

Residential loyalty products

Effective from 22nd September 2023



Our buy-to-let variable mortgage rate (BTL VMR) is 8.20%

Our variable mortgage rate (VMR) is 8.70%

Mortgage term	Product code	Maximum loan to value	Interest rate payable	Product features	Reverts to	Arrangement fees (added to the loan up to the max LTV)	Early repayment charges
Residential fixed rate products							
2 year fixed	MF104D	75%	5.85%	Expires on 31/12/2025	7.20% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year
	MF104E	75%	6.04%	Expires on 31/12/2025		£0	
	MF104F	90%	6.25%	Expires on 31/12/2025		£0	
	MF104G	90 - 105%	6.75%	Expires on 31/12/2025		£0	
3 year fixed	MF104H	75%	5.55%	Expires on 31/12/2026		£999	Descending; 3% 1st year, 2% 2nd year & 1% 3rd year
5 year fixed	MF104J	75%	5.29%	Expires on 31/12/2028		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year
	MF104K	75%	5.45%	Expires on 31/12/2028		£0	
	MF104L	90%	5.59%	Expires on 31/12/2028		£0	
	MF104M	90 - 105%	6.05%	Expires on 31/12/2028	£0		
Residential discount products							
2 Year Discount	MD019C	90%	6.09%	2.61% discount off the variable mortgage rate for two years	7.20% (VMR less 1.50%)	£0	2% early repayment charge during discounted period
2 Year Discount	MD019D	90%	6.39%	2.31% discount off the variable mortgage rate for two years		£299	No early repayment charges apply during the discount rate period. Unlimited capital repayments

Retirement interest only loyalty products

Effective from 20th September 2023



Our buy-to-let variable mortgage rate (BTL VMR) is 8.20%
Our variable mortgage rate (VMR) is 8.70%

Mortgage term	Product code	Maximum loan to value	Interest rate payable	Product features	Reverts to	Arrangement fees <small>(added to the loan up to the max LTV)</small>	Early repayment charges
RIO fixed rate products							
2 year fixed	MYF05H	90%	6.34%	Expires on 30/11/2025	7.20% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year
5 year fixed	MYF05L	90%	6.04%	Expires on 31/12/2028		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year

Buy to let loyalty products

Effective from 20th September 2023



Our buy-to-let variable mortgage rate (BTL VMR) is 8.20%

Our variable mortgage rate (VMR) is 8.70%

Mortgage term	Product code	Maximum loan to value	Interest rate payable	Product features	Reverts to	Arrangement fees <small>(added to the loan up to the max LTV)</small>	Early repayment charges
BTL fixed rate products							
2 year fixed	MBF452	75%	6.39%	Expires on 30/11/2025	BTL VMR	£999	Descending; 2% 1st year & 1% 2nd year
	MBF453	90 - 105%	7.39%	Expires on 30/11/2025		£999	
5 year fixed	MBF45C	75%	5.69%	Expires on 31/12/2028		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year
	MBF45D	90 - 105%	6.69%	Expires on 31/12/2028		£999	
BTL discount products							
2 Year Discount	MBD15F	75%	6.30%	1.90% discount off the variable mortgage rate for two years	BTL VMR	£0	2% early repayment charge during discounted period

Limited company buy to let loyalty products

Effective from 20th September 2023



Our buy-to-let variable mortgage rate (BTL VMR) is 8.20%
Our variable mortgage rate (VMR) is 8.70%

Mortgage term	Product code	Maximum loan to value	Interest rate payable	Product features	Reverts to	Arrangement fees (added to the loan up to the max LTV)	Early Redemption Charge
Limited Company BTL fixed rate products							
2 year fixed	MBF44W	75%	6.65%	Expires on 30/11/2025	BTL VMR	£999	Descending; 2% 1st year & 1% 2nd year
5 year fixed	MBF45E	75%	6.25%	Expires on 31/12/2028		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year
Limited Company BTL discount products							
2 Year Discount	MBD15D	75%	6.35%	1.85% discount off the variable mortgage rate for two years	BTL VMR	£999	2% early repayment charge during discounted period

Contact us	Phone
Central mortgage team helpline	0344 481 1231

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