

New mortgage product guide

22nd September 2026

**For new purchase and
remortgage applications**

Nottingham
Building Society

Residential

Valid from 22nd September 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					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
MF150P	60%	5.59%	Fixed Until 31/12/2028	£999		
MF150Q	75%	5.69%	Fixed Until 31/12/2028	£999		
MF150R	80%	5.79%	Fixed Until 31/12/2028	£999		
MF150S	85%	5.89%	Fixed Until 31/12/2028	£999		
MF150T	90%	5.99%	Fixed Until 31/12/2028	£999		
MF150U	90%	6.19%	Fixed Until 31/12/2028	£0		
MF150V	95%	6.35%	Fixed Until 31/12/2028	£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.

Residential

Valid from 22nd September 2026



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
MF150W	60%	5.63%	Fixed Until 31/12/2031	£999		
MF150X	75%	5.73%	Fixed Until 31/12/2031	£999		
MF150Y	80%	5.83%	Fixed Until 31/12/2031	£999		
MF150Z	85%	5.93%	Fixed Until 31/12/2031	£999		
MF1511	90%	6.03%	Fixed Until 31/12/2031	£999		
MF1512	90%	6.09%	Fixed Until 31/12/2031	£0		
MF1513	95%	6.23%	Fixed Until 31/12/2031	£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.

Make it Possible

Valid from 22nd September 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 only					6.35% SVR	• 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; £80k for fee-free products • Available for purchase applications only, on a capital and interest repayment basis • Full lending criteria is available further in the pack or on our website
MAF00X	80%	6.13%	Fixed Until 31/12/2028	£999		
MAF00Y	85%	6.53%	Fixed Until 31/12/2028	£0		
MAF00Z	90%	6.49%	Fixed Until 31/12/2028	£999		
5-year fixed - available for purchases only						
MAF011	80%	6.16%	Fixed Until 31/12/2031	£999		
MAF012	85%	6.46%	Fixed Until 31/12/2031	£0		
MAF013	90%	6.52%	Fixed Until 31/12/2031	£999		

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Foreign national and returning expat

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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
MOF07Y	80%	6.18%	Fixed Until 31/12/2028	£1,499		
MOF07Z	85%	6.38%	Fixed Until 31/12/2028	£999		
MOF081	90%	6.53%	Fixed Until 31/12/2028	£999		
5-year fixed - available for purchases and remortgages						
MOF082	80%	6.06%	Fixed Until 31/12/2031	£1,499		
MOF083	85%	6.21%	Fixed Until 31/12/2031	£999		
MOF084	90%	6.36%	Fixed Until 31/12/2031	£999		
MOF085	90%	6.46%	Fixed Until 31/12/2031	£0		

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Life Happens Tier 1

Valid from 22nd September 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					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
MJF031	60%	6.18%	Fixed Until 31/12/2028	£999		
MJF032	80%	6.43%	Fixed Until 31/12/2028	£999		
MJF033	85%	6.63%	Fixed Until 31/12/2028	£999		
MJF034	90%	6.85%	Fixed Until 31/12/2028	£999		
5-year fixed - available for purchases and remortgages						
MJF035	60%	6.11%	Fixed Until 31/12/2031	£999		
MJF036	80%	6.36%	Fixed Until 31/12/2031	£999		
MJF037	85%	6.56%	Fixed Until 31/12/2031	£999		
MJF038	90%	6.85%	Fixed Until 31/12/2031	£999		

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Retirement interest-only

Valid from 22nd September 2026



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
MYF11M	60%	6.08%	Fixed Until 31/12/2028	£1499		
MYF11N	60%	6.23%	Fixed Until 31/12/2028	£999		
5-year fixed - available for purchases and remortgages						
MYF11P	60%	6.16%	Fixed Until 31/12/2031	£999		

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Limited company buy-to-let – fixed rate

Valid from 22nd September 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
MBF77P	75%	3.96%	Fixed Until 31/12/2028	5%		
MBF77Q	75%	5.46%	Fixed Until 31/12/2028	2%		
MBF77R	75%	6.24%	Fixed Until 31/12/2028	£999		
MBF77S	80%	6.39%	Fixed Until 31/12/2028	£999		
5-year fixed - available for purchases and remortgages						
MBF77T	75%	5.26%	Fixed Until 31/12/2031	5%		
MBF77U	75%	5.92%	Fixed Until 31/12/2031	£4,999		
MBF77V	75%	6.16%	Fixed Until 31/12/2031	£999		
MBF77W	75%	6.29%	Fixed Until 31/12/2031	£0		
MBF77X	80%	6.32%	Fixed Until 31/12/2031	£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 95% LTV for residential lending.

Limited company buy-to-let – variable rate

Valid from 22nd May 2026



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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Buy-to-let (non-company borrowers)

Valid from 22nd September 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					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
MBF77Y	75%	3.86%	Fixed Until 31/12/2028	5%		
MBF77Z	75%	5.36%	Fixed Until 31/12/2028	2%		
MBF781	75%	6.13%	Fixed Until 31/12/2028	£999		
5-year fixed - available for purchases and remortgages						
MBF782	75%	5.16%	Fixed Until 31/12/2031	5%		
MBF783	75%	5.86%	Fixed Until 31/12/2031	£4,999		
MBF784	75%	6.11%	Fixed Until 31/12/2031	£999		
MBF785	75%	6.21%	Fixed Until 31/12/2031	£0		

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Buy-to-let (non-company borrowers)

Valid from 22nd May 2026



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		

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Key criteria

Nottingham
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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

Procurement fee

Residential, Life Happens, Make it Possible 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

Procurement fees are paid within 10 days of the mortgage completing



Life Happens Criteria



	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	

Make it Possible Criteria

Criteria	Requirement
Maximum loan to income	Up to 6.5x income for eligible applicants. No minimum income
Variable income	75% of monthly bonus, overtime and commission income can be used within the affordability assessment
Maximum mortgage term	50 years
Term in retirement	A maximum of 50% of the overall mortgage term can be spent in retirement
Proximity to retirement	Applicants must be at least 10 years from their expected retirement age
Maximum age at end of term	85
Maximum age at retirement	75
Application type	Available for purchase applications only
Repayment basis	Available on a capital and interest repayment basis only
Broker consideration	Borrowing over longer terms, into later life, or at higher income multiples may increase the total cost of borrowing and reduce the rate at which equity is built. Suitability and affordability should be considered across the full mortgage term, including into retirement.



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%			