

Retention rate card

18th October 2024

Nottingham
Building Society



Residential: 2-year and 3-year fixed

Valid from 18th October 2024

Nottingham
Building Society

Retention rate card

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MF121T	65%	4.78%	Expires on 31/01/2027	6.95% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
MF121U	65%	5.10%	Expires on 31/01/2027		£0		
MF121V	75%	4.90%	Expires on 31/01/2027		£999		
MF121W	75%	5.15%	Expires on 31/01/2027		£0		
MF121X	80%	5.35%	Expires on 31/01/2027		£0		
MF121Y	85%	5.50%	Expires on 31/01/2027		£0		
MF121Z	90%	5.69%	Expires on 31/01/2027		£0		
MF1221	>90%	5.98%	Expires on 31/01/2027		£0		
3 year fixed							
MF1222	75%	4.77%	Expires on 31/01/2028	6.95% (VMR less 1.50%)	£999	Descending; 3% 1st year, 2% 2nd year & 1% 3rd year	0.30%



Residential: 5-year fixed

Valid from 18th October 2024

Nottingham
Building Society

Retention rate card

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
5 year fixed							
MF1223	65%	4.48%	Expires on 31/01/2030	6.95% (VMR less 1.50%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF1224	65%	4.63%	Expires on 31/01/2030		£0		
MF1225	75%	4.62%	Expires on 31/01/2030		£999		
MF1226	75%	4.72%	Expires on 31/01/2030		£0		
MF1227	80%	4.90%	Expires on 31/01/2030		£0		
MF1228	85%	4.99%	Expires on 31/01/2030		£0		
MF1229	90%	5.10%	Expires on 31/01/2030		£0		
MF122A	>90%	5.48%	Expires on 31/01/2030		£0		



Residential discount

Valid from 3rd October 2024



Retention rate card

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year discount							
MD019W	80%	5.65%	2.80% discount off the variable mortgage rate for two years	6.95% (VMR less 1.50%)	£0	2% early repayment charge during discounted period	0.30%
MD019X	90%	5.90%	2.55% discount off the variable mortgage rate for two years		£0		
MD019Y	90%	6.14%	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	

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).



Retirement interest only

Valid from 18th October 2024

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							
MYF07G	60%	5.98%	Expires on 31/01/2027	6.95% (VMR less 1.50%)	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5 year fixed							
MYF07H	60%	5.39%	Expires on 31/01/2030	6.95% (VMR less 1.50%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MYF07J	60%	5.70%	Expires on 31/01/2030		£0		

Retention rate card



Limited company BTL

Valid from 18th October 2024

Nottingham
Building Society

Retention rate card

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MBF548	75%	5.50%	Expires on 31/01/2027	BTL VMR (7.95%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF549	75%	5.75%	Expires on 31/01/2027		£999		
MBF54A	75%	5.99%	Expires on 31/01/2027		£0		
5 year fixed							
MBF54B	75%	5.35%	Expires on 31/01/2030	BTL VMR (7.95%)	£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MBF54C	75%	5.44%	Expires on 31/01/2030		£999		
MBF54D	75%	5.55%	Expires on 31/01/2030		£0		
2 year discount							
MBD15R	75%	5.75%	2.20% discount off the variable mortgage rate for two years	BTL VMR (7.95%)	£999	2% early repayment charge during discounted period	0.35%



Buy-to-let (non-company borrowing)

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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							
MBF542	80%	4.85%	Expires on 31/01/2027	BTL VMR (7.95%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF543	80%	5.20%	Expires on 31/01/2027		£999		
MBF544	80%	5.55%	Expires on 31/01/2027		£0		
5 year fixed							
MBF545	80%	4.60%	Expires on 31/01/2030	BTL VMR (7.95%)	£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MBF546	80%	4.75%	Expires on 31/01/2030		£999		
MBF547	80%	4.90%	Expires on 31/01/2030		£0		
2 year discount							
MBD15V	80%	5.74%	2.21% discount off the variable mortgage rate for two years	BTL VMR (7.95%)	£0	2% early repayment charge during discounted period	0.30%