



**Mortgage retention
product guide
23rd June 2026**

**For existing customers
looking for a product transfer**

Nottingham
Building Society



Residential: 2-year fixed

Valid from 29th May 2026

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee	Early repayment charges	Procuration fee
2-year fixed							
MF146J	65%	5.35%	Fixed until 31/08/2028	6.35% SVR	£999	Descending: 2% 1st year & 1% 2nd year	0.30%
MF146K	65%	5.55%	Fixed until 31/08/2028		£0		
MF146L	75%	5.45%	Fixed until 31/08/2028		£999		
MF146M	75%	5.65%	Fixed until 31/08/2028		£0		
MF146N	80%	5.75%	Fixed until 31/08/2028		£0		
MF146P	85%	5.79%	Fixed until 31/08/2028		£0		
MF146Q	95%	5.85%	Fixed until 31/08/2028		£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.

Retention products



Residential: 5-year fixed

Valid from 29th May 2026

Nottingham
Building Society

Retention products

Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee	Early repayment charges	Procuration fee
5-year fixed							
MF146R	65%	5.45%	Fixed until 31/08/2031	6.35% SVR	£0	Descending: 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF146S	75%	5.55%	Fixed until 31/08/2031		£0		
MF146T	80%	5.65%	Fixed until 31/08/2031		£0		
MF146U	85%	5.75%	Fixed until 31/08/2031		£0		
MF146V	95%	5.85%	Fixed until 31/08/2031		£0		

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Residential discounted variable rate

Valid from 29th May 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year discounted variable rate							
MD020H	90%	5.54%	2.31% discount off the variable mortgage rate for two years	6.35% (VMR less 1.50%)	£999	No early repayment charges apply during the discount rate period. Unlimited capital repayments	0.30%

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Retirement interest only

Valid from 29th May 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MYF10V	60%	5.75%	Expires on 31/08/2028	6.35% SVR	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5-year fixed							
MYF10W	60%	5.79%	Expires on 31/08/2031	6.35% SVR	£0	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%

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Limited company BTL

Valid from 23rd June 2026

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF74Q	75%	5.09%	Expires on 30/09/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF74R	75%	5.69%	Expires on 30/09/2028		£0		
5-year fixed							
MBF74S	75%	5.64%	Expires on 30/09/2031	7.35% BTL VMR	£0	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
2-year discounted variable rate							
MBD16Q	75%	5.64%	1.71% discount off the BTL variable mortgage rate for two years	7.35% BTL VMR	£999	No early repayment charges apply during the discount rate period	0.35%

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Retention products



Buy-to-let (non-company borrowing)

Valid from 23rd June 2026



Product code	Max loan to value	Initial interest rate	Product term	Reverts to	Product fee*	Early repayment charges	Procuration fee
2-year fixed							
MBF74M	75%	5.05%	Expires on 30/09/2028	7.35% BTL VMR	£2,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF74N	80%	5.65%	Expires on 30/09/2028		£0		
5-year fixed							
MBF74P	80%	5.59%	Expires on 30/09/2031	7.35% BTL VMR	£0	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
2-year discounted variable rate							
MBD16P	80%	5.54%	1.81% discount off the BTL variable mortgage rate for two years	7.35% BTL VMR	£999	No early repayment charges apply during the discount rate period	0.30%

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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.