

Residential products

Valid from 27th September 2024

Please note that Foreign National & Returning Expat products are shown separately.



Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits
2 year fixed - Available for purchases and remortgages							
MF119X	60%	4.73%	Fixed until 31/12/2026	£1,499	£300	6.95% (VMR less 1.50%)	<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
MF119Y	60%	4.85%	Fixed until 31/12/2026	£999	£300		
MF119Z	75%	4.83%	Fixed until 31/12/2026	£1,499	£300		
MF1201	75%	4.89%	Fixed until 31/12/2026	£999	£300		
MF1202	80%	5.02%	Fixed until 31/12/2026	£1,499	£300		
MF1203	85%	5.19%	Fixed until 31/12/2026	£999	£0		
MF1204	90%	5.46%	Fixed until 31/12/2026	£499	£0		
MF1205	95%	5.88%	Fixed until 31/12/2026	£0	£0		
3 year fixed - Available for purchases and remortgages							
MF1206	60%	4.79%	Fixed until 31/12/2027	£999	£300	6.95% (VMR less 1.50%)	<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
MF1207	75%	4.89%	Fixed until 31/12/2027	£999	£300		
MF1208	80%	4.99%	Fixed until 31/12/2027	£999	£300		
MF1209	90%	5.25%	Fixed until 31/12/2027	£499	£0		
MF120A	95%	5.59%	Fixed until 31/12/2027	£0	£0		
5 year fixed - Available for purchases and remortgages							
MF120B	60%	4.55%	Fixed until 31/12/2029	£1,999	£300	6.95% (VMR less 1.50%)	<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
MF120C	60%	4.65%	Fixed until 31/12/2029	£999	£300		
MF120D	75%	4.65%	Fixed until 31/12/2029	£1,999	£300		
MF120E	75%	4.75%	Fixed until 31/12/2029	£999	£300		
MF120F	80%	4.82%	Fixed until 31/12/2029	£1,499	£300		
MF120G	85%	4.95%	Fixed until 31/12/2029	£999	£0		
MF120H	90%	5.15%	Fixed until 31/12/2029	£499	£0		
MF120J	95%	5.49%	Fixed until 31/12/2029	£0	£0		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

TheNottingham-intermediaries.com

THE INFORMATION IN THIS DOCUMENT IS MEANT ONLY FOR THOSE WHO HAVE PROFESSIONAL MORTGAGE EXPERIENCE. WE CAN ONLY DEAL WITH YOU IF YOU ARE AUTHORISED BY THE FINANCIAL CONDUCT AUTHORITY OR ARE AN APPOINTED REPRESENTATIVE IN RELATION TO MORTGAGES. Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registered No. 200785.

Residential discount products

Valid from 6th August 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits	Early repayment charges
2 Year Discount - Available for purchases and remortgages								
MD019U	75%	5.55%	2.90% discount off the variable mortgage rate for two years	£999	£300	6.95% (VMR less 1.50%)	<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 	2% early repayment charge during discounted period
MD019V	80%	5.70%	2.75% discount off the variable mortgage rate for two years	£999	£0			

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

Foreign national products

Valid from 13th September 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits
2 year fixed - Available for purchases and remortgages							
MOF01H	75%	5.29%	Fixed until 31/12/2026	£1,499	£0	6.95% (VMR less 1.50%)	<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
MOF01J	80%	5.34%	Fixed until 31/12/2026	£1,499	£0		
MOF01K	85%	5.54%	Fixed until 31/12/2026	£999	£0		
MOF01L	90%	5.74%	Fixed until 31/12/2026	£999	£0		
MOF01M	90%	5.93%	Fixed until 31/12/2026	£0	£0		
5 year fixed - Available for purchases and remortgages							
MOF01N	75%	4.94%	Fixed until 31/12/2029	£1,499	£0	6.95% (VMR less 1.50%)	<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
MOF01P	80%	5.05%	Fixed until 31/12/2029	£1,499	£0		
MOF01Q	85%	5.15%	Fixed until 31/12/2029	£999	£0		
MOF01R	90%	5.35%	Fixed until 31/12/2029	£999	£0		
MOF01S	90%	5.45%	Fixed until 31/12/2029	£0	£0		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

Returning expat products



Valid from 13th September 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits
2 year fixed - Available for purchases and remortgages							
MEF01E	75%	5.29%	Fixed until 31/12/2026	£1,499	£0	6.95% (VMR less 1.50%)	<ul style="list-style-type: none"> One basic free valuation. <ul style="list-style-type: none"> Free legal fees for remortgages (standard legal fees only) Extra payments of up to 10% allowed each year (min £500) All products are portable
MEF01F	80%	5.34%	Fixed until 31/12/2026	£1,499	£0		
MEF01G	90%	5.93%	Fixed until 31/12/2026	£0	£0		
5 year fixed - Available for purchases and remortgages							
MEF01H	75%	4.94%	Fixed until 31/12/2029	£1,499	£0	6.95% (VMR less 1.50%)	<ul style="list-style-type: none"> One basic free valuation. <ul style="list-style-type: none"> Free legal fees for remortgages (standard legal fees only) Extra payments of up to 10% allowed each year (min £500) All products are portable
MEF01J	80%	5.05%	Fixed until 31/12/2029	£1,499	£0		
MEF01K	90%	5.45%	Fixed until 31/12/2029	£0	£0		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

TheNottingham-intermediaries.com

THE INFORMATION IN THIS DOCUMENT IS MEANT ONLY FOR THOSE WHO HAVE PROFESSIONAL MORTGAGE EXPERIENCE. WE CAN ONLY DEAL WITH YOU IF YOU ARE AUTHORISED BY THE FINANCIAL CONDUCT AUTHORITY OR ARE AN APPOINTED REPRESENTATIVE IN RELATION TO MORTGAGES. Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registered No. 200785.

