

Residential products

Valid from 9th July 2024

Please note that [Foreign National](#) & [Returning Expat](#) products are shown separately.



Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits
2 year fixed - Available for purchases and remortgages						7.20% (VMR less 1.50%)	<ul style="list-style-type: none"> • One basic free valuation. • Free legal fees for remortgages (standard legal fees only) • Extra payments of up to 10% allowed each year (min £500) • All products are portable
MF114K	60%	5.25%	Fixed until 30/09/2026	£1,999	£300		
MF114L	60%	5.40%	Fixed until 30/09/2026	£999	£300		
MF114M	75%	5.35%	Fixed until 30/09/2026	£1,999	£300		
MF114N	75%	5.50%	Fixed until 30/09/2026	£999	£300		
MF114P	80%	5.55%	Fixed until 30/09/2026	£1,499	£300		
MF114Q	85%	5.69%	Fixed until 30/09/2026	£999	£0		
MF114R	90%	5.94%	Fixed until 30/09/2026	£499	£0		
MF114S	95%	6.20%	Fixed until 30/09/2026	£499	£0		
3 year fixed - Available for purchases and remortgages							
MF114T	60%	5.25%	Fixed until 30/09/2027	£999	£300		
MF114U	75%	5.35%	Fixed until 30/09/2027	£999	£300		
MF114V	80%	5.49%	Fixed until 30/09/2027	£999	£300		
MF114W	90%	5.75%	Fixed until 30/09/2027	£499	£0		
MF115Q	95%	6.09%	Fixed until 30/09/2027	£0	£0		
5 year fixed - Available for purchases and remortgages							
MF114X	60%	4.95%	Fixed until 30/09/2029	£1,999	£300		
MF114Y	60%	5.00%	Fixed until 30/09/2029	£999	£300		
MF114Z	75%	5.00%	Fixed until 30/09/2029	£1,999	£300		
MF1151	75%	5.06%	Fixed until 30/09/2029	£999	£300		
MF1152	80%	5.14%	Fixed until 30/09/2029	£1,499	£300		
MF1153	85%	5.25%	Fixed until 30/09/2029	£999	£0		
MF1154	90%	5.45%	Fixed until 30/09/2029	£499	£0		
MF1155	95%	5.79%	Fixed until 30/09/2029	£0	£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).

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Residential discount products

Valid from 24th April 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees*	Cashback	Reverts to	Benefits	Early repayment charges
2 Year Discount - Available for purchases and remortgages								
MD019U	75%	5.80%	2.90% discount off the variable mortgage rate for two years	£999	£300	7.20% (VMR less 1.50%)	<ul style="list-style-type: none"> • One basic free valuation. • Free legal fees for remortgages (standard legal fees only) • Extra payments of up to 10% allowed each year (min £500) • All products are portable 	2% early repayment charge during discounted period
MD019V	80%	5.95%	2.75% discount off the variable mortgage rate for two years	£999	£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).

Foreign national products

Valid from 9th July 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits
2 year fixed - Available for purchases and remortgages						7.20% (VMR less 1.50%)	<ul style="list-style-type: none"> • One basic free valuation. <ul style="list-style-type: none"> • Free legal fees for remortgages (standard legal fees only) • Extra payments of up to 10% allowed each year (min £500) • All products are portable
MOF015	75%	5.49%	Fixed until 30/09/2026	£1,999	£0		
MOF016	80%	5.65%	Fixed until 30/09/2026	£1,499	£0		
MOF017	85%	5.85%	Fixed until 30/09/2026	£999	£0		
MOF018	90%	5.95%	Fixed until 30/09/2026	£999	£0		
MOF019	90%	6.15%	Fixed until 30/09/2026	£0	£0		
5 year fixed - Available for purchases and remortgages							
MOF020	75%	5.19%	Fixed until 30/09/2029	£1,999	£0		
MOF021	80%	5.35%	Fixed until 30/09/2029	£1,499	£0		
MOF022	85%	5.45%	Fixed until 30/09/2029	£999	£0		
MOF023	90%	5.55%	Fixed until 30/09/2029	£999	£0		
MOF024	90%	5.64%	Fixed until 30/09/2029	£0	£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).

Returning expat products

Valid from 9th July 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits
2 year fixed - Available for purchases and remortgages						7.20% (VMR less 1.50%)	<ul style="list-style-type: none"> • One basic free valuation. • Free legal fees for remortgages (standard legal fees only) • Extra payments of up to 10% allowed each year (min £500) • All products are portable
MEF00Q	75%	5.49%	Fixed until 30/09/2026	£1,999	£0		
MEF00R	80%	5.65%	Fixed until 30/09/2026	£1,499	£0		
MEF00S	90%	6.15%	Fixed until 30/09/2026	£0	£0		
5 year fixed - Available for purchases and remortgages							
MEF00T	75%	5.19%	Fixed until 30/09/2029	£1,999	£0		
MEF00U	80%	5.35%	Fixed until 30/09/2029	£1,499	£0		
MEF00V	90%	5.64%	Fixed until 30/09/2029	£0	£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).

