New mortgage product guide

10th November 2026

For new purchase and remortgage applications

Nottingham Building Society

New lending products

Everyday Living

Valid from 26th October 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					6.60% 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
MF152B	60%	5.71%	Fixed Until 31/01/2029	£999		
MF152C	75%	5.81%	Fixed Until 31/01/2029	£999		
MF152D	80%	5.91%	Fixed Until 31/01/2029	£999		
MF152E	85%	6.01%	Fixed Until 31/01/2029	£999		
MF152F	90%	6.11%	Fixed Until 31/01/2029	£999		
MF152G	90%	6.31%	Fixed Until 31/01/2029	£0		
MF152H	95%	6.47%	Fixed Until 31/01/2029	£0		

Our most recent product changes are highlighted in red

* Please see overleaf for "Worldwide Welcome" 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

Everyday Living

Valid from 26th October 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					6.60% 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
MF152J	60%	5.71%	Fixed Until 31/01/2032	£999		
MF152K	75%	5.81%	Fixed Until 31/01/2032	£999		
MF152L	80%	5.91%	Fixed Until 31/01/2032	£999		
MF152M	85%	6.01%	Fixed Until 31/01/2032	£999		
MF152N	90%	6.11%	Fixed Until 31/01/2032	£999		
MF152P	90%	6.17%	Fixed Until 31/01/2032	£0		
MF152Q	95%	6.31%	Fixed Until 31/01/2032	£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.

New lending products

Make it Possible

Valid from 26th October 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**					6.60% 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
MAF01C	75%	6.11%	Fixed Until 31/01/2029	£999		
MAF01D	80%	6.25%	Fixed Until 31/01/2029	£999		
MAF01E	85%	6.65%	Fixed Until 31/01/2029	£0		
MAF01F	90%	6.61%	Fixed Until 31/01/2029	£999		
5-year fixed - available for **purchases only**						
MAF01G	75%	6.09%	Fixed Until 31/01/2032	£999		
MAF01H	80%	6.24%	Fixed Until 31/01/2032	£999		
MAF01J	85%	6.54%	Fixed Until 31/01/2032	£0		
MAF01K	90%	6.60%	Fixed Until 31/01/2032	£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

Worldwide Welcome

Valid from 26th October 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					6.60% 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
MOF08D	80%	6.21%	Fixed Until 31/01/2029	£1,499		
MOF08E	85%	6.41%	Fixed Until 31/01/2029	£999		
MOF08F	90%	6.57%	Fixed Until 31/01/2029	£999		
5-year fixed - available for purchases and remortgages						
MOF08G	80%	6.07%	Fixed Until 31/01/2032	£1,499		
MOF08H	85%	6.25%	Fixed Until 31/01/2032	£999		
MOF08J	90%	6.39%	Fixed Until 31/01/2032	£999		
MOF08K	90%	6.49%	Fixed Until 31/01/2032	£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 26th October 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					6.60% 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
MJF03H	60%	6.30%	Fixed Until 31/01/2029	£999		
MJF03J	80%	6.55%	Fixed Until 31/01/2029	£999		
MJF03K	85%	6.75%	Fixed Until 31/01/2029	£999		
MJF03L	90%	6.97%	Fixed Until 31/01/2029	£999		
5-year fixed - available for purchases and remortgages						
MJF03M	60%	6.19%	Fixed Until 31/01/2032	£999		
MJF03N	80%	6.44%	Fixed Until 31/01/2032	£999		
MJF03P	85%	6.64%	Fixed Until 31/01/2032	£999		
MJF03Q	90%	6.93%	Fixed Until 31/01/2032	£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 26th October 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					6.60% 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
MKF02S	60%	6.58%	Fixed Until 31/01/2029	£999		
MKF02T	80%	6.83%	Fixed Until 31/01/2029	£999		
MKF02U	85%	6.97%	Fixed Until 31/01/2029	£999		
5-year fixed - available for purchases and remortgages						
MKF02V	60%	6.46%	Fixed Until 31/01/2032	£999		
MKF02W	80%	6.73%	Fixed Until 31/01/2032	£999		
MKF02X	85%	6.93%	Fixed Until 31/01/2032	£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 26th October 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					6.60% SVR	• One basic free valuation • Early repayment charges apply, with over-payments up to 10% allowed each year • £30k minimum loan
MYF11X	60%	6.20%	Fixed Until 31/01/2029	£1,499		
MYF11Y	60%	6.35%	Fixed Until 31/01/2029	£999		
5-year fixed - available for purchases and remortgages						
MYF11Z	60%	6.24%	Fixed Until 31/01/2032	£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 26th October 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					7.60% 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
MBF795	75%	4.08%	Fixed Until 31/01/2029	5%		
MBF796	75%	5.58%	Fixed Until 31/01/2029	2%		
MBF797	75%	6.36%	Fixed Until 31/01/2029	£999		
MBF798	80%	6.51%	Fixed Until 31/01/2029	£999		
5-year fixed - available for purchases and remortgages						
MBF799	75%	5.34%	Fixed Until 31/01/2032	5%		
MBF79A	75%	6.00%	Fixed Until 31/01/2032	£4,999		
MBF79B	75%	6.24%	Fixed Until 31/01/2032	£999		
MBF79C	75%	6.37%	Fixed Until 31/01/2032	£0		
MBF79D	80%	6.40%	Fixed Until 31/01/2032	£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 10th November 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					7.60% 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%	5.04%	2.56% discount off the BTL variable mortgage rate for two years	2%		
MBD16M	75%	5.90%	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 26th October 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					7.60% 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
MBF79E	75%	3.98%	Fixed Until 31/01/2029	5%		
MBF79F	75%	5.48%	Fixed Until 31/01/2029	2%		
MBF79G	75%	6.25%	Fixed Until 31/01/2029	£999		
MBF79H	80%	6.43%	Fixed Until 31/01/2029	£999		
5-year fixed - available for purchases and remortgages						
MBF79J	75%	5.24%	Fixed Until 31/01/2032	5%		
MBF79K	75%	5.94%	Fixed Until 31/01/2032	£4,999		
MBF79L	75%	6.19%	Fixed Until 31/01/2032	£999		
MBF79M	75%	6.29%	Fixed Until 31/01/2032	£0		
MBF79N	80%	6.37%	Fixed Until 31/01/2032	£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

Buy-to-let (non-company borrowers)

Valid from 10th November 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					7.60% 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%	4.94%	2.66% discount off the BTL variable mortgage rate for two years	2%		
MBD16L	75%	5.80%	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 (1/4)

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

Everyday Living:

- 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

Everyday Living, Life Happens, Make it Possible and Standard BTL (non-company borrowers)

- 0.40% of loan amount

RIO and Worldwide Welcome

- 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 (2/4)

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 (3/4)

Make it Possible Criteria

Nottingham Building Society

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.

Key criteria (4/4)



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%			