

Residential retention products

Effective from 22nd February 2024



Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / affordability)	Early repayment charges	Procuration fees
Residential fixed rate products								
2 year fixed	MF1098	65%	4.76%	Expires on 31/05/2026	7.20% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
	MF1099	65%	4.99%	Expires on 31/05/2026		£0		
	MF109A	75%	4.87%	Expires on 31/05/2026		£999		
	MF109B	75%	5.14%	Expires on 31/05/2026		£0		
	MF109C	85%	5.57%	Expires on 31/05/2026		£0		
	MF109D	90%	5.73%	Expires on 31/05/2026		£0		
	MF109E	>90%	6.16%	Expires on 31/05/2026		£0		
3 year fixed	MF109F	75%	4.93%	Expires on 31/05/2027		£999	Descending; 3% 1st year, 2% 2nd year & 1% 3rd year	
5 year fixed	MF109G	65%	4.56%	Expires on 31/05/2029		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MF109H	65%	4.70%	Expires on 31/05/2029		£0		
	MF109J	75%	4.69%	Expires on 31/05/2029		£999		
	MF109K	75%	4.79%	Expires on 31/05/2029		£0		
	MF109L	85%	4.99%	Expires on 31/05/2029		£0		
	MF109M	90%	5.14%	Expires on 31/05/2029		£0		
	MF109N	>90%	5.58%	Expires on 31/05/2029		£0		
Residential discount products								
2 Year Discount	MD019M	75%	5.48%	3.22% discount off the variable mortgage rate for two years	7.20% (VMR less 1.50%)	£0	2% early repayment charge during discounted period	0.30%
	MD019J	90%	5.89%	2.81% discount off the variable mortgage rate for two years		£0		
	MD019N	90%	6.22%	2.48% discount off the variable mortgage rate for two years		£999	No early repayment charges apply during the discount rate period. Unlimited capital repayments	

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Retirement interest only retention products

Effective from 22nd February 2024



Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early repayment charges	Procuration fee
RIO fixed rate products								
2 year fixed	MYF066	90%	6.34%	Expires on 31/05/2026	7.20% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.35%
5 year fixed	MYF067	90%	6.04%	Expires on 31/05/2029		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	

Our most recent product changes are highlighted in red

*Maximum LTV is on a net basis (i.e. not including fees added to the loan) unless adding fees results in the breach of NBS' lending policy, e.g. maximum LTV for residential lending, newbuild lending, flats, capital raising, etc.

Limited company buy-to-let retention products

Effective from 1st March 2024



Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early Redemption Charge	Procuration fee
Limited Company BTL fixed rate products								
2 year fixed	MBF48K	75%	5.55%	Expires on 30/06/2026	BTL VMR (8.20%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.35%
	MBF48L	75%	5.75%	Expires on 30/06/2026		£999		
	MBF48M	75%	5.99%	Expires on 30/06/2026		£0		
5 year fixed	MBF48N	75%	5.35%	Expires on 30/06/2029		£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MBF48P	75%	5.44%	Expires on 30/06/2029		£999		
	MBF48Q	75%	5.55%	Expires on 30/06/2029		£0		
Limited Company BTL discount products								
2 Year Discount	MBD15R	75%	6.00%	2.20% discount off the variable mortgage rate for two years	BTL VMR (8.20%)	£999	2% early repayment charge during discounted period	0.35%

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Buy-to-let (non-company borrowers) retention products

Effective from 1st March 2024



Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early repayment charges	Procuration fee
BTL fixed rate products								
2 year fixed	MBF48D	80%	4.94%	Expires on 30/06/2026	BTL VMR (8.20%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.30%
	MBF48E	80%	5.21%	Expires on 30/06/2026		£999		
	MBF48F	80%	5.49%	Expires on 30/06/2026		£0		
5 year fixed	MBF48G	80%	4.59%	Expires on 30/06/2029		£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MBF48H	80%	4.75%	Expires on 30/06/2029		£999		
	MBF48J	80%	4.95%	Expires on 30/06/2029		£0		
BTL discount products								
2 Year Discount	MBD15S	80%	5.64%	2.56% discount off the variable mortgage rate for two years	BTL VMR (8.20%)	£0	2% early repayment charge during discounted period	0.30%

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Contact us	Phone
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