Retirement interest only products

Valid from 12th July 2024



Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Reverts to	Benefits
2 year fixed - Available for purchase and remortgages					7.20% (VMR less 1.50%)	<ul style="list-style-type: none"> • One basic free valuation • Extra payments of up to 10% allowed each year (min £500)
MYF06T	60%	6.14%	Fixed until 30/09/2026	£999		
5 year fixed - Available for purchase and remortgages						
MYF06U	60%	5.84%	Fixed until 30/09/2029	£999		

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).

[Thenottingham-intermediaries.com](https://thenottingham-intermediaries.com)

Limited company buy-to-let products

Valid from 28th June 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees*	Reverts to	Benefits
2 year fixed - Available for purchases and remortgages					BTL VMR (8.20%)	<ul style="list-style-type: none"> • One basic free valuation • Extra payments of up to 10% allowed each year (min £500) • All products are portable
MBF50H	75%	5.80%	Fixed until 30/09/2026	£1,999		
MBF50J	75%	5.99%	Fixed until 30/09/2026	£999		
3 year fixed - Available for purchases and remortgages						
MBF50K	75%	5.59%	Fixed until 30/09/2027	£2,999		
MBF50L	75%	5.89%	Fixed until 30/09/2027	£999		
5 year fixed - Available for purchases and remortgages						
MBF50M	75%	5.35%	Fixed until 30/09/2029	£4,999		
MBF50N	75%	5.55%	Fixed until 30/09/2029	£2,999		
MBF50P	75%	5.75%	Fixed until 30/09/2029	£999		
2 year discount - Available for purchases and remortgages						
MBD15U	75%	6.29%	<ul style="list-style-type: none"> • 1.91% discount off the variable mortgage rate for two years • 2% early repayment charge during initial period 	£1,999		

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%.

Buy-to-let (non-company borrowers)

Valid from 28th June 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees*	Cashback	Reverts to	Benefits
2 year fixed - Available for purchases and remortgages						BTL VMR (8.20%)	<ul style="list-style-type: none"> • One basic free valuation • Free legal fees for remortgages (standard legal fees only) • Extra payments of up to 10% allowed each year (min £500) • All products are portable
MBF50A	75%	5.25%	Fixed until 30/09/2026	£1,999	£300		
MBF50B	75%	5.55%	Fixed until 30/09/2026	£999	£300		
3 year fixed - Available for purchases and remortgages							
MBF50C	75%	5.09%	Fixed until 30/09/2027	£2,999	£300		
MBF50D	75%	5.43%	Fixed until 30/09/2027	£999	£300		
5 year fixed - Available for purchases and remortgages							
MBF50E	75%	4.75%	Fixed until 30/09/2029	£2,999	£300		
MBF50F	75%	4.85%	Fixed until 30/09/2029	£1,999	£300		
MBF50G	75%	4.95%	Fixed until 30/09/2029	£999	£300		
2 year discount - Available for purchases and remortgages							
MBD15T	75%	5.86%	<ul style="list-style-type: none"> • 2.34% discount off the variable mortgage rate for two years • 2% early repayment charge during initial period 	£1,499	£0		

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%.

Key criteria

Valid from 31st May 2024

Stress Rates

Residential:

- **6.34%** for five-year products or like-for-like remortgages
- **8.20%** for all other applications

Standard BTL:

- **145%** ICR at **5.86%** for five-year products or like-for-like remortgages
- **145%** ICR at **7.86%** for all other applications

Ltd Co BTL:

- **125%** ICR at **6.29%** for five-year products or like-for-like remortgages
- **125%** ICR at **8.29%** for all other applications

Maximum Loan

Residential:

- Up to 75% - £1.5m
- Up to 80% - £1m
- Up to 90% - £750k
- Up to 95% - £500k

BTL and Ltd Co BTL:

- £750k

RIO:

- £500K

Minimum Loan

- £30k

Early repayment charge

Duration	Year 1	Year 2	Year 3	Year 4	Year 5
2 Year	2%	1%			
3 Year	3%	2%	1%		
5 Year	5%	4%	3%	2%	1%
Discount	2%	2%			

Procuration Fee

Residential and BTL

- 0.40% of the amount borrowed (Minimum £200)

Limited company BTL

- 0.55% of the amount borrowed (Minimum £200)

RIO and foreign nationals/returning expats

- 0.50% of the amount borrowed (Minimum £200)

(Procuration fees are paid within ten days of the mortgage completing)

Examples of acceptable repayment vehicles for residential interest-only lending

- Sale of Mortgage Property: Maximum 60% LTV, minimum equity requirement £200k or £300k in London and the South East.
- Please find the [Link](#) to the accepted London and South East Postcodes
- For part repayment and part interest only, 80% LTV allowable using more than one repayment vehicle.
- Endowment
- 25% of the projected total value of a defined contribution pension plan
- Equity ISA
- Sale of investment property or second home, unless occupied by a family member and then not acceptable. Must be owned in applicant/s name only
- We will accept sale of an investment property or second home in England and Wales, provided the equity in the property is currently sufficient enough to cover the amount being borrowed.
- Where a shortfall is identified, this element must be on either a capital and interest repayment basis, or the shortfall made up by means of increasing the deposit.
- **It is your client's responsibility to ensure they have sufficient capital to repay the mortgage at the end of the term.**