

# PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 424

Valid from 26.03.26

Valid from 26.03.26

## Everyday residential rates

### Everyday Fixed Rate Purchase Range

#### Key Features:

- Free valuation for purchase customers.
- Free valuation and £300 cashback for 2 & 5 year 95% LTV purchase customers.
- £0 fee products have a minimum loan size of £50,000.
- Green rates available on new-builds only with a certified or predicted energy efficiency rating of "A" or "B".

Product	Max LTV	Product Fee	Rate	Green Rate
2 Year Fixed Rate	65%	£999	5.07%	5.05%
		£0	5.30%	-
	75%	£999	5.07%	5.05%
		£0	5.30%	5.28%
	80%	£999	5.15%	5.13%
		£0	5.38%	5.36%
	85%	£999	5.15%	5.13%
		£0	5.38%	5.36%
	90%	£999	5.42%	5.40%
		£0	5.65%	5.63%
	95%	£0	6.01%	-
		65%	£999	5.15%
75%	£0		5.27%	-
	80%	£999	5.15%	5.13%
85%		£0	5.27%	5.25%
	90%	£999	5.24%	5.22%
95%		£0	5.34%	5.32%
	10 Year Fixed Rate	75%	£999	5.24%
£0			5.34%	5.32%
90%	£999	5.44%	5.42%	
	£0	5.58%	5.56%	
95%	£0	5.95%	-	
	75%	£0	5.49%	-
95%		£0	6.14%	-

## Everyday ERC Free residential rates

### Everyday ERC Free Tracker Rate Purchase Range

#### Key Features:

- Free valuation for purchase customers.
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.14% (BOE + 0.39%)
		£0	4.74% (BOE + 0.99%)
	75%	£999	4.19% (BOE + 0.44%)
		£0	4.79% (BOE + 1.04%)
	80%	£999	4.29% (BOE + 0.54%)
		£0	4.84% (BOE + 1.09%)
	85%	£999	4.44% (BOE + 0.69%)
		£0	4.94% (BOE + 1.19%)

VM40029v100 valid from 26.03.26

Valid from 26.03.26

# Shared Ownership

## Everyday Fixed Rate Purchase Range

### Key Features:

- Free valuation and £200 cashback for purchase customers.
- Available in England and Wales.
- Green rates available on new-builds only with a certified or predicted energy efficiency rating of "A" or "B".

Product	Max LTV	Product Fee	Rate	Green Rate
2 Year Fixed Rate	85%	£999	5.15%	5.13%
		£0	5.38%	5.36%
	90%	£999	5.42%	5.40%
		£0	5.65%	5.63%
	95%	£0	6.01%	5.99%
		5 Year Fixed Rate	85%	£999
£0	5.34%			5.32%
90%	£999		5.44%	5.42%
	£0		5.58%	5.56%
95%	£0		5.95%	5.93%

VM40029v100 valid from 26.03.26

Valid from 26.03.26

## Porting additional borrowing Everyday residential rates

### Everyday Fixed Rate Purchase Range

#### Key Features:

- Green rates available on new-builds only with a certified or predicted energy efficiency rating of "A" or "B".

Product	Max LTV	Product Fee	Rate	Green Rate
2 Year Fixed Rate	65%	£999	5.07%	5.05%
		£0	5.30%	-
	75%	£999	5.07%	5.05%
		£0	5.30%	5.28%
	80%	£999	5.15%	5.13%
		£0	5.38%	5.36%
	85%	£999	5.15%	5.13%
		£0	5.38%	5.36%
	90%	£999	5.42%	5.40%
		£0	5.65%	5.63%
	95%	£0	6.01%	-
		65%	£999	5.15%
	75%		£0	5.27%
		80%	£999	5.15%
85%	£0		5.27%	5.25%
	90%	£999	5.24%	5.22%
95%		£0	5.34%	5.32%
	5 Year Fixed Rate	85%	£999	5.24%
£0			5.34%	5.32%
90%	£999	5.44%	5.42%	
	£0	5.58%	5.56%	
10 Year Fixed Rate	75%	£0	5.95%	-
		£0	5.49%	-
95%	£0	6.14%	-	

## Everyday ERC Free residential rates

### Everyday ERC Free Tracker Rate Purchase Range

#### Key Features:

- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.14% (BOE + 0.39%)
		£0	4.74% (BOE + 0.99%)
	75%	£999	4.19% (BOE + 0.44%)
		£0	4.79% (BOE + 1.04%)
	80%	£999	4.29% (BOE + 0.54%)
		£0	4.84% (BOE + 1.09%)
	85%	£999	4.44% (BOE + 0.69%)
		£0	4.94% (BOE + 1.19%)

VM40029v100 valid from 26.03.26

Valid from 26.03.26

# Porting additional borrowing Shared Ownership

## Everyday Fixed Rate Purchase Range

### Key Features:

- Available in England and Wales.
- Green rates available on new-builds only with a certified or predicted energy efficiency rating of "A" or "B".

