New mortgage product guide

14th November 2025

For new purchase and remortgage applications

Nottingham
Building Society

New lending products

Residential

Valid from 14th November 2025

Nottingham Building Society

Product code*	Max loan to value	Initial interest rate	Product term	Product fee**	Cashback	Reverts to	Key Features
2-year fixed - available for purchases and remortgages						6.35% (VMR less 1.50%)	• One basic free valuation • Free legal fees for remortgages (standard legal fees only) • All products are portable • Early repayment charges apply, with over-payments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £80k for fee-free products.
MF1393	60%	4.48%	Fixed Until 29/02/2028	£1499	£0		
MF1394	60%	4.58%	Fixed Until 29/02/2028	£999	£0		
MF1395	75%	4.58%	Fixed Until 29/02/2028	£1499	£0		
MF1396	75%	4.66%	Fixed Until 29/02/2028	£999	£0		
MF1397	80%	4.69%	Fixed Until 29/02/2028	£1499	£0		
MF1398	80%	4.77%	Fixed Until 29/02/2028	£999	£0		
MF1399	85%	4.86%	Fixed Until 29/02/2028	£999	£0		
MF139A	90%	4.94%	Fixed Until 29/02/2028	£999	£0		
MF139B	90%	5.14%	Fixed Until 29/02/2028	£0	£0		
MF139C	95%	5.29%	Fixed Until 29/02/2028	£0	£0		

Our most recent product changes are highlighted in red

* Please see overleaf for "Foreign national and returning expat" range (products on this page are intended for applicants who are UK nationals or those with indefinite leave to remain in the UK, and those with substantial UK credit history).

**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.

New lending products

Residential

Valid from 14th November 2025

Nottingham Building Society

Product code*	Max loan to value	Initial interest rate	Product term	Product fee**	Cashback	Reverts to	Key Features
5-year fixed - available for purchases and remortgages						6.35% (VMR less 1.50%)	• One basic free valuation • Free legal fees for remortgages (standard legal fees only) • All products are portable • Early repayment charges apply, with over-payments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £80k for fee-free products, £125k for fee-free + cashback products.
MF139D	60%	4.54%	Fixed Until 28/02/2031	£1999	£0		
MF139E	60%	4.65%	Fixed Until 28/02/2031	£999	£0		
MF139F	75%	4.71%	Fixed Until 28/02/2031	£1999	£0		
MF139G	75%	4.78%	Fixed Until 28/02/2031	£999	£0		
MF139H	80%	4.77%	Fixed Until 28/02/2031	£1999	£0		
MF139J	80%	4.88%	Fixed Until 28/02/2031	£999	£0		
MF139K	85%	4.98%	Fixed Until 28/02/2031	£999	£0		
MF139L	90%	5.07%	Fixed Until 28/02/2031	£999	£0		
MF139M	90%	5.15%	Fixed Until 28/02/2031	£0	£0		
MF139N	95%	5.30%	Fixed Until 28/02/2031	£0	£0		

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New lending products

Foreign national and returning expat

Valid from 24th October 2025

Nottingham Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Cashback	Reverts to	Key Features
2-year fixed - available for purchases and remortgages						6.35% (VMR less 1.50%)	• One basic free valuation • Free legal fees for remortgages (standard legal fees only) • All products are portable • Early repayment charges apply, with over-payments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £80k for fee-free products, £125k for fee-free + cashback products.
MOF04W	80%	4.99%	Fixed Until 31/01/2028	£1,499	£0		
MOF04X	85%	5.21%	Fixed Until 31/01/2028	£999	£0		
MOF04Y	90%	5.39%	Fixed Until 31/01/2028	£999	£0		
MOF04Z	90%	5.59%	Fixed Until 31/01/2028	£0	£0		
5-year fixed - available for purchases and remortgages							
MOF051	80%	5.11%	Fixed until 31/01/2031	£1,499	£0		
MOF052	85%	5.29%	Fixed until 31/01/2031	£999	£0		
MOF053	90%	5.45%	Fixed until 31/01/2031	£999	£0		
MOF054	90%	5.55%	Fixed until 31/01/2031	£0	£0		

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New lending products

Retirement interest-only

Valid from 31st October 2025

Nottingham Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Features
2-year fixed - available for purchases and remortgages					6.35% (VMR less 1.50%)	• One basic free valuation • Early repayment charges apply, with over-payments up to 10% allowed each year • £30k minimum loan
MYF09B	60%	4.79%	Fixed until 29/02/2028	£1499		
MYF09C	60%	4.99%	Fixed until 29/02/2028	£999		
5-year fixed - available for purchases and remortgages						
MYF09D	60%	5.09%	Fixed until 28/02/2031	£1999		
MYF09E	60%	5.25%	Fixed until 28/02/2031	£999		

