New mortgage product guide

12th August 2026

For new purchase and remortgage applications

Nottingham
Building Society

New lending products

Residential

Valid from 28th July 2026

Nottingham Building Society

Product code*	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
2-year fixed - available for purchases and remortgages					6.35% SVR	• 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
MF1487	60%	5.29%	Fixed Until 31/10/2028	£999		
MF1488	75%	5.39%	Fixed Until 31/10/2028	£999		
MF1489	80%	5.49%	Fixed Until 31/10/2028	£999		
MF148A	85%	5.64%	Fixed Until 31/10/2028	£999		
MF148B	90%	5.84%	Fixed Until 31/10/2028	£999		
MF148C	90%	6.04%	Fixed Until 31/10/2028	£0		
MF148D	95%	6.24%	Fixed Until 31/10/2028	£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 28th July 2026

Nottingham Building Society

Product code*	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
5-year fixed - available for purchases and remortgages					6.35% SVR	• 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
MF148E	60%	5.34%	Fixed Until 31/10/2031	£999		
MF148F	75%	5.44%	Fixed Until 31/10/2031	£999		
MF148G	80%	5.54%	Fixed Until 31/10/2031	£999		
MF148H	85%	5.69%	Fixed Until 31/10/2031	£999		
MF148J	90%	5.89%	Fixed Until 31/10/2031	£999		
MF148K	90%	5.99%	Fixed Until 31/10/2031	£0		
MF148L	95%	6.19%	Fixed Until 31/10/2031	£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

Foreign national and returning expat

Valid from 28th July 2026

Nottingham Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Key Features
2-year fixed - available for purchases and remortgages					6.35% SVR	• 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
MOF078	80%	5.84%	Fixed Until 31/10/2028	£1,499		
MOF079	85%	6.04%	Fixed Until 31/10/2028	£999		
MOF07A	90%	6.19%	Fixed Until 31/10/2028	£999		
MOF07B	90%	6.39%	Fixed Until 31/10/2028	£0		
5-year fixed - available for purchases and remortgages						
MOF07C	80%	5.84%	Fixed Until 31/10/2031	£1,499		
MOF07D	85%	5.99%	Fixed Until 31/10/2031	£999		
MOF07E	90%	6.14%	Fixed Until 31/10/2031	£999		
MOF07F	90%	6.24%	Fixed Until 31/10/2031	£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).

New lending products

Life Happens Tier 1

Valid from 28th July 2026

Nottingham Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Key Features
2-year fixed - available for purchases and remortgages					6.35% SVR	• 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
MJF02A	60%	5.79%	Fixed Until 31/10/2028	£999		
MJF02B	80%	6.04%	Fixed Until 31/10/2028	£999		
MJF02C	85%	6.29%	Fixed Until 31/10/2028	£999		
MJF02D	90%	6.64%	Fixed Until 31/10/2028	£999		
5-year fixed - available for purchases and remortgages						
MJF02E	60%	5.79%	Fixed Until 31/10/2031	£999		
MJF02F	80%	6.04%	Fixed Until 31/10/2031	£999		
MJF02G	85%	6.29%	Fixed Until 31/10/2031	£999		
MJF02H	90%	6.64%	Fixed Until 31/10/2031	£999		

*Product fee can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc).

New lending products

Nottingham Building Society

Life Happens Tier 2

Valid from 28th July 2026

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Key Features
2-year fixed - available for purchases and remortgages						
MKF01V	60%	6.04%	Fixed Until 31/10/2028	£999	6.35% SVR	• 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
MKF01W	80%	6.29%	Fixed Until 31/10/2028	£999		
MKF01X	85%	6.54%	Fixed Until 31/10/2028	£999		
5-year fixed - available for purchases and remortgages						
MKF01Y	60%	6.04%	Fixed Until 31/10/2031	£999		
MKF01Z	80%	6.29%	Fixed Until 31/10/2031	£999		
MKF021	85%	6.54%	Fixed Until 31/10/2031	£999		

*Product fee can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc).

