

Residential products

Valid from 13 September 2019



The
Nottingham
For Intermediaries

Our variable mortgage rate (VMR) is 5.74%

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	MF065E	80%	1.60%	Fixed until 01/12/21	VMR	£199	£800	<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 	<p>An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate</p>			
	MF065F	80%	1.99%	Fixed until 01/12/21		No fee	No fee					
	MF065G	85%	2.05%	Fixed until 01/12/21		£199	No fee					
	MF065H	90%	2.05%	Fixed until 01/12/21		£199	£800					
	MF065J	90%	2.30%	Fixed until 01/12/21		No fee	No fee					
	MF065K	95%	2.70%	Fixed until 01/12/21 Purchase and straight like-for-like remortgages only		No fee	£999					
	MF065L	95%	3.00%	Fixed until 01/12/21 Purchase and straight like-for-like remortgages only		No fee	No fee					
3 year fixed	MF064K	80%	2.05%	Fixed until 01/11/22		£199	£800	<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 		<p>An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate</p>		
	MF064L	80%	2.14%	Fixed until 01/11/22		No fee	No fee					
	MF064Z	85%	2.29%	Fixed until 01/11/22		£199	No fee					
	MF0651	90%	2.70%	Fixed until 01/11/22		No fee	No fee					
5 year fixed	MF064M	75%	1.95%	Fixed until 01/11/24		No fee	£800				<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 	<p>An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate</p>
	MF064N	75%	2.10%	Fixed until 01/11/24		No fee	No fee					
	MF0652	80%	2.10%	Fixed until 01/12/24		£199	£800					
	MF0653	80%	2.20%	Fixed until 01/12/24	No fee	No fee						
	MF0649	85%	2.45%	Fixed until 01/11/24	£199	£800						
	MF0654	90%	2.30%	Fixed until 01/12/24	£199	£800						
MF0655	90%	2.45%	Fixed until 01/12/24	No fee	No fee							
2 year discount	MD013X	90%	2.24%	3.50% discount off the variable mortgage rate for two years		£199	No fee	<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 	No early repayment charges apply during the discount rate period. Unlimited capital repayments			

Interest calculated daily. 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. Our latest product changes are highlighted in red.

Cashback products

Valid from 31 July 2019

Our variable mortgage rate (VMR) is 5.74%

Mortgage product	Product code	Maximum loan to value (including fees)	Interest rate payable	Product features	Cashback	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
Cashback - available for purchases and remortgages										
2 year fixed	MF064J	80%	2.15%	Fixed until 01/11/21	£500	VMR	£0	£0	<ul style="list-style-type: none"> • Minimum loan size £75,000 • One basic free valuation • 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
	MF0645	90%	2.60%	Fixed until 01/11/21	£1,000		£0	£0		
	MF0646	95%	3.18%	Fixed until 01/11/21 Purchase and straight like-for-like remortgages only	£500		£0	£0		
5 year fixed	MF063N	90%	2.56%	Fixed until 01/10/24	£500		£0	£0		

Interest calculated daily. 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. **Our latest product changes are highlighted in red.**

Retirement interest only products

Valid from 5 August 2019

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
Retirement interest only mortgages - available for purchase and remortgages*									
2 year fixed	MYF007	40%	3.40%	Fixed until 01/12/21	VMR	£0	£0	<ul style="list-style-type: none"> • One basic free valuation • Extra payments of up to 10% allowed each year (min £500) • Maximum loan size £500,000 • Minimum age 55 	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
3 year fixed	MYF008		3.34%	Fixed until 01/12/22		£195	£800		
5 year fixed	MYF009		3.55%	Fixed until 01/12/24		£195	£800		
7 year fixed	MYF010		3.85%	Fixed until 01/12/26		£195	£800		
2 year discount	MYD002		2.99%	2.75% discount off the variable mortgage rate for two years		No fee	No fee		2% of the amount outstanding if repaid or rearranged during the discount period

Interest calculated daily. 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. A single cashback payment per mortgage will be made where applicable on completion of the mortgage, and will be sent to the conveyancer with the mortgage funds on completion. **Our latest product changes are highlighted in red.**

Buy to let products

Valid from 22 August 2019



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Our buy-to-let variable mortgage rate (BTL VMR) is 6.54%

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	MBF24S	65%	1.84%	Fixed until 01/12/21	BTL VMR	£299	£700	<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 	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
	MBF24T	65%	2.14%	Fixed until 01/12/21		No fee	No fee		No early repayment charges apply during the discount rate period. Unlimited capital repayments
2 year discount	MBD118	65%	1.74%	4.80% discount off the BTL variable mortgage rate for two years		£499	£1,500		
Available for purchases and remortgages									
5 year fixed	MBF24U	65%	2.40%	Fixed until 01/12/24	BTL VMR	£299	£700	<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 	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 £500,000 per property. **Our latest product changes are highlighted in red**

Self-build products Build store only

Valid from 22 August 2019



Mortgage product	Product code	Maximum loan to value (including fees)	Interest rate payable	Product features	Reverts to	Booking fee (payable upfront and non-refundable)	Valuation 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 Self-Builds and Barn Conversions** in England and Wales										
2 year fixed	MZF013	80%	4.49%	Fixed until 01/12/21	VMR	No fee	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 	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate. Extra payments of up to 10% allowed each year (min £500)
2 year discount	MZD003		3.99%	1.75% discount off the variable mortgage rate for two years						No early repayment charges apply during the discount rate period. Unlimited capital repayments

Interest calculated daily. Purchase and remortgage. Minimum loan £50,000. Maximum loan £600,000. Minimum final valuation £150,000. **'Traditional' barn conversions considered – refer to lender. **Our latest product changes are highlighted in red**