Mortgage retention product guide 23rd November 2026

For existing customers looking for a product transfer

Nottingham Building Society

Retention products

Everyday Living: 2-year fixed

Valid from 23rd 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							
MF154D	65%	5.54%	Fixed until 28/02/2029	6.60% SVR	£999	Descending: 2% 1st year & 1% 2nd year	0.30%
MF154E	65%	5.74%	Fixed until 28/02/2029		£0		
MF154F	75%	5.69%	Fixed until 28/02/2029		£999		
MF154G	75%	5.89%	Fixed until 28/02/2029		£0		
MF154H	80%	5.94%	Fixed until 28/02/2029		£0		
MF154J	85%	5.99%	Fixed until 28/02/2029		£0		
MF154K	95%	6.04%	Fixed until 28/02/2029		£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 23rd 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
5-year fixed							
MF154L	65%	5.62%	Fixed until 29/02/2032	6.60% SVR	£0	Descending: 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF154M	75%	5.74%	Fixed until 29/02/2032		£0		
MF154N	80%	5.84%	Fixed until 29/02/2032		£0		
MF154P	85%	5.94%	Fixed until 29/02/2032		£0		
MF154Q	95%	5.99%	Fixed until 29/02/2032		£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

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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* 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

Retirement interest only

Valid from 23rd 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							
MYF12B	60%	5.99%	Fixed until 28/02/2029	6.60% SVR	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5-year fixed							
MYF12C	60%	5.94%	Fixed until 29/02/2032	6.60% 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.

Retention products

Limited company BTL

Valid from 23rd 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							
MBF81B	75%	5.59%	Expires on 28/02/2029	7.60% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF81C	75%	6.26%	Expires on 28/02/2029		£0		
5-year fixed							
MBF81D	75%	6.06%	Expires on 29/02/2032	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 23rd 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							
MBF81E	75%	5.49%	Expires on 28/02/2029	7.60% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF81F	80%	6.16%	Expires on 28/02/2029		£0		
5-year fixed							
MBF81G	80%	5.99%	Expires on 29/02/2032	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.