New lending products

Retirement interest-only

Valid from 28th July 2026

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% SVR	• One basic free valuation • Early repayment charges apply, with over-payments up to 10% allowed each year • £30k minimum loan
MYF116	60%	5.59%	Fixed Until 31/10/2028	£1499		
MYF117	60%	5.74%	Fixed Until 31/10/2028	£999		
5-year fixed - available for purchases and remortgages						
MYF118	60%	5.79%	Fixed Until 31/10/2031	£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).

Limited company buy-to-let – fixed rate

Valid from 12th August 2026

Nottingham Building Society

Limited edition products

Product code	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
5-year fixed - available for purchases and remortgages					7.35% BTL VMR	• 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 and fee-free products
MBF761	75%	4.94%	Fixed Until 31/10/2031	5%		
MBF762	75%	5.62%	Fixed Until 31/10/2031	£4,999		
MBF763	75%	5.84%	Fixed Until 31/10/2031	£999		
MBF764	75%	5.99%	Fixed Until 31/10/2031	£0		
MBF765	80%	6.09%	Fixed Until 31/10/2031	£999		

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New lending products

Limited company buy-to-let – fixed rate

Valid from 28th July 2026

Nottingham Building Society

Take me to limited edition products

Product code	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
2-year fixed - available for purchases and remortgages					7.35% BTL VMR	• 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 and fee-free products
MBF75J	75%	3.69%	Fixed Until 31/10/2028	5%		
MBF75K	75%	5.19%	Fixed Until 31/10/2028	2%		
MBF75L	75%	5.94%	Fixed Until 31/10/2028	£999		
MBF75M	80%	6.24%	Fixed Until 31/10/2028	£999		
5-year fixed - available for purchases and remortgages						
MBF75N	75%	5.04%	Fixed Until 31/10/2031	5%		
MBF75P	75%	5.69%	Fixed Until 31/10/2031	£4,999		
MBF75Q	75%	5.94%	Fixed Until 31/10/2031	£999		
MBF75R	75%	6.09%	Fixed Until 31/10/2031	£0		
MBF75S	80%	6.19%	Fixed Until 31/10/2031	£999		

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New lending products

Limited company buy-to-let – variable rate

Valid from 22nd May 2026

Nottingham Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Key Features
2-year discounted variable rate - available for purchases and remortgages					7.35% BTL VMR	• One basic free valuation • No early repayment charges apply to these products • All products are portable • Minimum loan £30k for products with a product fee; £100k for % fee and fee-free products
MBD16K	75%	4.79%	2.56% discount off the BTL variable mortgage rate for two years	2.0%		
MBD16M	75%	5.65%	1.70% discount off the BTL variable mortgage rate for two years	£999		

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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 80% LTV for buy-to-let lending.

New lending products

Buy-to-let (non-company borrowers)

Valid from 12th August 2026

Nottingham Building Society

Limited edition products

Product code	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
5-year fixed - available for purchases and remortgages					7.35% BTL VMR	• One basic free valuation • All products are portable • Free legal fees for remortgages (standard legal fees only) • 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 and fee-free products
MBF766	75%	4.84%	Fixed Until 31/10/2031	5%		
MBF767	75%	5.56%	Fixed Until 31/10/2031	£4,999		
MBF768	75%	5.79%	Fixed Until 31/10/2031	£999		
MBF769	75%	5.89%	Fixed Until 31/10/2031	£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 28th July 2026

Nottingham Building Society

Take me to limited edition products

Product code	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
2-year fixed - available for purchases and remortgages					7.35% BTL VMR	• One basic free valuation • All products are portable • Free legal fees for remortgages (standard legal fees only) • 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 and fee-free products
MBF75B	75%	3.59%	Fixed Until 31/10/2028	5%		
MBF75C	75%	5.09%	Fixed Until 31/10/2028	2%		
MBF75D	75%	5.84%	Fixed Until 31/10/2028	£999		
5-year fixed - available for purchases and remortgages						
MBF75E	75%	4.99%	Fixed Until 31/10/2031	5%		
MBF75F	75%	5.64%	Fixed Until 31/10/2031	£4,999		
MBF75G	75%	5.89%	Fixed Until 31/10/2031	£999		
MBF75H	75%	6.04%	Fixed Until 31/10/2031	£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.