Product	Max LTV	Product Fee	Rate	Green Rate
2 Year Fixed Rate	85%	£999	5.15%	5.13%
		£0	5.38%	5.36%
	90%	£999	5.42%	5.40%
		£0	5.65%	5.63%
	95%	£0	6.01%	5.99%
		5 Year Fixed Rate	85%	£999
£0	5.34%			5.32%
90%	£999		5.44%	5.42%
	£0		5.58%	5.56%
95%	£0		5.95%	5.93%

VM40029v100 valid from 26.03.26

Valid from 26.03.26

## Everyday residential rates

### Everyday Fixed Rate Remortgage Range

#### Key Features:

- Free valuation and standard legal work.

Product	Max LTV	Product Fee	Rate	
2 Year Fixed Rate	65%	£999	5.09%	
		£0	5.49%	
	75%	£999	5.16%	
		£0	5.64%	
	80%	£999	5.30%	
		£0	5.70%	
	85%	£999	5.30%	
		£0	5.80%	
	90%	£999	5.41%	
		£0	5.80%	
	5 Year Fixed Rate	65%	£999	5.08%
			£0	5.30%
75%		£999	5.14%	
		£0	5.38%	
80%		£999	5.20%	
		£0	5.40%	
85%		£999	5.20%	
		£0	5.40%	
90%		£999	5.34%	
		£0	5.50%	
10 Year Fixed Rate	75%	£0	5.52%	

## Everyday ERC Free residential rates

### Everyday ERC Free Tracker Rate Remortgage Range

#### Key Features:

- Free valuation and standard legal work.
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.04% (BOE + 0.29%)
		£0	4.69% (BOE + 0.94%)
	75%	£999	4.14% (BOE + 0.39%)
		£0	4.69% (BOE + 0.94%)
	80%	£999	4.24% (BOE + 0.49%)
		£0	4.90% (BOE + 1.15%)
	85%	£999	4.29% (BOE + 0.54%)
		£0	4.90% (BOE + 1.15%)

VM40029V100 valid from 26.03.26

Valid from 26.03.26

## Intermediary Exclusive Buy-to-Let Rates

### Everyday Fixed Rate Purchase and Remortgage Range

#### Key Features:

- Free valuation and standard legal work for remortgage customers.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate	Portfolio Rate	
2 Year Fixed Rate	60%	3%	3.99%*	4.19%	
		1%	5.14%	5.34%	
		£2,195	5.12%	5.32%	
	75%	3%	4.04%*	4.24%	
		1%	5.17%	5.37%	
		£2,195	5.12%	5.32%	
	80%	1%	6.04%	-	
	5 Year Fixed Rate	60%	3%	4.78%*	4.98%
			1%	5.24%	5.44%
£2,195			5.22%	5.42%	
75%		3%	4.82%*	5.02%	
		1%	5.34%	5.54%	
		£2,195	5.32%	5.52%	
80%		1%	5.80%	-	

\* These product are also available with a free valuation and £300 cashback for remortgage customers.

VM40029v100 valid from 26.03.26

Valid from 26.03.26

## Everyday Buy-to-Let rates

### Everyday Fixed Rate Purchase and Remortgage Range

#### Key Features:

- Free valuation and choice of £300 cashback or free legals for remortgage customers.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate	Portfolio Rate
2 Year Fixed Rate	60%	£995	5.37%	5.52%
	75%	£995	5.42%	5.57%
	80%	£0	5.65%**	-
5 Year Fixed Rate	60%	£995	6.14%*	-
	60%	£995	5.30%	5.45%
	75%	£995	5.40%	5.55%
	80%	£0	5.50%**	-
	80%	£995	5.87%*	-

\* This product has a maximum loan size of £350,000.

\*\* These products have a minimum loan size of £75,000.

### Everyday Tracker Rate Purchase and Remortgage Range

#### Key Features:

- Free valuation and choice of £300 cashback or free legals for remortgage customers.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate	Portfolio Rate
2 Year Tracker Rate	60%	£995	4.45% (BOE + 0.70%)	4.55% (BOE + 0.80%)
	75%	£995	4.85% (BOE + 1.10%)	4.95% (BOE + 1.20%)

VM40029v100 valid from 26.03.26

Valid from 26.03.26

# Product Transfer

## Residential, Shared Ownership and Help to Buy rates

### Everyday Fixed Rate Product Transfer Range

#### Key Features:

- No valuation or legal fees.
- Products with an LTV of greater than 85% are not available with additional borrowing.
- Shared Ownership and Help To Buy - Customers must remain on capital and interest repayment.
- Products with £1,999 fee have a minimum loan size - 2 year £200,000, 5 year £100,000

