

Residential retention products

Effective from 26th July 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	MF116D	65%	4.80%	Expires on 31/10/2026	7.20% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
	MF116E	65%	5.10%	Expires on 31/10/2026		£0		
	MF116F	75%	4.90%	Expires on 31/10/2026		£999		
	MF116G	75%	5.15%	Expires on 31/10/2026		£0		
	MF116H	80%	5.45%	Expires on 31/10/2026		£0		
	MF116J	85%	5.50%	Expires on 31/10/2026		£0		
	MF116K	90%	5.70%	Expires on 31/10/2026		£0		
	MF116L	>90%	5.99%	Expires on 31/10/2026		£0		
3 year fixed	MF116M	75%	4.75%	Expires on 31/10/2027		£999	Descending; 3% 1st year, 2% 2nd year & 1% 3rd year	
5 year fixed	MF116N	65%	4.45%	Expires on 31/10/2029		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MF116P	65%	4.60%	Expires on 31/10/2029		£0		
	MF116Q	75%	4.61%	Expires on 31/10/2029		£999		
	MF116R	75%	4.70%	Expires on 31/10/2029		£0		
	MF116S	80%	4.89%	Expires on 31/10/2029		£0		
	MF116T	85%	4.99%	Expires on 31/10/2029		£0		
	MF116U	90%	5.10%	Expires on 31/10/2029		£0		
	MF116V	>90%	5.60%	Expires on 31/10/2029		£0		
Residential discount products								
2 Year Discount	MD019W	80%	5.90%	2.80% 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%
	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	

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).

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Retirement interest only retention products

Effective from 26th July 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	MYF072	60%	6.49%	Expires on 31/10/2026	7.20% (VMR less 1.50%)	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5 year fixed	MYF073	60%	5.84%	Expires on 31/10/2029		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MYF074	60%	6.04%	Expires on 31/10/2029		£0		

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*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 26th July 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
Limited Company BTL fixed rate products								
2 year fixed	MBF51P	75%	5.50%	Expires on 31/10/2026	BTL VMR (8.20%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.35%
	MBF51Q	75%	5.75%	Expires on 31/10/2026		£999		
	MBF51R	75%	5.99%	Expires on 31/10/2026		£0		
5 year fixed	MBF51S	75%	5.35%	Expires on 31/10/2029		£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MBF51T	75%	5.44%	Expires on 31/10/2029		£999		
	MBF51U	75%	5.55%	Expires on 31/10/2029		£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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*Arrangement fees can be added to the loan, subject to a maximum gross LTV of 75%.

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



Effective from 26th July 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
BTL fixed rate products								
2 year fixed	MBF51H	80%	4.85%	Expires on 31/10/2026	BTL VMR (8.20%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.30%
	MBF51J	80%	5.20%	Expires on 31/10/2026		£999		
	MBF51K	80%	5.55%	Expires on 31/10/2026		£0		
5 year fixed	MBF51L	80%	4.60%	Expires on 31/10/2029		£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MBF51M	80%	4.75%	Expires on 31/10/2029		£999		
	MBF51N	80%	4.90%	Expires on 31/10/2029		£0		
BTL discount products								
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 a maximum gross LTV of 75%.

Contact us	Phone
Central mortgage team helpline	0344 481 1231