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New lending products

Limited company buy-to-let – fixed rate

Valid from 31st October 2025

Nottingham Building Society

Product code*	Max loan to value	Initial interest rate	Product term	Product fee**	Cashback	Reverts to	Key Features
2-year fixed - available for purchases and remortgages						BTL VMR (7.35%)	• One basic free valuation • All products are portable • Early repayment charges apply, with over-payments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £100k for fee-free products
MBF65R	65%	5.19%	Fixed until 31/01/2028	£999	£0		
MBF65S	65%	5.39%	Fixed until 31/01/2028	£0	£0		
MBF65D	75%	5.29%	Fixed until 31/01/2028	£999	£0		
MBF65E	75%	5.49%	Fixed until 31/01/2028	£0	£0		
MBF64V	80%	5.69%	Fixed until 31/01/2028	£999	£0		
MBF64W	80%	5.89%	Fixed until 31/01/2028	£0	£0		

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New lending products

Limited company buy-to-let – fixed rate

Valid from 31st October 2025

Nottingham Building Society

Product code*	Max loan to value	Initial interest rate	Product term	Product fee**	Cashback	Reverts to	Key Features
5-year fixed - available for purchases and remortgages						BTL VMR (7.35%)	• One basic free valuation • All products are portable • Early repayment charges apply, with over-payments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £100k for fee-free products
MBF65V	65%	5.19%	Fixed until 31/01/2031	£999	£0		
MBF65W	65%	5.29%	Fixed until 31/01/2031	£0	£0		
MBF65F	75%	4.99%	Fixed until 31/01/2031	£4,999	£0		
MBF65G	75%	5.29%	Fixed until 31/01/2031	£999	£0		
MBF65H	75%	5.39%	Fixed until 31/01/2031	£0	£0		
MBF651	80%	5.69%	Fixed until 31/01/2031	£999	£0		
MBF652	80%	5.79%	Fixed until 31/01/2031	£0	£0		

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New lending products

Limited company buy-to-let – variable rate

Valid from 17th October 2025

Nottingham Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Benefits
2-year discounted variable rate - available for purchases and remortgages						
MBD16C	75%	5.99%	• 1.36% discount off the BTL variable mortgage rate for two years • No early repayment charges apply during the discount period	£999	BTL VMR (7.35%)	• One basic free valuation • No early repayment charges apply to this product • All products are portable • £30k minimum loan

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 80% LTV for buy-to-let lending.

New lending products

Buy-to-let (non-company borrowers)

Valid from 31st October 2025

Nottingham Building Society

Product code*	Max loan to value	Initial interest rate	Product term	Product fee**	Cashback	Reverts to	Key Features
2-year fixed - available for purchases and remortgages						BTL VMR (7.35%)	• One basic free valuation • Free legal fees for remortgages (standard legal fees only) • All products are portable • Early repayment charges apply, with over-payments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £100k for fee-free products
MBF65P	65%	5.09%	Fixed until 31/01/2028	£999	£0		
MBF65Q	65%	5.29%	Fixed until 31/01/2028	£0	£0		
MBF65J	75%	5.19%	Fixed until 31/01/2028	£999	£0		
MBF65K	75%	5.39%	Fixed until 31/01/2028	£0	£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.

New lending products

Buy-to-let (non-company borrowers)

Valid from 31st October 2025

Nottingham Building Society

Product code*	Max loan to value	Initial interest rate	Product term	Product fee**	Cashback	Reverts to	Key Features
5-year fixed - available for purchases and remortgages						BTL VMR (7.35%)	• One basic free valuation • Free legal fees for remortgages (standard legal fees only) • All products are portable • Early repayment charges apply, with over-payments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £100k for fee-free products
MBF65T	65%	5.05%	Fixed until 31/01/2031	£999	£0		
MBF65U	65%	5.15%	Fixed until 31/01/2031	£0	£0		
MBF65L	75%	4.94%	Fixed until 31/01/2031	£4,999	£0		
MBF65M	75%	5.15%	Fixed until 31/01/2031	£999	£0		
MBF65N	75%	5.25%	Fixed until 31/01/2031	£0	£0		
MBF65A	80%	5.59%	Fixed until 31/01/2031	£999	£0		
MBF65B	80%	5.69%	Fixed until 31/01/2031	£0	£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.

New lending products

Buy-to-let (non-company borrowers)

Valid from 17th October 2025

Nottingham Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Benefits
2-year discounted variable rate - available for purchases and remortgages					BTL VMR (7.35%)	• One basic free valuation • Free legal fees for remortgages (standard legal fees only) • No early repayment charges apply to this product • All products are portable • £30k minimum loan
MBD16D	75%	5.89%	• 1.46% discount off the BTL variable mortgage rate for two years • No early repayment charges apply during the discount period	£999		

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 80% LTV for buy-to-let lending.

