



**Mortgage retention  
product guide  
8<sup>th</sup> May 2026**

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

**Nottingham**  
Building Society



# Residential: 2-year fixed

Valid from 8<sup>th</sup> May 2026



Retention products

Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee	Early repayment charges	Procuration fee
2-year fixed							
MF145M	65%	5.35%	Fixed until 31/07/2028	6.35% SVR	£999	Descending: 2% 1st year & 1% 2nd year	0.30%
MF145N	65%	5.55%	Fixed until 31/07/2028		£0		
MF145P	75%	5.45%	Fixed until 31/07/2028		£999		
MF145Q	75%	5.65%	Fixed until 31/07/2028		£0		
MF145R	80%	5.75%	Fixed until 31/07/2028		£0		
MF145S	85%	5.79%	Fixed until 31/07/2028		£0		
MF145T	95%	5.85%	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.



# Residential: 5-year fixed

Valid from 8<sup>th</sup> May 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							
MF145U	65%	5.45%	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%
MF145V	75%	5.53%	Fixed until 31/07/2031		£0		
MF145W	80%	5.61%	Fixed until 31/07/2031		£0		
MF145X	85%	5.71%	Fixed until 31/07/2031		£0		
MF145Y	95%	5.77%	Fixed until 31/07/2031		£0		

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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 8<sup>th</sup> May 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MYF10Q	60%	5.75%	Expires on 31/07/2028	6.35% SVR	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5-year fixed							
MYF10R	60%	5.71%	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 8<sup>th</sup> May 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF72L	75%	5.31%	Expires on 31/07/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF72M	75%	5.89%	Expires on 31/07/2028		£0		
5-year fixed							
MBF72N	75%	5.81%	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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# Buy-to-let (non-company borrowing)

Valid from 8<sup>th</sup> May 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							
MBF72H	75%	5.25%	Expires on 31/07/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF72J	80%	5.85%	Expires on 31/07/2028		£0		
5-year fixed							
MBF72K	80%	5.77%	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