

Retention rate card

20th June 2025



Nottingham
Building Society



Residential: 2-year and 3-year fixed

Valid from 30th May 2025

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MF133Z	65%	4.79%	Expires on 31/08/2027	6.45% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
MF1341	65%	5.09%	Expires on 31/08/2027		£0		
MF1342	75%	4.89%	Expires on 31/08/2027		£999		
MF1343	75%	5.19%	Expires on 31/08/2027		£0		
MF1344	80%	5.35%	Expires on 31/08/2027		£0		
MF1345	90%	5.72%	Expires on 31/08/2027		£0		
MF1346	>90%	5.97%	Expires on 31/08/2027		£0		

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

Residential: 5-year fixed

Valid from 30th May 2025

Nottingham
Building Society

Product code	Max lo to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
5 year fixed							
MF1347	65%	4.84%	Expires on 31/08/2030	6.45% (VMR less 1.50%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MF1348	65%	4.99%	Expires on 31/08/2030		£0		
MF1349	75%	4.99%	Expires on 31/08/2030		£999		
MF134A	75%	5.09%	Expires on 31/08/2030		£0		
MF134B	80%	5.19%	Expires on 31/08/2030		£0		
MF134C	90%	5.52%	Expires on 31/08/2030		£0		
MF134D	>90%	5.85%	Expires on 31/08/2030		£0		

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Residential discount

Valid from 30th May 2025



Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year discount							
MD020D	90%	5.89%	2.06% discount off the variable mortgage rate for two years	6.45% (VMR less 1.50%)	£999	No early repayment charges apply during the discount rate period. Unlimited capital repayments	0.30%

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Retention rate card

Retirement interest only

Valid from 13th June 2025

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MYF08L	60%	5.45%	Expires on 31/08/2027	6.45% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.35%
MYF08M	60%	5.78%	Expires on 31/08/2027		£0		
5 year fixed							
MYF08N	60%	5.25%	Expires on 31/08/2030	6.45% (VMR less 1.50%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MYF08P	60%	5.55%	Expires on 31/08/2030		£0		

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Retention rate card

Limited company BTL

Valid from 20th June 2025

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MBF61Z	75%	5.69%	Expires on 30/09/2027	BTL VMR (7.45%)	£999	Descending; 2% 1st year & 1% 2nd year	0.35%
MBF621	75%	5.89%	Expires on 30/09/2027		£0		
5 year fixed							
MBF622	75%	5.49%	Expires on 30/09/2030	BTL VMR (7.45%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.35%
MBF623	75%	5.59%	Expires on 30/09/2030		£0		
2 year discount							
MBD16A	75%	5.75%	1.70% discount off the BTL variable mortgage rate for two years	BTL VMR (7.45%)	£999	2% early repayment charge during discounted period	0.35%

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).



Buy-to-let (non-company borrowing)

Valid from 20th June 2025



Product code	Max loan to value	Initial interest rate	Product duration	Reverts to	Arrangement fees*	Early repayment charges	Procuration fee
2 year fixed							
MBF61V	80%	5.35%	Expires on 30/09/2027	BTL VMR (7.45%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
MBF61W	80%	5.55%	Expires on 30/09/2027		£0		
5 year fixed							
MBF61X	80%	5.15%	Expires on 30/09/2030	BTL VMR (7.45%)	£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	0.30%
MBF61Y	80%	5.35%	Expires on 30/09/2030		£0		
2 year discount							
MBD169	80%	5.75%	1.70% discount off the BTL variable mortgage rate for two years	BTL VMR (7.45%)	£0	2% early repayment charge during discounted period	0.30%

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