

Residential retention products

Effective from 11th April 2024



Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early repayment charges	Procuration fees
Residential fixed rate products								
2 year fixed	MF110X	65%	4.70%	Expires on 31/07/2026	7.20% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
	MF110Y	65%	4.95%	Expires on 31/07/2026		£0		
	MF110Z	75%	4.85%	Expires on 31/07/2026		£999		
	MF1111	75%	5.09%	Expires on 31/07/2026		£0		
	MF1112	80%	5.28%	Expires on 31/07/2026		£0		
	MF1113	85%	5.35%	Expires on 31/07/2026		£0		
	MF1114	90%	5.54%	Expires on 31/07/2026		£0		
	MF1115	>90%	5.85%	Expires on 31/07/2026		£0		
3 year fixed	MF1116	75%	4.73%	Expires on 31/07/2027		£999	Descending; 3% 1st year, 2% 2nd year & 1% 3rd year	
5 year fixed	MF1117	65%	4.45%	Expires on 31/07/2029		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MF1118	65%	4.58%	Expires on 31/07/2029		£0		
	MF1119	75%	4.59%	Expires on 31/07/2029		£999		
	MF111A	75%	4.69%	Expires on 31/07/2029		£0		
	MF111B	80%	4.74%	Expires on 31/07/2029		£0		
	MF111C	85%	4.89%	Expires on 31/07/2029		£0		
	MF111D	90%	4.99%	Expires on 31/07/2029	£0			
	MF111E	>90%	5.48%	Expires on 31/07/2029	£0			
Residential discount products								
	MD019T	80%	5.65%	3.05% discount off the variable mortgage rate for two years		£0	2% early repayment charge during discounted period	
	MD019J	90%	5.89%	2.81% discount off the variable mortgage rate for two years		£0		
	MD019N	90%	6.22%	2.48% discount off the variable mortgage rate for two years		£999	No early repayment charges apply during the discount rate period. Unlimited capital repayments	

Our most recent product changes are highlighted in red

*Maximum LTV is on a net basis (i.e. not including fees added to the loan) unless adding fees results in the breach of NBS' lending policy, e.g. maximum LTV for residential lending, newbuild lending, flats, capital raising, etc.

Retirement interest only retention products



Effective from 15th March 2024

Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early repayment charges	Procuration fee
RIO fixed rate products								
2 year fixed	MYF06A	60%	6.19%	Expires on 30/06/2026	7.20% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.35%
	MYF06C	60%	6.49%	Expires on 30/06/2026		£0		
5 year fixed	MYF06B	60%	5.89%	Expires on 30/06/2029		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MYF06D	60%	6.04%	Expires on 30/06/2029		£0		

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Limited company buy-to-let retention products

Effective from 1st March 2024



Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early Redemption Charge	Procuration fee
Limited Company BTL fixed rate products								
2 year fixed	MBF48K	75%	5.55%	Expires on 30/06/2026	BTL VMR (8.20%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.35%
	MBF48L	75%	5.75%	Expires on 30/06/2026		£999		
	MBF48M	75%	5.99%	Expires on 30/06/2026		£0		
5 year fixed	MBF48N	75%	5.35%	Expires on 30/06/2029		£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MBF48P	75%	5.44%	Expires on 30/06/2029		£999		
	MBF48Q	75%	5.55%	Expires on 30/06/2029		£0		
Limited Company BTL discount products								
2 year discount	MBD15R	75%	6.00%	2.20% discount off the variable mortgage rate for two years	BTL VMR (8.20%)	£999	2% early repayment charge during discounted period	0.35%

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Buy-to-let (non-company borrowers) retention products



Effective from 1st March 2024

Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early repayment charges	Procuration fee
BTL fixed rate products								
2 year fixed	MBF48D	80%	4.94%	Expires on 30/06/2026	BTL VMR (8.20%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.30%
	MBF48E	80%	5.21%	Expires on 30/06/2026		£999		
	MBF48F	80%	5.49%	Expires on 30/06/2026		£0		
5 year fixed	MBF48G	80%	4.59%	Expires on 30/06/2029		£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MBF48H	80%	4.75%	Expires on 30/06/2029		£999		
	MBF48J	80%	4.95%	Expires on 30/06/2029		£0		
BTL discount products								
2 year discount	MBD15S	80%	5.64%	2.56% discount off the variable mortgage rate for two years	BTL VMR (8.20%)	£0	2% early repayment charge during discounted period	0.30%

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Contact us	Phone
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