



**Mortgage retention
product guide
20th March 2026**

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

Nottingham
Building Society



Residential: 2-year fixed

Valid from 20th March 2026

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							
MF1434	65%	4.94%	Fixed until 31/05/2028	6.35% SVR	£0	Descending: 2% 1st year & 1% 2nd year	0.30%
MF1435	75%	5.04%	Fixed until 31/05/2028		£0		
MF1436	80%	5.14%	Fixed until 31/05/2028		£0		
MF1437	85%	5.29%	Fixed until 31/05/2028		£0		
MF1438	>85%	5.39%	Fixed until 31/05/2028		£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.

Retention products



Residential: 5-year fixed

Valid from 20th March 2026

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							
MF1439	65%	5.04%	Fixed until 31/05/2031	6.35% SVR	£0	Descending: 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF143A	75%	5.14%	Fixed until 31/05/2031		£0		
MF143B	80%	5.24%	Fixed until 31/05/2031		£0		
MF143C	85%	5.34%	Fixed until 31/05/2031		£0		
MF143D	>85%	5.44%	Fixed until 31/05/2031		£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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* 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.



Retirement interest only

Valid from 13th February 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MYF09X	60%	5.09%	Expires on 30/04/2028	6.35% SVR	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5-year fixed							
MYF09Y	60%	5.19%	Expires on 30/04/2031	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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* 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.



Limited company BTL

Valid from 13th February 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF68S	75%	4.75%	Expires on 30/04/2028	7.35% BTL VMR	£1,999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF68T	75%	4.95%	Expires on 30/04/2028		£999		
MBF68U	75%	5.15%	Expires on 30/04/2028		£0		
5-year fixed							
MBF68V	75%	5.15%	Expires on 30/04/2031	7.35% BTL VMR	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MBF68W	75%	5.25%	Expires on 30/04/2031		£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	0.35%

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Buy-to-let (non-company borrowing)

Valid from 6th February 2026

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							
MBF68N	80%	4.65%	Expires on 30/04/2028	7.35% BTL VMR	£1,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF68P	80%	5.05%	Expires on 30/04/2028		£0		
5-year fixed							
MBF68Q	80%	4.99%	Expires on 30/04/2031	7.35% BTL VMR	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MBF68R	80%	5.09%	Expires on 30/04/2031		£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	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.

Retention products