



Mortgage retention product guide

12th December 2025

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

Nottingham
Building Society



Residential: 2-year fixed

Valid from 7th November 2025



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MF138N	65%	4.45%	Expires on 31/01/2028	6.35% SVR	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
MF138P	65%	4.65%	Expires on 31/01/2028		£0		
MF138Q	75%	4.49%	Expires on 31/01/2028		£999		
MF138R	75%	4.69%	Expires on 31/01/2028		£0		
MF138S	80%	4.79%	Expires on 31/01/2028		£0		
MF138T	90%	5.05%	Expires on 31/01/2028		£0		
MF138U	>90%	5.25%	Expires on 31/01/2028		£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 7th November 2025



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
5-year fixed							
MF138V	65%	4.65%	Expires on 31/01/2031	6.35% SVR	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF138W	65%	4.75%	Expires on 31/01/2031		£0		
MF138X	75%	4.69%	Expires on 31/01/2031		£999		
MF138Y	75%	4.79%	Expires on 31/01/2031		£0		
MF138Z	80%	4.85%	Expires on 31/01/2031		£0		
MF1391	90%	5.09%	Expires on 31/01/2031		£0		
MF1392	>90%	5.29%	Expires on 31/01/2031		£0		

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Residential discounted variable rate

Valid from 30th 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 17th 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							
MYF099	60%	5.49%	Expires on 31/12/2027	6.35% SVR	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5-year fixed							
MYF09A	60%	5.39%	Expires on 31/12/2027	6.35% SVR	£0	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%

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Retention products

Limited company BTL

Valid from 12th December 2025



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF67B	75%	4.85%	Expires on 31/03/2028	7.35% BTL VMR	£1,999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF67C	75%	5.05%	Expires on 31/03/2028		£999		
MBF67D	75%	5.25%	Expires on 31/03/2028		£0		
5-year fixed							
MBF67E	75%	5.15%	Expires on 31/03/2031	7.35% BTL VMR	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MBF67F	75%	5.25%	Expires on 31/03/2031		£0		
2-year discounted variable rate							
MBD16F	75%	5.89%	1.46% discount off the BTL variable mortgage rate for two years	7.35% BTL VMR	£999	No early repayment charges apply during the discount rate period. Unlimited capital repayments	0.35%

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Buy-to-let (non-company borrowing)

Valid from 7th November 2025



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF65X	80%	4.79%	Expires on 31/01/2028	7.35% BTL VMR	£1,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF65Y	80%	4.99%	Expires on 31/01/2028		£999		
MBF65Z	80%	5.19%	Expires on 31/01/2028		£0		
5-year fixed							
MBF661	80%	5.05%	Expires on 31/01/2031	7.35% BTL VMR	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MBF662	80%	5.15%	Expires on 31/01/2031		£0		
2-year discounted variable rate							
MBD16E	80%	5.79%	1.56% discount off the BTL variable mortgage rate for two years	7.35% BTL VMR	£999	No early repayment charges apply during the discount rate period. Unlimited capital repayments	0.30%

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