Mortgage retention product guide 31st July 2026

For existing customers looking for a product transfer

Nottingham Building Society

Retention products

Residential: 2-year fixed

Valid from 31st July 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							
MF148M	65%	5.24%	Fixed until 31/10/2028	6.35% SVR	£999	Descending: 2% 1st year & 1% 2nd year	0.30%
MF148N	65%	5.49%	Fixed until 31/10/2028		£0		
MF148P	75%	5.34%	Fixed until 31/10/2028		£999		
MF148Q	75%	5.59%	Fixed until 31/10/2028		£0		
MF148R	80%	5.69%	Fixed until 31/10/2028		£0		
MF148S	85%	5.79%	Fixed until 31/10/2028		£0		
MF148T	95%	5.84%	Fixed until 31/10/2028		£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 31st July 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							
MF148U	65%	5.49%	Fixed until 31/10/2031	6.35% SVR	£0	Descending: 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF148V	75%	5.59%	Fixed until 31/10/2031		£0		
MF148W	80%	5.69%	Fixed until 31/10/2031		£0		
MF148X	85%	5.79%	Fixed until 31/10/2031		£0		
MF148Y	95%	5.84%	Fixed until 31/10/2031		£0		

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Retention products

Residential discounted variable rate

Valid from 29th 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 discounted variable rate							
MD020H	90%	5.54%	2.31% 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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Retention products

Retirement interest only

Valid from 31st July 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							
MYF119	60%	5.84%	Fixed until 31/10/2028	6.35% SVR	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5-year fixed							
MYF11A	60%	5.79%	Fixed until 31/10/2031	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.

Retention products

Limited company BTL

Valid from 31st July 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							
MBF75W	75%	5.29%	Expires on 31/10/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF75X	75%	5.94%	Expires on 31/10/2028		£0		
5-year fixed							
MBF75Y	75%	5.89%	Expires on 31/10/2031	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							
MBD16Q	75%	5.64%	1.71% 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 31st July 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							
MBF75T	75%	5.19%	Expires on 31/10/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF75U	80%	5.84%	Expires on 31/10/2028		£0		
5-year fixed							
MBF75V	80%	5.79%	Expires on 31/10/2031	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							
MBD16P	80%	5.54%	1.81% 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.