

PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 439

Valid from 10.09.26

Valid from 10.09.26

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	4.85%	4.83%
		£0	5.07%	-
	75%	£999	4.97%	4.95%
		£0	5.14%	5.12%
	80%	£999	5.00%	4.98%
		£0	5.20%	5.18%
	85%	£999	5.08%	5.06%
		£0	5.26%	5.24%
	90%	£999	5.13%	5.11%
		£0	5.32%	5.30%
	95%	£0	5.68%	-
5 Year Fixed Rate	65%	£999	4.89%	4.87%
		£0	4.99%	-
	75%	£999	5.02%	5.00%
		£0	5.12%	5.10%
	80%	£999	5.06%	5.04%
		£0	5.14%	5.12%
	85%	£999	5.10%	5.08%
		£0	5.18%	5.16%
	90%	£999	5.11%	5.09%
		£0	5.22%	5.20%
	95%	£0	5.60%	-
10 Year Fixed Rate	75%	£0	5.49%	-
	95%	£0	5.89%	-

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	4.24% (BOE + 0.49%)
		£0	4.84% (BOE + 1.09%)
	75%	£999	4.28% (BOE + 0.53%)
		£0	4.89% (BOE + 1.14%)
	80%	£999	4.39% (BOE + 0.64%)
		£0	4.94% (BOE + 1.19%)
	85%	£999	4.49% (BOE + 0.74%)
		£0	5.04% (BOE + 1.29%)

Valid from 10.09.26

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	5.08%	5.06%
		£0	5.26%	5.24%
	90%	£999	5.13%	5.11%
		£0	5.32%	5.30%
	95%	£0	5.68%	5.66%
5 Year Fixed Rate	85%	£999	5.10%	5.08%
		£0	5.18%	5.16%
	90%	£999	5.11%	5.09%
		£0	5.22%	5.20%
	95%	£0	5.60%	5.58%

VM40029v115 valid from 10.09.26

Valid from 10.09.26

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	4.85%	4.83%
		£0	5.07%	-
	75%	£999	4.97%	4.95%
		£0	5.14%	5.12%
	80%	£999	5.00%	4.98%
		£0	5.20%	5.18%
	85%	£999	5.08%	5.06%
		£0	5.26%	5.24%
	90%	£999	5.13%	5.11%
		£0	5.32%	5.30%
	95%	£0	5.68%	-
	65%	£999	4.89%	4.87%
		£0	4.99%	-
5 Year Fixed Rate	75%	£999	5.02%	5.00%
		£0	5.12%	5.10%
	80%	£999	5.06%	5.04%
		£0	5.14%	5.12%
	85%	£999	5.10%	5.08%
		£0	5.18%	5.16%
	90%	£999	5.11%	5.09%
		£0	5.22%	5.20%
	95%	£0	5.60%	-
10 Year Fixed Rate	75%	£0	5.49%	-
	95%	£0	5.89%	-

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	4.24% (BOE + 0.49%)
		£0	4.84% (BOE + 1.09%)
	75%	£999	4.28% (BOE + 0.53%)
		£0	4.89% (BOE + 1.14%)
	80%	£999	4.39% (BOE + 0.64%)
		£0	4.94% (BOE + 1.19%)
	85%	£999	4.49% (BOE + 0.74%)
		£0	5.04% (BOE + 1.29%)

VM40029v115 valid from 10.09.26

Valid from 10.09.26

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	5.08%	5.06%
		£0	5.26%	5.24%
	90%	£999	5.13%	5.11%
		£0	5.32%	5.30%
	95%	£0	5.68%	5.66%
5 Year Fixed Rate	85%	£999	5.10%	5.08%
		£0	5.18%	5.16%
	90%	£999	5.11%	5.09%
		£0	5.22%	5.20%
	95%	£0	5.60%	5.58%

VM40029v115 valid from 10.09.26

Valid from 10.09.26

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	4.92%
		£0	5.13%
	75%	£999	4.94%
		£0	5.26%
	80%	£999	5.03%
		£0	5.28%
	85%	£999	5.03%
		£0	5.28%
	90%	£999	5.29%
		£0	5.48%
5 Year Fixed Rate	65%	£999	4.93%
		£0	4.99%
	75%	£999	5.01%
		£0	5.14%
	80%	£999	5.09%
		£0	5.16%
	85%	£999	5.09%
		£0	5.19%
	90%	£999	5.19%
		£0	5.33%
10 Year Fixed Rate	75%	£0	5.49%

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	4.24% (BOE + 0.49%)
		£0	4.89% (BOE + 1.14%)
	75%	£999	4.32% (BOE + 0.57%)
		£0	4.89% (BOE + 1.14%)
	80%	£999	4.44% (BOE + 0.69%)
		£0	5.10% (BOE + 1.35%)
	85%	£999	4.49% (BOE + 0.74%)
		£0	5.10% (BOE + 1.35%)

