

Residential products

Valid from 15th March 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees (can be added to the loan up to the max LTV when the mortgage completes)	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
MF109Q	60%	5.14%	Fixed until 30/06/2026	£1,499	£300		
MF109R	60%	5.22%	Fixed until 30/06/2026	£999	£300		
MF109S	75%	5.24%	Fixed until 30/06/2026	£1,499	£300		
MF109T	75%	5.32%	Fixed until 30/06/2026	£999	£300		
MF109U	80%	5.43%	Fixed until 30/06/2026	£1,499	£300		
MF109V	80%	5.53%	Fixed until 30/06/2026	£999	£300		
MF109W	85%	5.54%	Fixed until 30/06/2026	£999	£0		
MF109X	90%	5.74%	Fixed until 30/06/2026	£499	£0		
MF109Y	95%	5.99%	Fixed until 30/06/2026	£499	£0		
3 year fixed - Available for purchases and remortgages							
MF109Z	60%	4.85%	Fixed until 30/06/2027	£1,499	£300		
MF1101	75%	4.95%	Fixed until 30/06/2027	£1,499	£300		
MF1102	75%	5.07%	Fixed until 30/06/2027	£999	£300		
5 year fixed - Available for purchases and remortgages							
MF1104	60%	4.79%	Fixed until 30/06/2029	£1,499	£300		
MF1105	60%	4.85%	Fixed until 30/06/2029	£999	£300		
MF1106	75%	4.85%	Fixed until 30/06/2029	£1,499	£300		
MF1107	75%	4.89%	Fixed until 30/06/2029	£999	£300		
MF1108	80%	4.89%	Fixed until 30/06/2029	£1,499	£300		
MF1109	80%	4.95%	Fixed until 30/06/2029	£999	£300		
MF110A	85%	4.99%	Fixed until 30/06/2029	£999	£0		
MF110B	90%	5.25%	Fixed until 30/06/2029	£499	£0		
MF110C	95%	5.65%	Fixed until 30/06/2029	£499	£0		

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.

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

Residential discount products

Valid from 25th January 2024



Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees (can be added to the loan up to the max LTV when the mortgage completes)	Cash Back	Reverts to	Benefits
2 Year Discount - Available for purchases and remortgages							
MD019P	75%	5.45%	3.25% 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• Extra payments of up to 10% allowed each year (min £500)
MD019Q	80%	5.59%	3.11% discount off the variable mortgage rate for two years	£999	£0		
MD019R	80%	5.87%	2.83% discount off the variable mortgage rate for two years	£0	£0		
MD019S	90%	5.89%	2.81% discount off the variable mortgage rate for two years	£499	£0		

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Retirement interest only products

Valid from 15th March 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees (can be added to the loan up to the max LTV when the mortgage completes)	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)
MYF068	60%	6.34%	Fixed until 30/06/2026	£999		
5 year fixed - Available for purchase and remortgages						
MYF069	60%	6.04%	Fixed until 30/06/2029	£999		

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Limited company buy-to-let products

Valid from 1st March 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees (can be added to the loan up to the max LTV when the mortgage completes)	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
MBF487	75%	5.39%	Fixed until 30/06/2026	£4,999		
MBF488	75%	5.89%	Fixed until 30/06/2026	£1,999		
MBF489	75%	6.09%	Fixed until 30/06/2026	£999		
5 year fixed - Available for purchases and remortgages						
MBF48A	75%	5.25%	Fixed until 30/06/2029	£4,999		
MBF48B	75%	5.39%	Fixed until 30/06/2029	£2,999		
MBF48C	75%	5.63%	Fixed until 30/06/2029	£999		
2 year discount - Available for purchases and remortgages						
MBD15P	75%	6.00%	2.20% discount off the variable mortgage rate for two years	£1,999		

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Buy-to-let (non-company borrowers)

Valid from 1st March 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees <small>(can be added to the loan up to the max LTV when the mortgage completes)</small>	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<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
MBF481	75%	4.94%	Fixed until 30/06/2026	£2,999	£300		
MBF482	75%	5.25%	Fixed until 30/06/2026	£1,999	£300		
MBF483	75%	5.51%	Fixed until 30/06/2026	£999	£300		
5 year fixed - Available for purchases and remortgages							
MBF484	75%	4.74%	Fixed until 30/06/2029	£2,999	£300		
MBF485	75%	4.85%	Fixed until 30/06/2029	£1,999	£300		
MBF486	75%	4.95%	Fixed until 30/06/2029	£999	£300		
2 year discount - Available for purchases and remortgages							
MBD15N	75%	5.61%	2.59% discount off the variable mortgage rate for two years	£1,499	£0		

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Holiday let products

Valid from 1st March 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees (can be added to the loan up to the max LTV when the mortgage completes)	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
MHF01K	75%	5.99%	Fixed until 30/06/2026	£1,999		
5 year fixed - Available for purchases and remortgages						
MHF01L	75%	5.75%	Fixed until 30/06/2029	£1,999		

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Self-build products

Valid from 15th August 2023

Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Valuation fee (payable upfront and non-refundable)	Arrangement fees (can be added to the loan up to the max LTV when the mortgage completes)	Benefits	Early repayment charges	Procurement fee via Buildloan
2 year discount - Available for self-builds and barn conversions in England and Wales									
MZD020	80%	6.29%	2.41% discount off the variable mortgage rate for two years	7.20% (VMR less 1.50%)	Payable	£1,499	<ul style="list-style-type: none"> No lender booking fees No lender re-valuation fees No lender stage release fees/telegraphic transfer fees Available on an interest-only basis during the build 	No early repayment charges apply during the discount rate period. Unlimited capital repayments	Gross fee: 100bps of the loan amount Net fee: 50bps to Adviser/Network/Club

Via limited distribution only

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Key criteria

Valid from 19th February 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

Holiday Let:

- **160%** ICR at **6.15%** for five-year products or like-for-like remortgages
- **160%** ICR at **8.15%** 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

Self-Build:

- £600k

Minimum Loan

- £30k
- £50k for self-build

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%			

Procurement Fee

Residential, BTL & RIO

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

Limited Company BTL

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

Holiday Let

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

(Procurement 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.**