

Retention rate card

20th November 2024

Nottingham
Building Society



Residential: 2-year and 3-year fixed

Valid from 20th November 2024

Nottingham
Building Society

Retention rate card

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MF123G	65%	4.91%	Expires on 28/02/2027	6.70% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
MF123H	65%	5.21%	Expires on 28/02/2027		£0		
MF123J	75%	5.01%	Expires on 28/02/2027		£999		
MF123K	75%	5.27%	Expires on 28/02/2027		£0		
MF123L	80%	5.45%	Expires on 28/02/2027		£0		
MF123M	85%	5.60%	Expires on 28/02/2027		£0		
MF123N	90%	5.79%	Expires on 28/02/2027		£0		
MF123P	>90%	6.08%	Expires on 28/02/2027		£0		
3 year fixed							
MF123Q	75%	4.89%	Expires on 29/02/2028	6.70% (VMR less 1.50%)	£999	Descending; 3% 1st year, 2% 2nd year & 1% 3rd year	0.30%



Residential: 5-year fixed

Valid from 20th November 2024

Nottingham
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Retention rate card

Product code	Max lo to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
5 year fixed							
MF123R	65%	4.83%	Expires on 28/02/2030	6.70% (VMR less 1.50%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF123S	65%	4.99%	Expires on 28/02/2030		£0		
MF123T	75%	4.97%	Expires on 28/02/2030		£999		
MF123U	75%	5.09%	Expires on 28/02/2030		£0		
MF123V	80%	5.25%	Expires on 28/02/2030		£0		
MF123W	85%	5.35%	Expires on 28/02/2030		£0		
MF123X	90%	5.45%	Expires on 28/02/2030		£0		
MF123Y	>90%	5.85%	Expires on 28/02/2030		£0		



Residential discount

Valid from 15th November 2024

Nottingham
Building Society

Retention rate card

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year discount							
MD0203	80%	5.65%	2.55% discount off the variable mortgage rate for two years	6.70% (VMR less 1.50%)	£0	2% early repayment charge during discounted period	0.30%
MD0204	90%	5.90%	2.30% discount off the variable mortgage rate for two years		£0		
MD0205	90%	6.14%	2.06% discount off the variable mortgage rate for two years		£999	No early repayment charges apply during the discount rate period. Unlimited capital repayments	

Our most recent product changes are highlighted in red

*Arrangement fees 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).



Retention rate card

Retirement interest only

Valid from 20th November 2024

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Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MYF07P	60%	5.98%	Expires on 28/02/2027	6.70% (VMR less 1.50%)	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5 year fixed							
MYF07Q	60%	5.39%	Expires on 28/02/2030	6.70% (VMR less 1.50%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MYF07R	60%	5.70%	Expires on 28/02/2030		£0		



Limited company BTL

Valid from 20th November 2024

Nottingham
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Retention rate card

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MBF55G	75%	5.50%	Expires on 28/02/2027	BTL VMR (7.70%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF55H	75%	5.75%	Expires on 28/02/2027		£999		
MBF55J	75%	5.99%	Expires on 28/02/2027		£0		
5 year fixed							
MBF55K	75%	5.35%	Expires on 28/02/2030	BTL VMR (7.70%)	£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MBF55L	75%	5.44%	Expires on 28/02/2030		£999		
MBF55M	75%	5.55%	Expires on 28/02/2030		£0		
2 year discount							
MBD15Z	75%	5.75%	1.95% discount off the BTL variable mortgage rate for two years	BTL VMR (7.70%)	£999	2% early repayment charge during discounted period	0.35%



Buy-to-let (non-company borrowing)

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2 year fixed							
MBF55A	80%	4.85%	Expires on 28/02/2027	BTL VMR (7.70%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF55B	80%	5.20%	Expires on 28/02/2027		£999		
MBF55C	80%	5.55%	Expires on 28/02/2027		£0		
5 year fixed							
MBF55D	80%	4.80%	Expires on 28/02/2030	BTL VMR (7.70%)	£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MBF55E	80%	4.95%	Expires on 28/02/2030		£999		
MBF55F	80%	5.10%	Expires on 28/02/2030		£0		
2 year discount							
MBD15Y	80%	5.74%	1.96% discount off the BTL variable mortgage rate for two years	BTL VMR (7.70%)	£0	2% early repayment charge during discounted period	0.30%