



# **Mortgage retention product guide**

**10<sup>th</sup> October 2025**

**For existing customers  
looking for a product transfer**

**Nottingham**  
Building Society

# Residential: 2-year fixed

Valid from 10<sup>th</sup> October 2025

Nottingham  
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MF137L	65%	4.59%	Expires on 31/12/2027	6.35% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
MF137M	65%	4.79%	Expires on 31/12/2027		£0		
MF137N	75%	4.69%	Expires on 31/12/2027		£999		
MF137P	75%	4.89%	Expires on 31/12/2027		£0		
MF137Q	80%	4.99%	Expires on 31/12/2027		£0		
MF137R	90%	5.19%	Expires on 31/12/2027		£0		
MF137S	>90%	5.39%	Expires on 31/12/2027		£0		

Our most recent product changes are highlighted in red

\* Product fee 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). Note that fees cannot be added above 95% LTV for residential lending.

# Residential: 5-year fixed

Valid from 10<sup>th</sup> October 2025

Nottingham  
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
5-year fixed							
MF137T	65%	4.79%	Expires on 31/12/2030	6.35% (VMR less 1.50%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF137U	65%	4.89%	Expires on 31/12/2030		£0		
MF137V	75%	4.84%	Expires on 31/12/2030		£999		
MF137W	75%	4.94%	Expires on 31/12/2030		£0		
MF137X	80%	5.05%	Expires on 31/12/2030		£0		
MF137Y	90%	5.29%	Expires on 31/12/2030		£0		
MF137Z	>90%	5.49%	Expires on 31/12/2030		£0		

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# Residential discounted variable rate

Valid from 30<sup>th</sup> May 2025



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year discounted variable rate							
MD020D	90%	5.79%	2.06% discount off the variable mortgage rate for two years	6.35% (VMR less 1.50%)	£999	No early repayment charges apply during the discount rate period. Unlimited capital repayments	0.30%

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# Retirement interest only

Valid from 5<sup>th</sup> September 2025



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MYF08Y	60%	5.19%	Expires on 30/11/2027	6.35% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.35%
MYF08Z	60%	5.49%	Expires on 30/11/2027		£0		
5-year fixed							
MYF091	60%	5.19%	Expires on 30/11/2030	6.35% (VMR less 1.50%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MYF092	60%	5.39%	Expires on 30/11/2030		£0		

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# Limited company BTL

Valid from 10<sup>th</sup> October 2025



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF64P	75%	5.29%	Expires on 31/12/2027	BTL VMR (7.35%)	£999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF64Q	75%	5.49%	Expires on 31/12/2027		£0		
5-year fixed							
MBF64R	75%	5.29%	Expires on 31/12/2030	BTL VMR (7.35%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MBF64S	75%	5.39%	Expires on 31/12/2030		£0		
2-year discounted variable rate							
MBD16A	75%	5.65%	1.70% discount off the BTL variable mortgage rate for two years	BTL VMR (7.35%)	£999	2% early repayment charge during discounted period	0.35%

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# Buy-to-let (non-company borrowing)

Valid from 10<sup>th</sup> October 2025



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF64K	80%	5.19%	Expires on 31/12/2027	BTL VMR (7.35%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF64L	80%	5.39%	Expires on 31/12/2027		£0		
5-year fixed							
MBF64M	80%	5.15%	Expires on 31/12/2030	BTL VMR (7.35%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MBF64N	80%	5.25%	Expires on 31/12/2030		£0		
2-year discounted variable rate							
MBD169	80%	5.65%	1.70% discount off the BTL variable mortgage rate for two years	BTL VMR (7.35%)	£0	2% early repayment charge during discounted period	0.30%

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\* Product fee 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). Note that fees cannot be added above 95% LTV for residential lending.