New lending products

Buy-to-let (non-company borrowers)

Valid from 22nd May 2026

Nottingham Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Key Features
2-year discounted variable rate - available for purchases and remortgages					7.35% BTL VMR	• One basic free valuation • Free legal fees for remortgages (standard legal fees only) • No early repayment charges apply to these products • All products are portable • Minimum loan £30k for products with a product fee; £100k for % fee and fee-free products
MBD16J	75%	4.69%	2.66% discount off the BTL variable mortgage rate for two years	2.0%		
MBD16L	75%	5.55%	1.80% discount off the BTL variable mortgage rate for two years	£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 (1/3)

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, Life Happens, 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 (2/3)

Life Happens Criteria

Nottingham Building Society

	Core	Life Happens 1	Life Happens 2
Maximum LTV	95%	90%	85%
Secured Arrears	Up to date last 36 months	Max status 2 in 36 months None in last 12 months	Max status 2 in 12 months None in last 6 months
Unsecured Loan Arrears	Max status 2 in 24 months Up to date last 12 months	Max status 2 in 12 months None in last 6 months	Max status 2 in 6 months Currently up to date
Other unsecured arrears	Higher arrears on other credit may be considered subject to credit score and Underwriter assessment		
CCJ's and Defaults	CCJ's or defaults less than £500 may be considered subject to credit score and Underwriter assessment		
	CCJs/defaults over £500 combined: None registered in the last 36 months	CCJs/defaults over £500 combined: None registered in the last 24 months	CCJs/defaults over £500 combined: None registered in the last 12 months
	CCJs older than 5 years regardless of value are acceptable. Other CCJs and defaults may be acceptable subject to credit scoring.	Unsatisfied CCJ's and defaults can be considered where applicants are making contributions to reduce these. Payments will be included as commitments for affordability	
Debt Management plans	No new agreements registered in the last 36 months	Any ongoing agreements satisfactorily maintained for the last 12 months	
IVA's	Discharged for 3 years	Discharged for 1 year	Discharged at any time (not currently active)
Bankruptcy/Debt relief order	Discharged for 3 years		
Please note	Applicants meeting the MCOB defined Impaired Credit History (ICH) status are not accepted.	If an applicant falls under the FCA definition of Credit Impaired, all outstanding commitments will be included within the affordability calculation, irrespective of being repaid or not	

Key criteria (3/3)

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	0%	0%			

Minimum packaging guides

Nottingham
Building Society

Residential – employed income

Valid from September 2025

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.

Packaging guide - residential

Residential – self-employed income

Valid from September 2025

Nottingham Building Society

<table>
<tr><th>Income source</th><th>SA302 tax calculation and tax year overview</th><th>Finalised accounts</th><th>Copy of contract</th><th>Proof of deposit for purchase applications, except where equity</th><th>Mandatory pre-offer requirements</th></tr>
<tr><td>Sole traders and partnerships
(inc. salary, annual retaining profits, etc.)</td><td>Latest 2 years</td><td>Last year</td><td></td><td rowspan="4">Savings
Saving statement with evidence of build up
Gifted deposit
Letter confirming gift signed by donor</td><td rowspan="4">Signed Declaration and Direct Debit Mandate</td></tr>
<tr><td>Limited co director
(inc. salary, dividends and annual retaining profits, etc.)</td><td>Last 2 years</td><td>Last year</td><td></td></tr>
<tr><td>Contractor</td><td>Last 2 years</td><td></td><td>CIS vouchers and P60 to support employment ref we will issue to main contract</td></tr>
<tr><td>NET rental income from property</td><td>Last 2 years</td><td></td><td></td></tr>
</table>

Mandatory document

Must have one of the following

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Buy-to-let

Buy-to-let

Valid from September 2025

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	Savings Saving statement with evidence of build up Gifted deposit Letter confirming gift signed by donor	✓	Signed Declaration and Direct Debit Mandate
Limited company BTL non-portfolio Less than 4 BTL properties	Savings Saving statement with evidence of build up		Signed Declaration and Direct Debit Mandate
Limited company BTL portfolio landlord More than 4 BTL properties	Savings Saving statement with evidence of build up	✓	Signed Declaration and Direct Debit Mandate

Mandatory document

Must have one of the following

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