



Mortgage retention product guide 22nd September 2026

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

Nottingham
Building Society

Residential: 2-year fixed

Valid from 22nd September 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee	Early repayment charges	Procuration fee
2-year fixed							
MF1514	65%	5.52%	Fixed until 31/12/2028	6.35% SVR	£999	Descending: 2% 1st year & 1% 2nd year	0.30%
MF1515	65%	5.75%	Fixed until 31/12/2028		£0		
MF1516	75%	5.62%	Fixed until 31/12/2028		£999		
MF1517	75%	5.85%	Fixed until 31/12/2028		£0		
MF1518	80%	5.95%	Fixed until 31/12/2028		£0		
MF1519	85%	5.99%	Fixed until 31/12/2028		£0		
MF151A	95%	6.05%	Fixed until 31/12/2028		£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 22nd September 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							
MF151B	65%	5.68%	Fixed until 31/12/2031	6.35% SVR	£0	Descending: 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF151C	75%	5.78%	Fixed until 31/12/2031		£0		
MF151D	80%	5.88%	Fixed until 31/12/2031		£0		
MF151E	85%	5.98%	Fixed until 31/12/2031		£0		
MF151F	95%	6.05%	Fixed until 31/12/2031		£0		

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Residential discounted variable rate

Valid from 29th May 2026



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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Retirement interest only

Valid from 22nd September 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MYF11Q	60%	6.03%	Fixed until 31/12/2028	6.35% SVR	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5-year fixed							
MYF11R	60%	6.01%	Fixed until 31/12/2031	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 22nd September 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF786	75%	5.56%	Expires on 31/12/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF787	75%	6.22%	Expires on 31/12/2028		£0		
5-year fixed							
MBF788	75%	6.09%	Expires on 31/12/2031	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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* 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 22nd September 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF789	75%	5.46%	Expires on 31/12/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF78A	80%	6.12%	Expires on 31/12/2028		£0		
5-year fixed							
MBF78B	80%	5.99%	Expires on 31/12/2031	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.