

# Residential retention products

Effective from 31st May 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	Procurement fees	
<b>Residential fixed rate products</b>									
2 year fixed	MF113D	65%	4.90%	Expires on 31/08/2026	7.20% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%	
	MF113E	65%	5.20%	Expires on 31/08/2026		£0			
	MF113F	75%	5.00%	Expires on 31/08/2026		£999			
	MF113G	75%	5.25%	Expires on 31/08/2026		£0			
	MF113H	80%	5.45%	Expires on 31/08/2026		£0			
	MF113J	85%	5.50%	Expires on 31/08/2026		£0			
	MF113K	90%	5.70%	Expires on 31/08/2026		£0			
	MF113L	>90%	5.99%	Expires on 31/08/2026		£0			
3 year fixed	MF113M	75%	4.85%	Expires on 31/08/2027			£999		Descending; 3% 1st year, 2% 2nd year & 1% 3rd year
5 year fixed	MF113N	65%	4.55%	Expires on 31/08/2029			£999		Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year
	MF113P	65%	4.70%	Expires on 31/08/2029			£0		
	MF113Q	75%	4.71%	Expires on 31/08/2029			£999		
	MF113R	75%	4.80%	Expires on 31/08/2029			£0		
	MF113S	80%	4.89%	Expires on 31/08/2029			£0		
	MF113T	85%	4.99%	Expires on 31/08/2029			£0		
	MF113U	90%	5.10%	Expires on 31/08/2029		£0			
	MF113V	>90%	5.60%	Expires on 31/08/2029		£0			
<b>Residential discount products</b>									
2 Year Discount	MD019W	80%	5.90%	2.80% discount off the variable mortgage rate for two years		£0	2% early repayment charge during discounted period	0.30%	
	MD019X	90%	6.15%	2.55% discount off the variable mortgage rate for two years		£0			
	MD019Y	90%	6.39%	2.31% 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 31st May 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	MYF06P	60%	6.19%	Expires on 31/08/2026	7.20% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.35%
	MYF06Q	60%	6.49%	Expires on 31/08/2026		£0		
5 year fixed	MYF06R	60%	5.89%	Expires on 31/08/2029		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MYF06S	60%	6.04%	Expires on 31/08/2029		£0		

Our most recent product changes are highlighted in red

\*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

# Limited company buy-to-let retention products



Effective from 31st May 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
<b>Limited Company BTL fixed rate products</b>								
2 year fixed	MBF503	75%	5.55%	Expires on 31/08/2026	BTL VMR (8.20%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.35%
	MBF504	75%	5.75%	Expires on 31/08/2026		£999		
	MBF505	75%	5.99%	Expires on 31/08/2026		£0		
5 year fixed	MBF506	75%	5.35%	Expires on 31/08/2029		£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MBF507	75%	5.44%	Expires on 31/08/2029		£999		
	MBF508	75%	5.55%	Expires on 31/08/2029		£0		
<b>Limited Company BTL discount products</b>								
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 31st May 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
<b>BTL fixed rate products</b>								
2 year fixed	MBF49W	80%	4.94%	Expires on 31/08/2026	BTL VMR (8.20%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.30%
	MBF49X	80%	5.25%	Expires on 31/08/2026		£999		
	MBF49Y	80%	5.59%	Expires on 31/08/2026		£0		
5 year fixed	MBF49Z	80%	4.65%	Expires on 31/08/2029		£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MBF501	80%	4.79%	Expires on 31/08/2029		£999		
	MBF502	80%	4.99%	Expires on 31/08/2029		£0		
<b>BTL discount products</b>								
2 Year Discount	MBD15V	80%	5.99%	2.21% discount off the variable mortgage rate for two years	BTL VMR (8.20%)	£0	2% early repayment charge during discounted period	0.30%

Our most recent product changes are highlighted in red

\*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

Contact us	Phone
Central mortgage team helpline	0344 481 1231