Key criteria

Nottingham
Building Society

Key criteria (1/2)

Stress rates

Standard BTL

- 145% ICR at pay-rate for five-year products or like-for-like remortgages
- 145% ICR at pay-rate +2% for all other applications

Ltd Co BTL

- 125% ICR at pay-rate for five-year products or like-for-like remortgages
- 125% ICR at pay-rate +2% for all other applications

Maximum and minimum loan

Maximum Loan

Residential:

- Up to 75% – £1.5m
- Up to 80% – £1m
- Up to 90% – £750k
- Up to 95% – £500k

BTL and Ltd Co BTL:

- £750k

RIO:

- £500K

Minimum Loan

- £30k as standard, but higher for some products – outlined individually in this guide

Procuration fee

Residential and Standard BTL (non-company borrowers)

- 0.40% of loan amount

RIO and foreign nationals/returning expats

- 0.50% of loan amount

Limited company BTL

- 0.55% of loan amount

Procuration fees are paid within 10 days of the mortgage completing

Key criteria (2/2)

Examples of acceptable repayment vehicles for residential interest-only lending

- Sale of Mortgage Property: Maximum 60% LTV, minimum equity requirement £200k or £300k in London and the Southeast.
- Please find the link to the accepted London and Southeast postcodes
- Endowment.
- 25% of the projected total value of a defined contribution pension plan.
- Equity ISA.
- Sale of investment property or second home, unless occupied by a family member and then not acceptable. Must be owned in applicant/s name only.
- We will accept sale of an investment property or second home in England and Wales, provided the equity in the property is currently sufficient to cover the amount being borrowed.
- Where a shortfall is identified, this element must be on either a capital and interest repayment basis, or the shortfall made up by means of increasing the deposit.
- It is your client's responsibility to ensure they have sufficient capital to repay the mortgage at the end of the term.

Early repayment charges

Product term	Year 1	Year 2	Year 3	Year 4	Year 5
2 year fixed	2%	1%			
3 year fixed	3%	2%	1%		
5 year fixed	5%	4%	3%	2%	1%
Discounted variable rate	2%	2%			

Minimum packaging guides

Nottingham
Building Society

Residential – employed income

Valid from September 2025

Nottingham Building Society

Income source	Payslips	P60	Proof of deposit for purchase applications, except where equity	Mandatory pre-offer requirements
Guaranteed income Salary, allowances (e.g. car, town)	Latest month (or last 5 weeks if paid weekly)		Savings Saving statement with evidence of build up Gifted deposit Letter confirming gift signed by donor	Signed Declaration and Direct Debit Mandate Share code for non-UK nationals applying for the Foreign National range
Bonus, overtime and commission income Paid quarterly or annually	Last 2 years Tax year-end or bonus payslip *No more than 20% variance*	Last 2 years		
Bonus, overtime, shift allowance and commission Income paid monthly	Latest 3 months Showing bonus/overtime/commission income	Latest year		
Guaranteed pay Overtime, shift allowance, bonus and other fixed payments	Latest 3 months Showing bonus/overtime/commission income			
Second job income Subject to a minimum six months in this employment	Latest 3 months			

Mandatory document

Must have one of the following

These are our minimum packaging guides, please upload the required documents to the broker portal upon application submission for a speedier underwriting decision.

Residential – self-employed income

Valid from September 2025

Nottingham Building Society

Income source	SA302 tax calculation and tax year overview	Finalised accounts	Copy of contract	Proof of deposit for purchase applications, except where equity	Mandatory pre-offer requirements
Sole traders and partnerships (inc. salary, annual retaining profits, etc.)	Latest 2 years	Last year		**Savings** Saving statement with evidence of build up **Gifted deposit** Letter confirming gift signed by donor	Signed Declaration and Direct Debit Mandate
Limited co director (inc. salary, dividends and annual retaining profits, etc.)	Last 2 years	Last year			
Contractor	Last 2 years		CIS vouchers and P60 to support employment ref we will issue to main contract		
NET rental income from property	Last 2 years				

Mandatory document

Must have one of the following

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Buy-to-let
Valid from September 2025

Nottingham Building Society

Type of BTL	Proof of deposit for purchase applications, except where equity	Latest months bank statement showing rental income	Mandatory pre-offer requirements
Standard BTL non-portfolio Less than four BTL properties	Savings Saving statement with evidence of build up Gifted deposit Letter confirming gift signed by donor		Signed Declaration and Direct Debit Mandate
Standard BTL portfolio landlord More than 4 BTL properties		✓	
Limited company BTL non-portfolio Less than 4 BTL properties	Savings Saving statement with evidence of build up		
Limited company BTL portfolio landlord More than 4 BTL properties		✓	

Mandatory document

Must have one of the following

These are our minimum packaging guides, please upload the required documents to the broker portal upon application submission for a speedier underwriting decision.

Buy-to-let