Product	Max LTV	Product Fee	Rate	
2 Year Fixed Rate	65%	£1,999	4.39%	
		£999	4.49%	
		£0	4.79%	
	75%	£1,999	4.51%	
		£999	4.61%	
		£0	4.88%	
	80%	£999	4.71%	
		£0	5.04%	
		85%	£999	4.71%
			£0	5.09%
			90%	£999
	£0	5.35%		
95%	£0	5.75%*		
3 Year Fixed Rate	65%	£999	4.55%	
		£0	4.90%	
	75%	£999	4.64%	
		£0	4.94%	
	85%	£999	4.75%	
		£0	4.98%	
	90%	£999	5.09%	
		£0	5.28%	
	95%	£0	5.74%*	
	5 Year Fixed Rate	65%	£1,999	4.56%
£999			4.64%	
£0			4.80%	
75%		£1,999	4.61%	
		£999	4.69%	
		£0	4.90%	
80%		£999	4.77%	
		£0	4.94%	
85%		£999	4.77%	
		£0	4.94%	
90%		£999	4.84%	
		£0	5.05%	
95%	£0	5.55%*		
10 Year Fixed Rate	65%	£999	5.07%	
		£0	5.17%	
	75%	£999	5.10%	
		£0	5.22%	
	80%	£999	5.19%	
		£0	5.44%	
	85%	£999	5.19%	
		£0	5.44%	
	90%	£999	5.49%	
		£0	5.69%	

\* Also available to existing customers with LTV >95%

VM40029v100 valid from 26.03.26

Valid from 26.03.26

# Product Transfer Residential, Shared Ownership and Help to Buy rates

## Everyday ERC Free Tracker Rate Product Transfer Range

### Key Features:

- No valuation or legal fees.
- Products with an LTV of greater than 85% are not available with additional borrowing.
- Shared Ownership and Help To Buy - Customers must remain on capital and interest repayment.
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	3.99% (BOE + 0.24%)
		£0	4.64% (BOE + 0.89%)
	75%	£999	4.14% (BOE + 0.39%)
		£0	4.64% (BOE + 0.89%)
	80%	£999	4.14% (BOE + 0.39%)
		£0	4.82% (BOE + 1.07%)
	85%	£999	4.19% (BOE + 0.44%)
		£0	4.82% (BOE + 1.07%)
	90%	£999	4.64% (BOE + 0.89%)
		£0	4.82% (BOE + 1.07%)
	95%	£0	4.95%* (BOE + 1.20%)

\* Also available to existing customers with LTV >95%

VM40029v100 valid from 26.03.26

Valid from 26.03.26

# Product Transfer Everyday Buy-to-Let rates

## Everyday Fixed Rate Product Transfer Range

### Key Features:

- No valuation or legal fees.
- Products with an LTV of greater than 75% are not available with additional borrowing.

Product	Max LTV	Product Fee	Rate	
2 Year Fixed Rate	60%	£3,995	4.51%	
		£1,495	4.79%	
		£0	5.24%	
	75%	£3,995	4.54%	
		£1,495	4.89%	
		£0	5.30%	
	80%	£1,495	5.69%	
		£0	6.09%	
		£0	6.34%*	
	3 Year Fixed Rate	60%	£1,495	4.84%
			£0	5.14%
		75%	£1,495	4.95%
£0			5.29%	
5 Year Fixed Rate		60%	£3,995	4.79%
			£1,495	4.94%
	75%	£0	4.99%	
		£3,995	4.84%	
80%	£1,495	4.99%		
	£0	5.14%		
	£1,495	5.64%		
	£0	5.79%		
95%	£0	5.89%*		

\* Also available to existing customers with LTV >95%

## Everyday Tracker Rate Product Transfer Range

### Key Features:

- No valuation or legal fees

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	60%	£995	4.43% (BOE + 0.68%)
	75%	£995	4.85% (BOE + 1.10%)

## Everyday ERC Free Tracker Rate Product Transfer Range

### Key Features:

- No valuation or legal fees
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	75%	£995	4.95% (BOE + 1.20%)

VM40029V100 valid from 26.03.26

Valid from 26.03.26

# Early Repayment Charges

Fixed term	Early Repayment Charge
10 Years	8% until 01 June 2028
	7% until 01 June 2030
	6% until 01 June 2031
	5% until 01 June 2032
	4% until 01 June 2033
	3% until 01 June 2034
	2% until 01 June 2035
5 Years	1% until 01 June 2036
	5% until 01 June 2028
	4% until 01 June 2029
3 Years	3% until 01 June 2030
	2% until 01 June 2031
	3.5% until 01 June 2027
2 Years	2.5% until 01 June 2028
	2% until 01 June 2029
2 Years (Tracker)	2.5% until 01 June 2027
	1.5% until 01 June 2028
	0.5% until 01 June 2027
	0.25% until 01 June 2028

**Everyday products:** if a customer repays early, we base our charges on the outstanding loan balance. As long as their overpayments don't add up to 10% of the remaining balance per calendar year, we don't charge for them.

- You can switch your customer's previously selected product onto a new product from our current new business range as many times as needed prior to completion.
- For product transfers or new business submit the form held on the intermediary website.

Important stuff just for mortgage brokers. This description of Virgin Money's mortgages is directed at professional intermediaries who are authorised or exempt by the Financial Conduct Authority. The products described in this guide are available through professional intermediaries only. This is not a financial promotion and should not be displayed as such. People who do not have professional experience of mortgage products should not rely on this guide. This product guide does not include APRCs which consumers need when selecting a mortgage product. Details of our APRCs can be found when applying for a product from your mortgage sourcing system.

Nationwide Building Society (trading as Virgin Money). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078 Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW.

Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority.

VM40029v100 valid from 26.03.26