New mortgage product guide

19th August 2026

For new purchase and remortgage applications

Nottingham Building Society

New lending products

Residential

Valid from 19th August 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
MF1491	60%	5.22%	Fixed Until 30/11/2028	£999		
MF1492	75%	5.29%	Fixed Until 30/11/2028	£999		
MF1493	80%	5.39%	Fixed Until 30/11/2028	£999		
MF1494	85%	5.54%	Fixed Until 30/11/2028	£999		
MF1495	90%	5.69%	Fixed Until 30/11/2028	£999		
MF1496	90%	5.89%	Fixed Until 30/11/2028	£0		
MF1497	95%	6.09%	Fixed Until 30/11/2028	£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 19th August 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
MF1498	60%	5.29%	Fixed Until 30/11/2031	£999		
MF1499	75%	5.36%	Fixed Until 30/11/2031	£999		
MF149A	80%	5.46%	Fixed Until 30/11/2031	£999		
MF149B	85%	5.62%	Fixed Until 30/11/2031	£999		
MF149C	90%	5.76%	Fixed Until 30/11/2031	£999		
MF149D	90%	5.86%	Fixed Until 30/11/2031	£0		
MF149E	95%	6.06%	Fixed Until 30/11/2031	£0		

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New lending products

Foreign national and returning expat

Valid from 19th August 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
MOF07G	80%	5.74%	Fixed Until 30/11/2028	£1,499		
MOF07H	85%	5.94%	Fixed Until 30/11/2028	£999		
MOF07J	90%	6.09%	Fixed Until 30/11/2028	£999		
MOF07K	90%	6.29%	Fixed Until 30/11/2028	£0		
5-year fixed - available for purchases and remortgages						
MOF07L	80%	5.69%	Fixed Until 30/11/2031	£1,499		
MOF07M	85%	5.84%	Fixed Until 30/11/2031	£999		
MOF07N	90%	5.99%	Fixed Until 30/11/2031	£999		
MOF07P	90%	6.09%	Fixed Until 30/11/2031	£0		

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New lending products

Life Happens Tier 1

Valid from 19th August 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
MJF02J	60%	5.74%	Fixed Until 30/11/2028	£999		
MJF02K	80%	5.99%	Fixed Until 30/11/2028	£999		
MJF02L	85%	6.19%	Fixed Until 30/11/2028	£999		
MJF02M	90%	6.49%	Fixed Until 30/11/2028	£999		
5-year fixed - available for purchases and remortgages						
MJF02N	60%	5.74%	Fixed Until 30/11/2031	£999		
MJF02P	80%	5.99%	Fixed Until 30/11/2031	£999		
MJF02Q	85%	6.19%	Fixed Until 30/11/2031	£999		
MJF02R	90%	6.49%	Fixed Until 30/11/2031	£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

Life Happens Tier 2

Valid from 19th August 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
MKF022	60%	5.99%	Fixed Until 30/11/2028	£999		
MKF023	80%	6.24%	Fixed Until 30/11/2028	£999		
MKF024	85%	6.44%	Fixed Until 30/11/2028	£999		
5-year fixed - available for purchases and remortgages						
MKF025	60%	5.99%	Fixed Until 30/11/2031	£999		
MKF026	80%	6.24%	Fixed Until 30/11/2031	£999		
MKF027	85%	6.44%	Fixed Until 30/11/2031	£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 19th August 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
MYF11B	60%	5.59%	Fixed Until 30/11/2028	£1499		
MYF11C	60%	5.74%	Fixed Until 30/11/2028	£999		
5-year fixed - available for purchases and remortgages						
MYF11D	60%	5.79%	Fixed Until 30/11/2031	£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).

New lending products

Limited company buy-to-let – fixed rate

Valid from 19th August 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					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
MBF76A	75%	3.59%	Fixed Until 30/11/2028	5%		
MBF76B	75%	5.09%	Fixed Until 30/11/2028	2%		
MBF76C	75%	5.84%	Fixed Until 30/11/2028	£999		
MBF76D	80%	6.09%	Fixed Until 30/11/2028	£999		
5-year fixed - available for purchases and remortgages						
MBF76E	75%	4.94%	Fixed Until 30/11/2031	5%		
MBF76F	75%	5.62%	Fixed Until 30/11/2031	£4,999		
MBF76G	75%	5.84%	Fixed Until 30/11/2031	£999		
MBF76H	75%	5.99%	Fixed Until 30/11/2031	£0		
MBF76J	80%	6.09%	Fixed Until 30/11/2031	£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). Note that fees cannot be added above 95% LTV for residential lending.

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		

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 19th August 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					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
MBF76K	75%	3.48%	Fixed Until 30/11/2028	5%		
MBF76L	75%	4.99%	Fixed Until 30/11/2028	2%		
MBF76M	75%	5.74%	Fixed Until 30/11/2028	£999		
5-year fixed - available for purchases and remortgages						
MBF76N	75%	4.84%	Fixed Until 30/11/2031	5%		
MBF76P	75%	5.56%	Fixed Until 30/11/2031	£4,999		
MBF76Q	75%	5.79%	Fixed Until 30/11/2031	£999		
MBF76R	75%	5.89%	Fixed Until 30/11/2031	£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

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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%			