

- Our variable mortgage rate (VMR) is 5.49%
- Our buy-to-let variable mortgage rate (BTL VMR) is 6.29%

| Mortgage product | Product code | Maximum loan to value (including fees) | Interest rate payable | Product features | Reverts to | Booking fee (payable upfront and non-refundable) | Arrangement fees (added to the loan up to the max LTV when the mortgage completes) | Benefits | Early repayment charges |
|---|--------------|--|-----------------------|--|------------|--|--|--|--|
| Available for purchases and remortgages | | | | | | | | | |
| 2 year fixed | MF049S | 80% | 1.45% | Fixed until 01/03/20 | VMR | £199 | £800 | <ul style="list-style-type: none"> • One free basic property 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 | An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate. |
| | MF049T | 80% | 1.89% | Fixed until 01/03/20 | | No fees | No fees | | |
| | MF0497 | 85% | 2.05% | Fixed until 01/02/20 | | £199 | No fees | | |
| | MF0498 | 90% | 1.90% | Fixed until 01/02/20 | | £199 | £800 | | |
| | MF049U | 90% | 2.25% | Fixed until 01/03/20 | | No fees | No fees | | |
| | MF0499 | 95% | 3.49% | Fixed until 01/02/20 Maximum £275,000 per application Purchase and straight like-for-like remortgages only | | £199 | £800 | | |
| | MF049V | 95% | 3.75% | Fixed until 01/03/20 | | No fees | No fees | | |
| 3 year fixed | MF048N | 75% | 1.64% | Fixed until 01/01/21 | | £199 | £800 | | |
| | MF048P | 75% | 1.95% | Fixed until 01/01/21 | | No fees | No fees | | |
| | MF048Q | 80% | 1.75% | Fixed until 01/01/21 | | £199 | £800 | | |
| | MF048R | 80% | 2.15% | Fixed until 01/01/21 | | No fees | No fees | | |
| | MF048S | 85% | 2.45% | Fixed until 01/01/21 | | £199 | No fees | | |
| | MF048T | 90% | 2.85% | Fixed until 01/01/21 | | No fees | No fees | | |
| 5 year fixed | MF0492 | 75% | 1.95% | Fixed until 01/03/23 | | No fees | £800 | | |
| | MF0493 | 75% | 2.09% | Fixed until 01/03/23 | No fees | No fees | | | |
| | MF0494 | 80% | 2.00% | Fixed until 01/03/23 | £199 | £800 | | | |
| | MF0495 | 85% | 2.64% | Fixed until 01/03/23 | £199 | £800 | | | |
| | MF0496 | 90% | 2.99% | Fixed until 01/03/23 | No fees | No fees | | | |
| | MF049G | 95% | 4.29% | Fixed until 01/03/23 Maximum £275,000 per application Purchase and straight like-for-like remortgages only | No fees | No fees | | | |
| 2 year discount | MD0157 | 80% | 1.75% | 3.74% discount off the variable mortgage rate for two years | VMR | No fees | No fees | An early repayment charge applies during the discount period and is equal to 2% of the outstanding balance | |
| 2 year discount | MD0159 | 90% | 2.29% | 3.20% discount off the variable mortgage rate for two years | | No fees | No fees | | |

Interest calculated daily

Our most recent product changes are highlighted in red

Maximum £750,000 per application available up to an LTV of 80%. Maximum £500,000 per application for any borrowing over 80% unless otherwise stated.

Interest only allowable up to a maximum of 80% LTV. Any borrowing over 80% must be on a capital and repayment basis.

Buy to let products

Valid from 8 January 2018

Mortgage rate card

- Our buy-to-let variable mortgage rate (BTL VMR) is 6.29%
- Our variable mortgage rate (VMR) is 5.49%

| Mortgage product | Product code | Maximum loan to value (including fees) | Interest rate payable | Product features | Reverts to | Booking fee (payable upfront and non-refundable) | Arrangement fees (added to the loan up to the max LTV when the mortgage completes) | Benefits | Early repayment charges |
|--|--------------|--|-----------------------|---|------------|--|--|--|--|
| Available for straight like-for-like remortgages | | | | | | | | | |
| 2 year fixed | MBF19K | 75% | 2.19% | Fixed until 01/03/20 | BTL VMR | £299 | £700 | <ul style="list-style-type: none"> • One free basic property 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 | An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate. |
| | MBF199 | 75% | 2.49% | Fixed until 01/02/20 | | £0 | £0 | | |
| 2 year discount | MBD10Z | 75% | 2.59% | 3.70% discount off the BTL variable mortgage rate for two years | | No fees | £299 | | An early repayment charge applies during the discount period and is equal to 2% of the outstanding balance |
| Available for purchases and remortgages | | | | | | | | | |
| 5 year fixed | MBF19L | 65% | 2.65% | Fixed until 01/03/23 | BTL VMR | £299 | £700 | <ul style="list-style-type: none"> • One free basic property 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 | An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate. |
| | MBF19J | 75% | 2.89% | Fixed until 01/03/23 | BTL VMR | £299 | £700 | | |

Interest calculated daily. Maximum loan £350,000 per property.

Our most recent product changes are highlighted in red

| Helpline | Phone | Email | Support |
|------------------------------------|--------------------------|-----------------------------------|---|
| Mortgage Desk | 0344 481 0029 - option 2 | mortgage.desk@thenottingham.com | New mortgage enquiries |
| Business Development Manager (BDM) | Phone | Email | Postcodes |
| Amanda Miller | 07971 751 406 | amanda.miller@thenottingham.com | B CH CV CW DE DY L M SK ST TF WA WN WS WV |
| Dani Swann | 07824 142 269 | danielle.swann@thenottingham.com | AL DN HP HU LE LU MK NG NN S SL WD |
| Gareth Tormajer | 07824 141 288 | gareth.tormajer@thenottingham.com | BN BR CR DA E EC EN GU HA IG KT ME N NW RH SE SM SW TN TW W WC UB |
| Heidi Lang | 07971 752 977 | heidi.lang@thenottingham.com | CB CO CM IP LN NR PE RM SG SS |
| Mortgage Desk | 0344 481 0029 | mortgage.desk@thenottingham.com | BA BH BS CF DT GL HR NP OX PO RG SN SO SP TA WR |
| Sarah Oliver | 07884 655 939 | sarah.oliver@thenottingham.com | BB BD BL DH DL HD HG HX LS OL NE SR TS WF YO |
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