



Mortgage retention product guide 2nd April 2026

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

Nottingham
Building Society



Residential: 2-year fixed

Valid from 27th 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							
MF143Y	65%	5.19%	Fixed until 30/06/2028	6.35% SVR	£999	Descending: 2% 1st year & 1% 2nd year	0.30%
MF143N	65%	5.39%	Fixed until 30/06/2028		£0		
MF143P	75%	5.49%	Fixed until 30/06/2028		£0		
MF143Q	80%	5.59%	Fixed until 30/06/2028		£0		
MF143R	85%	5.64%	Fixed until 30/06/2028		£0		
MF143S	95%	5.69%	Fixed until 30/06/2028		£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 27th 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							
MF143T	65%	5.29%	Fixed until 30/06/2028	6.35% SVR	£0	Descending: 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF143U	75%	5.39%	Fixed until 30/06/2028		£0		
MF143V	80%	5.49%	Fixed until 30/06/2028		£0		
MF143W	85%	5.59%	Fixed until 30/06/2028		£0		
MF143X	95%	5.64%	Fixed until 30/06/2028		£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 27th March 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MYF10F	60%	5.74%	Expires on 30/06/2028	6.35% SVR	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5-year fixed							
MYF10G	60%	5.64%	Expires on 30/06/2031	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 2nd April 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							
MBF71E	75%	5.29%	Expires on 30/06/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF714	75%	5.89%	Expires on 30/06/2028		£0		
5-year fixed							
MBF715	75%	5.74%	Expires on 30/06/2031	7.35% BTL VMR	£0	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
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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Retention products



Buy-to-let (non-company borrowing)

Valid from 2nd April 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							
MBF71D	75%	5.34%	Expires on 30/06/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF711	80%	5.84%	Expires on 30/06/2028		£0		
5-year fixed							
MBF712	80%	5.69%	Expires on 30/06/2031	7.35% BTL VMR	£0	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
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