VM40029v115 valid from 10.09.26

Valid from 10.09.26

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	4.56%
		£999	4.66%
		£0	4.93%
	75%	£1,999	4.66%
		£999	4.76%
		£0	5.04%
	80%	£999	4.94%
		£0	5.17%
	85%	£999	4.94%
		£0	5.17%
	90%	£999	5.19%
		£0	5.43%
	95%	£0	5.65%*
3 Year Fixed Rate	65%	£999	4.64%
		£0	4.90%
	75%	£999	4.75%
		£0	5.02%
	85%	£999	5.02%
		£0	5.21%
	90%	£999	5.22%
		£0	5.44%
	95%	£0	5.65%*
5 Year Fixed Rate	65%	£1,999	4.66%
		£999	4.74%
		£0	4.89%
	75%	£1,999	4.76%
		£999	4.84%
		£0	4.93%
	80%	£999	4.99%
		£0	5.09%
	85%	£999	4.99%
		£0	5.09%
	90%	£999	5.10%
		£0	5.23%
10 Year Fixed Rate	65%	£999	4.99%
		£0	5.09%
	75%	£999	5.04%
		£0	5.19%
	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%

Valid from 10.09.26

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	4.05% (BOE + 0.30%)
		£0	4.69% (BOE + 0.94%)
	75%	£999	4.17% (BOE + 0.42%)
		£0	4.74% (BOE + 0.99%)
	80%	£999	4.22% (BOE + 0.47%)
		£0	4.90% (BOE + 1.15%)
	85%	£999	4.29% (BOE + 0.54%)
		£0	4.90% (BOE + 1.15%)
	90%	£999	4.69% (BOE + 0.94%)
		£0	4.94% (BOE + 1.19%)
	95%	£0	4.99%* (BOE + 1.24%)

* Also available to existing customers with LTV >95%

VM40029v115 valid from 10.09.26

Valid from 10.09.26

Product Transfer Everyday Buy-to-Let rates

Everyday Fixed Rate Product Transfer Range

Key Features:

- No valuation or legal fees.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£3,995	4.39%
		£1,495	4.69%
		£0	5.12%
	75%	£3,995	4.59%
		£1,495	4.74%
		£0	5.19%
	80%	£1,495	5.43%
		£0	5.94%
	95%	£0	6.19%*
3 Year Fixed Rate	60%	£1,495	4.74%
		£0	5.09%
	75%	£1,495	4.89%
		£0	5.14%
5 Year Fixed Rate	60%	£3,995	4.67%
		£1,495	4.77%
		£0	4.97%
	75%	£3,995	4.81%
		£1,495	4.91%
		£0	5.06%
	80%	£1,495	5.44%
		£0	5.64%
	95%	£0	5.74%*

* 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%)

VM40029v115 valid from 10.09.26

Valid from 10.09.26

Buy-to-Let Existing Customer Home Mover

Everyday Fixed Rate Purchase Range

Key Features:

- Free valuation for purchase customers.
- Available to Portfolio and Non-Portfolio Landlords.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£1,495	4.69%
		£0	5.12%
	75%	£1,495	4.74%
		£0	5.19%
	80%	£1,495	5.43%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	4.77%
		£0	4.97%
	75%	£1,495	4.91%
		£0	5.06%
	80%	£1,495	5.44%
		£0	5.64%

Everyday ERC Free Tracker Rate Purchase Range

Key Features:

- Free valuation for purchase customers.
- No Early Repayment Charge.
- Available to Portfolio and Non-Portfolio Landlords.

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

VM40029v115 valid from 10.09.26

Valid from 10.09.26

Buy-to-Let Existing Customer

Porting additional borrowing

Everyday Fixed Rate Purchase Range

Key Features:

- Available to Portfolio and Non-Portfolio Landlords.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£1,495	4.69%
		£0	5.12%
	75%	£1,495	4.74%
		£0	5.19%
	80%	£1,495	5.43%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	4.77%
		£0	4.97%
	75%	£1,495	4.91%
		£0	5.06%
	80%	£1,495	5.44%
		£0	5.64%

Everyday ERC Free Tracker Rate Purchase Range

Key Features:

- No Early Repayment Charge.
- Available to Portfolio and Non-Portfolio Landlords.

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

VM40029v115 valid from 10.09.26

Valid from 10.09.26

Early Repayment Charges

Fixed term	Residential Early Repayment Charge	Buy to Let Early Repayment Charge
10 Years	6% until 01 November 2031	-
	5% until 01 November 2032	-
	4% until 01 November 2033	-
	3% until 01 November 2034	-
	2% until 01 November 2035	-
	1% until 01 November 2036	-
5 Years	5% until 01 November 2027	5% until 01 November 2027
	4% until 01 November 2028	5% until 01 November 2028
	3% until 01 November 2029	4% until 01 November 2029
	2% until 01 November 2030	3% until 01 November 2030
	1% until 01 November 2031	1% until 01 November 2031
3 Years	3% until 01 November 2027	3% until 01 November 2027
	2% until 01 November 2028	2% until 01 November 2028
	1% until 01 November 2029	1% until 01 November 2029
2 Years	2% until 01 November 2027	2% until 01 November 2027
	1% until 01 November 2028	1% until 01 November 2028
2 Years (Tracker)	-	0.75% until 01 November 2027
	-	0.50% until 01 November 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.

VM40029v115 valid from 10.09.26