

Retention rate card

21st March 2025



Nottingham
Building Society

Retention rate card

Residential: 2-year and 3-year fixed

Valid from 21st March 2025

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MF130G	65%	4.81%	Expires on 31/05/2027	6.60% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
MF130H	65%	5.11%	Expires on 31/05/2027		£0		
MF130J	75%	4.91%	Expires on 31/05/2027		£999		
MF130K	75%	5.17%	Expires on 31/05/2027		£0		
MF130L	80%	5.35%	Expires on 31/05/2027		£0		
MF130M	85%	5.60%	Expires on 31/05/2027		£0		
MF130N	90%	5.79%	Expires on 31/05/2027		£0		
MF130P	>90%	6.08%	Expires on 31/05/2027		£0		
3 year fixed							
MF130Q	75%	4.75%	Expires on 31/05/2028	6.60% (VMR less 1.50%)	£999	Descending; 3% 1st year, 2% 2nd year & 1% 3rd year	0.30%

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Retention rate card

Residential: 5-year fixed

Valid from 21st March 2025

Nottingham
Building Society

Product code	Max lo to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
5 year fixed							
MF130R	65%	4.73%	Expires on 31/05/2030	6.60% (VMR less 1.50%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF130S	65%	4.89%	Expires on 31/05/2030		£0		
MF130T	75%	4.87%	Expires on 31/05/2030		£999		
MF130U	75%	4.99%	Expires on 31/05/2030		£0		
MF130V	80%	5.15%	Expires on 31/05/2030		£0		
MF130W	85%	5.35%	Expires on 31/05/2030		£0		
MF130X	90%	5.45%	Expires on 31/05/2030		£0		
MF130Y	>90%	5.85%	Expires on 31/05/2030		£0		



Residential discount

Valid from 14th February 2025



Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year discount							
MD0208	80%	5.30%	2.80% discount off the variable mortgage rate for two years	6.60% (VMR less 1.50%)	£0	2% early repayment charge during discounted period	0.30%
MD0209	90%	5.55%	2.55% discount off the variable mortgage rate for two years		£0		
MD020A	90%	5.79%	2.31% discount off the variable mortgage rate for two years		£999	No early repayment charges apply during the discount rate period. Unlimited capital repayments	
5 year discount							
MD020B	80%	5.22%	2.88% discount off the variable mortgage rate for five years	6.60% (VMR less 1.50%)	£0	2% early repayment charge during discounted period	0.30%



Retention rate card

Retirement interest only

Valid from 21st March 2025



Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MYF085	60%	5.98%	Expires on 31/05/2027	6.60% (VMR less 1.50%)	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5 year fixed							
MYF086	60%	5.39%	Expires on 31/05/2030	6.60% (VMR less 1.50%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MYF087	60%	5.70%	Expires on 31/05/2030		£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).



Retention rate card

Limited company BTL

Valid from 21st March 2025

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MBF58Y	75%	5.45%	Expires on 31/05/2027	BTL VMR (7.60%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF58Z	75%	5.69%	Expires on 31/05/2027		£999		
MBF591	75%	5.92%	Expires on 31/05/2027		£0		
5 year fixed							
MBF592	75%	5.29%	Expires on 31/05/2030	BTL VMR (7.60%)	£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MBF593	75%	5.40%	Expires on 31/05/2030		£999		
MBF594	75%	5.59%	Expires on 31/05/2030		£0		
2 year discount							
MBD165	75%	5.40%	2.20% discount off the BTL variable mortgage rate for two years	BTL VMR (7.60%)	£999	2% early repayment charge during discounted period	0.35%



Retention rate card

Buy-to-let (non-company borrowing)

Valid from 21st March 2025

Nottingham
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Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MBF58S	80%	5.00%	Expires on 31/05/2027	BTL VMR (7.60%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF58T	80%	5.40%	Expires on 31/05/2027		£999		
MBF58U	80%	5.75%	Expires on 31/05/2027		£0		
5 year fixed							
MBF58V	80%	4.95%	Expires on 31/05/2030	BTL VMR (7.60%)	£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MBF58W	80%	5.15%	Expires on 31/05/2030		£999		
MBF58X	80%	5.30%	Expires on 31/05/2030		£0		
2 year discount							
MBD163	80%	5.39%	2.21% discount off the BTL variable mortgage rate for two years	BTL VMR (7.60%)	£0	2% early repayment charge during discounted period	0.30%
5 year discount							
MBD164	80%	5.31%	2.29% discount off the BTL variable mortgage rate for five years	BTL VMR (7.60%)	£0	2% early repayment charge during discounted period	0.30%