Retirement interest only products

Valid from 20th September 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Reverts to	Benefits
2 year fixed - Available for purchase and remortgages						
MYF07B	60%	5.69%	Fixed until 31/12/2026	£999	6.95% (VMR less 1.50%)	<ul style="list-style-type: none">• One basic free valuation• Extra payments of up to 10% allowed each year (min £500)
5 year fixed - Available for purchase and remortgages						
MYF07C	60%	5.39%	Fixed until 31/12/2029	£999		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

Limited company buy-to-let products

Valid from 20th September 2024



Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Reverts to	Benefits		
2 year fixed - Available for purchases and remortgages								
MBF53D	75%	5.50%	Fixed until 31/12/2026	£1,999	BTL VMR (7.95%)	<ul style="list-style-type: none"> One basic free valuation Extra payments of up to 10% allowed each year (min £500) All products are portable 		
MBF53E	75%	5.75%	Fixed until 31/12/2026	£999				
3 year fixed - Available for purchases and remortgages								
MBF53F	75%	5.39%	Fixed until 31/12/2027	£2,999				
MBF53G	75%	5.69%	Fixed until 31/12/2027	£999				
5 year fixed - Available for purchases and remortgages								
MBF53H	75%	5.05%	Fixed until 31/12/2029	£4,999				
MBF53J	75%	5.25%	Fixed until 31/12/2029	£2,999				
MBF53K	75%	5.44%	Fixed until 31/12/2029	£999				
2 year discount - Available for purchases and remortgages								
MBD15U	75%	6.04%	<ul style="list-style-type: none"> 1.91% discount off the variable mortgage rate for two years 2% early repayment charge during initial period 	£1,999				

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to a maximum gross LTV of 75%.

TheNottingham-intermediaries.com

THE INFORMATION IN THIS DOCUMENT IS MEANT ONLY FOR THOSE WHO HAVE PROFESSIONAL MORTGAGE EXPERIENCE. WE CAN ONLY DEAL WITH YOU IF YOU ARE AUTHORISED BY THE FINANCIAL CONDUCT AUTHORITY OR ARE AN APPOINTED REPRESENTATIVE IN RELATION TO MORTGAGES. Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registered No. 200785.

Buy-to-let (non-company borrowers)

Valid from 20th September 2024

Product code	Maximum loan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits		
2 year fixed - Available for purchases and remortgages									
MBF536	75%	5.25%	Fixed until 31/12/2026	£1,999	£300	BTL VMR (7.95%)	<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 		
MBF537	75%	5.55%	Fixed until 31/12/2026	£999	£300				
3 year fixed - Available for purchases and remortgages									
MBF538	75%	5.09%	Fixed until 31/12/2027	£2,999	£300				
MBF539	75%	5.43%	Fixed until 31/12/2027	£999	£300				
5 year fixed - Available for purchases and remortgages									
MBF53A	75%	4.75%	Fixed until 31/12/2029	£2,999	£300				
MBF53B	75%	4.85%	Fixed until 31/12/2029	£1,999	£300				
MBF53C	75%	4.95%	Fixed until 31/12/2029	£999	£300				
2 year discount - Available for purchases and remortgages									
MBD15T	75%	5.61%	• 2.34% discount off the variable mortgage rate for two years • 2% early repayment charge during initial period	£1,499	£0				

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to a maximum gross LTV of 75%.

Key criteria

Valid from 31st May 2024

Stress Rates

Residential:

- **6.34%** for five-year products or like-for-like remortgages
- **8.20%** for all other applications

Standard BTL:

- **145%** ICR at **5.86%** for five-year products or like-for-like remortgages
- **145%** ICR at **7.86%** for all other applications

Ltd Co BTL:

- **125%** ICR at **6.29%** for five-year products or like-for-like remortgages
- **125%** ICR at **8.29%** for all other applications

Maximum Loan

Residential:

- Up to 75% - £1.5m
- Up to 80% - £1m
- Up to 90% - £750k
- Up to 95% - £500k

BTL and Ltd Co BTL:

- £750k

RIO:

- £500K

Minimum Loan

- £30k

Early repayment charge

Duration	Year 1	Year 2	Year 3	Year 4	Year 5
2 Year	2%	1%			
3 Year	3%	2%	1%		
5 Year	5%	4%	3%	2%	1%
Discount	2%	2%			

Procurement Fee

Residential and BTL

- 0.40% of the amount borrowed (Minimum £200)

Limited company BTL

- 0.55% of the amount borrowed (Minimum £200)

RIO and foreign nationals/returning expats

- 0.50% of the amount borrowed (Minimum £200)

(Procurement fees are paid within ten days of the mortgage completing)

Examples of acceptable repayment vehicles for residential interest-only lending

- Sale of Mortgage Property: Maximum 60% LTV, minimum equity requirement £200k or £300k in London and the South East.
- Please find the [Link](#) to the accepted London and South East Postcodes
- For part repayment and part interest only, 80% LTV allowable using more than one repayment vehicle.
- Endowment
- 25% of the projected total value of a defined contribution pension plan
- Equity ISA
- Sale of investment property or second home, unless occupied by a family member and then not acceptable. Must be owned in applicant/s name only
- We will accept sale of an investment property or second home in England and Wales, provided the equity in the property is currently sufficient enough to cover the amount being borrowed.
- Where a shortfall is identified, this element must be on either a capital and interest repayment basis, or the shortfall made up by means of increasing the deposit.
- **It is your client's responsibility to ensure they have sufficient capital to repay the mortgage at the end of the term.**