £25k Cost of a standard valuation is 250 Cashback Switch and Fix option available 66425‡ Reverts to standard mortgage r Available for remortgage only Ainimum Ioan of £25k Cost of a standard valuation is	(BBR+1.59%) rate - currently 3.99% covered by Nationwide 2.09% (BBR+1.59%) rate - currently 3.99% covered by Nationwide	(variable) 2 years (variable)	£999	70%	
Reverts to standard mortgage r Available for remortgage only Animum Ioan of £25k Cost of a standard valuation is 250 Cashback Switch and Fix option available 66425‡ Reverts to standard mortgage r Available for remortgage only Animum Ioan of £25k Cost of a standard valuation is Cost of standard legal fees (usi	(BBR+1.59%) rate - currently 3.99% covered by Nationwide 2.09% (BBR+1.59%) rate - currently 3.99% covered by Nationwide	(variable) 2 years (variable)	£999	70%	
Reverts to standard mortgage r Available for remortgage only Animum Ioan of £25k Cost of a standard valuation is 250 Cashback Switch and Fix option available 66425‡ Reverts to standard mortgage r Available for remortgage only Animum Ioan of £25k Cost of a standard valuation is Cost of standard legal fees (usi	(BBR+1.59%) rate - currently 3.99% covered by Nationwide 2.09% (BBR+1.59%) rate - currently 3.99% covered by Nationwide	(variable) 2 years (variable)	£999	70%	
Reverts to standard mortgage r wailable for remortgage only /inimum loan of £25k Cost of a standard valuation is 2250 Cashback Switch and Fix option available 66425‡ Reverts to standard mortgage r wailable for remortgage only /inimum loan of £25k Cost of a standard valuation is Cost of standard legal fees (usi Switch and Fix option available	(BBR+1.59%) rate - currently 3.99% covered by Nationwide 2.09% (BBR+1.59%) rate - currently 3.99% covered by Nationwide ng a Nationwide Conve	(variable) 2 years (variable)	£999	70%	£1m
Reverts to standard mortgage r vailable for remortgage only linimum Ioan of £25k Cost of a standard valuation is 250 Cashback Switch and Fix option available 66425‡ Reverts to standard mortgage r vailable for remortgage only linimum Ioan of £25k Cost of a standard valuation is Cost of standard legal fees (usi Switch and Fix option available	(BBR+1.59%) rate - currently 3.99% covered by Nationwide 2.09% (BBR+1.59%) rate - currently 3.99% covered by Nationwide ng a Nationwide Conve 2.39% (BBR+1.89%)	(variable) 2 years (variable) eyancer) cover 2 years	£999 red by Nationw	70% /ide	£1m
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66808† Reverts to standard mortgage Available for remortgage only Minimum loan of £25k Cost of a standard valuation is £250 Cashback Switch and Fix option available	covered by Nationwic		£99	70%	£2m
66813 Reverts to standard mortgage Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is Cost of standard legal fees (us Switch and Fix option available	covered by Nationwic	le	£99 red by Nationw	70% /ide	£2m
66421† Reverts to standard mortgage Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is £250 Cashback Switch and Fix option available	(BBR+2.04%) rate - currently 3.99% covered by Nationwic		£999	75%	£1m
66426 Reverts to standard mortgage Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is Cost of standard legal fees (us Switch and Fix option available	covered by Nationwic	le	£999 red by Nationw	75% vide	£1m
66422† Reverts to standard mortgage Available for remortgage only Minimum Ioan of £25k Cost of a standard valuation is £250 Cashback Switch and Fix option available	covered by Nationwic		£999	80%	£1m
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Cost of a standard valuation is covered by Nationwide £250 Cashback Switch and Fix option available 2.94% 66814‡ (BBR+2.44%) 2 years £99 75% £2m 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 3.09% 66810† £99 80% £1m (BBR+2.59%) 2 years 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 3.09% £99 80% £1m 66815± (BBR+2.59%) 2 years 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 3.14% 66423† (BBR+2.64%) 2 years £999 85% £750k 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 3.14% (BBR+2.64%) £999 85% £750k 66428‡ 2 years 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 3.54% 66811† (BBR+3.04%) £99 85% £750k 2 years 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 3.54% 66816‡ (BBR+3.04%) £99 85% £750k 2 years 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

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.