

Residential products

Valid from 3rd 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						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
MF118R	60%	4.83%	Fixed until 30/11/2026	£1,999	£300		
MF118S	60%	4.99%	Fixed until 30/11/2026	£999	£300		
MF118T	75%	4.93%	Fixed until 30/11/2026	£1,999	£300		
MF118U	75%	5.09%	Fixed until 30/11/2026	£999	£300		
MF118V	80%	5.22%	Fixed until 30/11/2026	£1,499	£300		
MF118W	85%	5.39%	Fixed until 30/11/2026	£999	£0		
MF118X	90%	5.60%	Fixed until 30/11/2026	£499	£0		
MF118Y	95%	5.99%	Fixed until 30/11/2026	£0	£0		
3 year fixed - Available for purchases and remortgages							
MF118Z	60%	4.95%	Fixed until 30/11/2027	£999	£300		
MF1191	75%	5.05%	Fixed until 30/11/2027	£999	£300		
MF1192	80%	5.20%	Fixed until 30/11/2027	£999	£300		
MF1193	90%	5.45%	Fixed until 30/11/2027	£499	£0		
MF1194	95%	5.80%	Fixed until 30/11/2027	£0	£0		
5 year fixed - Available for purchases and remortgages							
MF1195	60%	4.55%	Fixed until 30/11/2029	£1,999	£300		
MF1196	60%	4.65%	Fixed until 30/11/2029	£999	£300		
MF1197	75%	4.65%	Fixed until 30/11/2029	£1,999	£300		
MF1198	75%	4.75%	Fixed until 30/11/2029	£999	£300		
MF1199	80%	4.82%	Fixed until 30/11/2029	£1,499	£300		
MF119A	85%	4.95%	Fixed until 30/11/2029	£999	£0		
MF119B	90%	5.15%	Fixed until 30/11/2029	£499	£0		
MF119C	95%	5.49%	Fixed until 30/11/2029	£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).

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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			

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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						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
MOF01H	75%	5.29%	Fixed until 31/12/2026	£1,499	£0		
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		
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		

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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						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
MEF01E	75%	5.29%	Fixed until 31/12/2026	£1,499	£0		
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		
MEF01J	80%	5.05%	Fixed until 31/12/2029	£1,499	£0		
MEF01K	90%	5.45%	Fixed until 31/12/2029	£0	£0		

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*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).

Retirement interest only products

Valid from 16th August 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					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)
MYF075	60%	5.94%	Fixed until 30/11/2026	£999		
5 year fixed - Available for purchase and remortgages					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)
MYF076	60%	5.64%	Fixed until 30/11/2029	£999		

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Limited company buy-to-let products

Valid from 30th August 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					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
MBF52X	75%	5.50%	Fixed until 30/11/2026	£1,999		
MBF52Y	75%	5.75%	Fixed until 30/11/2026	£999		
3 year fixed - Available for purchases and remortgages						
MBF52Z	75%	5.39%	Fixed until 30/11/2027	£2,999		
MBF531	75%	5.69%	Fixed until 30/11/2027	£999		
5 year fixed - Available for purchases and remortgages						
MBF532	75%	5.05%	Fixed until 30/11/2029	£4,999		
MBF533	75%	5.25%	Fixed until 30/11/2029	£2,999		
MBF534	75%	5.44%	Fixed until 30/11/2029	£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%.

Buy-to-let (non-company borrowers)

Valid from 28th August 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						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
MBF52Q	75%	5.25%	Fixed until 30/11/2026	£1,999	£300		
MBF52R	75%	5.55%	Fixed until 30/11/2026	£999	£300		
3 year fixed - Available for purchases and remortgages							
MBF52S	75%	5.09%	Fixed until 30/11/2027	£2,999	£300		
MBF52T	75%	5.43%	Fixed until 30/11/2027	£999	£300		
5 year fixed - Available for purchases and remortgages							
MBF52U	75%	4.75%	Fixed until 30/11/2029	£2,999	£300		
MBF52V	75%	4.85%	Fixed until 30/11/2029	£1,999	£300		
MBF52W	75%	4.95%	Fixed until 30/11/2029	£999	£300		
2 year discount - Available for purchases and remortgages							
MBD15T	75%	5.61%	<ul style="list-style-type: none"> • 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%			

Procuration 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)

(Procuration 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.**