

- 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	MF0497	85%	2.05%	Fixed until 01/02/20		£199	No fees	<ul style="list-style-type: none"> • Free basic property valuation <ul style="list-style-type: none"> • Free legal fees for remortgages • Extra payments of up to 10% allowed each year (min £500) <ul style="list-style-type: none"> • 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.
	MF0498	90%	1.90%	Fixed until 01/02/20		£199	£800		
	MF0499	95%	3.49%	Fixed until 01/02/20 Maximum £275,000 per application Purchase and straight like-for-like remortgages only		£199	£800		
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 December 2017

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	MBF199	75%	2.49%	Fixed until 01/02/20	BTL VMR	No fees	No fees	<ul style="list-style-type: none"> • Free basic property valuation • Free legal fees for remortgages • 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.
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	MBF19J	75%	2.89%	Fixed until 01/03/23	BTL VMR	£299	£700	<ul style="list-style-type: none"> • Free basic property valuation • Free legal fees for remortgages • 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.

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

Our most recent product changes are highlighted in red

Helpline	Phone	Email	Support
Intermediary Support Team (IST)	0344 481 2010	intermediary.support@thenottingham.com	Case updates & technical enquiries
Mortgage Desk	0344 481 0029	mortgage.desk@thenottingham.com	New mortgage enquiries – option 2
Business Development Manager	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
Peter John	07976 413 025	peter.john@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
Liz Whitehead	0115 9564747	liz.whitehead@thenottingham.com	CA CT EX FY LA LD LL PL PR SA SY TQ TR & Scotland

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Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham, NG1 3DL

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