

- 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"> <li>• One basic free valuation</li> <li>• Free legal fees for remortgages (standard legal fees only)</li> <li>• Extra payments of up to 10% allowed each year (min £500)</li> <li>• All products are portable</li> </ul>	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		
	MF049W	85%	2.05%	Fixed until 01/03/20		£199	No fees		
	MF049X	90%	1.90%	Fixed until 01/03/20		£199	£800		
	MF050F	90%	2.15%	Fixed until 01/04/20		No fees	No fees		
	MF049Y	95%	3.49%	Fixed until 01/03/20 Maximum £275,000 per application Purchase and straight like-for-like remortgages only		£199	£800		
	MF050G	95%	3.59%	Fixed until 01/04/20 Maximum £275,000 per application Purchase and straight like-for-like remortgages only		No fees	No fees		
3 year fixed	MF049Z	75%	1.64%	Fixed until 01/03/21		£199	£800		
	MF0501	75%	1.95%	Fixed until 01/03/21		No fees	No fees		
	MF0502	80%	1.75%	Fixed until 01/03/21		£199	£800		
	MF0503	80%	2.15%	Fixed until 01/03/21		No fees	No fees		
	MF0504	85%	2.45%	Fixed until 01/03/21		£199	No fees		
	MF0505	90%	2.85%	Fixed until 01/03/21		No fees	No fees		
5 year fixed	MF050J	75%	1.95%	Fixed until 01/05/23		No fees	£800		
	MF050K	75%	2.09%	Fixed until 01/05/23	No fees	No fees			
	MF050L	80%	2.00%	Fixed until 01/05/23	£199	£800			
	MF050H	80%	2.19%	Fixed until 01/04/23	No fees	No fees			
	MF050M	85%	2.64%	Fixed until 01/05/23	£199	£800			
	MF050N	90%	2.99%	Fixed until 01/05/23	No fees	No fees			
	MF050P	95%	4.29%	Fixed until 01/05/23 Maximum £275,000 per application Purchase and straight like-for-like remortgages only	No fees	No fees			
2 year discount	MD013F	80%	1.45%	4.04% 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 1% of the outstanding balance	
2 year discount	MD013G	90%	1.99%	3.50% 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 30 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"> <li>• One basic free valuation</li> <li>• Free legal fees for remortgages (standard legal fees only)</li> <li>• Extra payments of up to 10% allowed each year (min £500)</li> <li>• All products are portable</li> </ul>	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate.
	MBF19M	75%	2.49%	Fixed until 01/03/20		No fees	No fees		An early repayment charge applies during the discount period and is equal to 1% of the outstanding balance
2 year discount	MBD113	75%	2.39%	3.90% discount off the BTL variable mortgage rate for two years		No fees	No fees		
Available for purchases and remortgages									
5 year fixed	MBF19T	65%	2.65%	Fixed until 01/05/23	BTL VMR	£299	£700	<ul style="list-style-type: none"> <li>• One basic free valuation</li> <li>• Free legal fees for remortgages (standard legal fees only)</li> <li>• Extra payments of up to 10% allowed each year (min £500)</li> <li>• All products are portable</li> </ul>	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate.
	MBF19U	75%	2.89%	Fixed until 01/05/23	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
<b>Mortgage Desk</b>	0344 481 0029 - option 2	mortgage.desk@thenottingham.com	New mortgage enquiries
Business Development Manager (BDM)	Phone	Email	Postcodes
<b>Amanda Miller</b>	07971 751 406	amanda.miller@thenottingham.com	B CH CV CW DE DY L M SK ST TF WA WN WS WV
<b>Dani Swann</b>	07824 142 269	danielle.swann@thenottingham.com	AL DN HP HU LE LU MK NG NN S SL WD
<b>Mortgage Desk</b>	0344 481 0029	mortgage.desk@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
<b>Heidi Lang</b>	07971 752 977	heidi.lang@thenottingham.com	CB CO CM IP LN NR PE RM SG SS
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