Mortgage retention product guide 10th November 2026

For existing customers looking for a product transfer

Nottingham Building Society

Retention products

Everyday Living: 2-year fixed

Valid from 26th October 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							
MF152R	65%	5.50%	Fixed until 31/01/2029	6.60% SVR	£999	Descending: 2% 1st year & 1% 2nd year	0.30%
MF152S	65%	5.73%	Fixed until 31/01/2029		£0		
MF152T	75%	5.60%	Fixed until 31/01/2029		£999		
MF152U	75%	5.83%	Fixed until 31/01/2029		£0		
MF152V	80%	5.93%	Fixed until 31/01/2029		£0		
MF152W	85%	5.97%	Fixed until 31/01/2029		£0		
MF152X	95%	6.03%	Fixed until 31/01/2029		£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

Everyday Living: 5-year fixed

Valid from 26th October 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							
MF152Y	65%	5.65%	Fixed until 31/01/2032	6.60% SVR	£0	Descending: 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF152Z	75%	5.75%	Fixed until 31/01/2032		£0		
MF1531	80%	5.85%	Fixed until 31/01/2032		£0		
MF1532	85%	5.95%	Fixed until 31/01/2032		£0		
MF1533	95%	6.02%	Fixed until 31/01/2032		£0		

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Retention products

Everyday Living: discounted variable rate

Valid from 10th November 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%	5.79%	2.31% discount off the variable mortgage rate for two years	6.60% (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 26th October 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							
MYF121	60%	6.01%	Fixed until 31/01/2029	6.60% SVR	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5-year fixed							
MYF122	60%	5.98%	Fixed until 31/01/2032	6.60% 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 10th November 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							
MBF79P	75%	5.54%	Expires on 31/01/2029	7.60% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF79Q	75%	6.20%	Expires on 31/01/2029		£0		
5-year fixed							
MBF79R	75%	6.06%	Expires on 31/01/2032	7.60% 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%	5.89%	1.71% discount off the BTL variable mortgage rate for two years	7.60% 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 10th November 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							
MBF79S	75%	5.44%	Expires on 31/01/2029	7.60% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF79T	80%	6.10%	Expires on 31/01/2029		£0		
5-year fixed							
MBF79U	80%	5.96%	Expires on 31/01/2032	7.60% 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%	5.79%	1.81% discount off the BTL variable mortgage rate for two years	7.60% 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.