



**Mortgage retention  
product guide  
24<sup>th</sup> April 2026**

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

**Nottingham**  
Building Society



# Residential: 2-year fixed

Valid from 24<sup>th</sup> 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							
MF144S	65%	5.14%	Fixed until 31/07/2028	6.35% SVR	£999	Descending: 2% 1st year & 1% 2nd year	0.30%
MF144T	65%	5.34%	Fixed until 31/07/2028		£0		
MF144U	75%	5.44%	Fixed until 31/07/2028		£0		
MF144V	80%	5.54%	Fixed until 31/07/2028		£0		
MF144W	85%	5.59%	Fixed until 31/07/2028		£0		
MF144X	95%	5.64%	Fixed until 31/07/2028		£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 24<sup>th</sup> 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
5-year fixed							
MF144Y	65%	5.24%	Fixed until 31/07/2031	6.35% SVR	£0	Descending: 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF144Z	75%	5.34%	Fixed until 31/07/2031		£0		
MF1451	80%	5.44%	Fixed until 31/07/2031		£0		
MF1452	85%	5.54%	Fixed until 31/07/2031		£0		
MF1453	95%	5.59%	Fixed until 31/07/2031		£0		

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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



# 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%

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.



# Retirement interest only

Valid from 24<sup>th</sup> April 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MYF10K	60%	5.54%	Expires on 31/07/2028	6.35% SVR	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5-year fixed							
MYF10L	60%	5.54%	Expires on 31/07/2031	6.35% SVR	£0	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%

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.



# Limited company BTL

Valid from 17<sup>th</sup> April 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF71T	75%	5.09%	Expires on 31/07/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF71U	75%	5.69%	Expires on 31/07/2028		£0		
5-year fixed							
MBF71V	75%	5.61%	Expires on 31/07/2031	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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\* 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.



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

Valid from 24<sup>th</sup> 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							
MBF71W	75%	5.04%	Expires on 31/07/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF71X	80%	5.64%	Expires on 31/07/2028		£0		
5-year fixed							
MBF71Y	80%	5.59%	Expires on 31/07/2031	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