

# Residential loyalty products

Effective from 14<sup>th</sup> October 2020



Our variable mortgage rate (VMR) is 5.74%  
Our buy-to-let variable mortgage rate (BTL VMR) is 6.54%

Mortgage term	Product code	Maximum loan to value	Interest rate payable	Product features	Reverts to	Arrangement fees (added to the loan up to the max LTV)	Early repayment charges
<b>Residential fixed rate products</b>							
2 year fixed	MF0742	80%	1.65%	Fixed until 01/01/23	4.24% (VMR less 1.50%)	£999	Descending: 2% 1st year 1% 2nd year
	MF0743	80%	1.95%	Fixed until 01/01/23		£0	
	MF0744	85%	2.40%	Fixed until 01/01/23		£0	
	MF0745	90%	2.30%	Fixed until 01/01/23		£999	
	MF0746	90%	2.75%	Fixed until 01/01/23		£0	
	MF0747	90 - 105%	3.25%	Fixed until 01/01/23		£0	
3 year fixed	MF0748	90%	2.90%	Expires on 01/02/24		£0	Descending: 3% 1st year 2% 2nd year 1% 3rd year
5 year fixed	MF073S	75%	1.75%	Fixed until 01/01/26		£800	Descending: 5% 1st year 4% 2nd year 3% 3rd year 2% 4th year 1% 5th year
	MF073T	75%	1.90%	Fixed until 01/01/26		£0	
	MF073U	80%	2.00%	Fixed until 01/01/26		£999	
	MF073V	80%	2.20%	Fixed until 01/01/26		£0	
	MF073W	85%	2.65%	Fixed until 01/01/26		£0	
	MF073X	90%	2.60%	Fixed until 01/01/26		£999	
	MF073Y	90%	2.90%	Fixed until 01/01/26	£0		
	MF073Z	90 - 105%	3.40%	Fixed until 01/01/26	£0		
10 year fixed	MF0741	80%	2.30%	Fixed until 01/01/31	£0	Descending: 7% years 1-4 6% 5th year 5% 6th year 4% 7th year 3% 8th year 2% 9th year 1% 10th year	
<b>Residential discount products</b>							
2 year discount	MD014S	80%	1.43%	4.31% discount off the variable mortgage rate for two years	4.24% (VMR less 1.50%)	£799	No early repayment charges apply during the discount rate period
	MD014K	80%	1.70%	4.04% discount off the variable mortgage rate for two years		£0	
	MD014L	90%	2.50%	3.24% discount off the variable mortgage rate for two years		£0	1% early repayment charge during discounted period

Our latest product changes are highlighted in red

# Buy to let loyalty products

Effective from 14<sup>th</sup> October 2020



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

Our variable mortgage rate (VMR) is 5.74%

Mortgage term	Product code	Maximum loan to value	Interest rate payable	Product features	Reverts to	Arrangement fees (added to the loan up to the max LTV)	Early repayment charges	
<b>BTL fixed rate products</b>								
2 year fixed	MBF29H	75%	1.69%	Fixed until 01/02/23	BTL VMR	£999	Descending: 2% 1st year & 1% 2nd year	
	MBF29J	75%	2.09%	Fixed until 01/02/23		£0		
	MBF29K	90 - 105%	3.29%	Fixed until 01/02/23		£499		
3 year fixed	MBF29L	75%	2.70%	Fixed until 01/02/24		£0	Descending: 3% 1st year 2% 2nd year & 1% 3rd year	
5 year fixed	MBF29E	75%	2.28%	Fixed until 01/02/26		£0	Descending: 5% 1st year 4% 2nd year 3% 3rd year 2% 4th year & 1% 5th year	
	MBF29F	75%	2.04%	Fixed until 01/02/26		£1,999		
	MBF29G	90 - 105%	3.99%	Fixed until 01/02/26		£499		
<b>BTL discount rate products</b>								
2 year discount	MBD11B	75%	2.14%	4.40% discount off the BTL variable mortgage rate for two years		BTL VMR	£0	No early repayment charges apply during the discount rate period

Our latest product changes are highlighted in red

Contact us	Phone
Central mortgage team helpline	0344 481 1231

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