

A Best Buy 3 year fixed rate mortgage

With so much speculation about when interest rates will rise, many people are considering the benefits of a fixed rate mortgage. You have the security of knowing what your monthly repayments will be during the fixed rate deal period, regardless of what happens to interest rates.

Nationwide can offer a Best Buy 3 year fixed rate mortgage because, with no shareholders to please, we're free to focus on making our customers better off. When it comes to mortgages, we have over 160 years' experience behind us.

Our 3 year fixed rate mortgage is available to those moving home or remortgaging with a minimum 30% deposit. A £900 product fee (£400 for first time buyers) and a non-refundable £99 upfront booking fee apply. Early repayment charges apply for the first three years.

With no shareholders our only focus is you



YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

ASK us in branch | CALL 0800 121 41 52 | VISIT nationwide.co.uk/3yr | TALK to a broker

Lines open: 8am - 8pm Monday to Friday, 9am - 5pm Weekends and Bank Holidays

Dilesh
Mortgage Consultant
Witney



3 year fixed rate

2.89%

Followed by our Standard Mortgage Rate
for the rest of the mortgage term, currently

3.99% variable

The overall cost for comparison is

3.8% APR

 **Nationwide**
Proud to be different

Our 3 year fixed rate mortgage was featured in moneysupermarket.com Best Buy tables on 13 August 2011. Rates correct as of xx/08/2011. **The actual rate available will depend on your circumstances. Ask for a personalised illustration.** Our mortgage products can change or be withdrawn at any time and are subject to underwriting and criteria. To ensure you get a particular rate we must accept your application and you must pay the non-refundable upfront booking fee and any product fee for the product. Applications are required. Standard terms and conditions available on request.

Please note: Any mortgage products reserved on or before 29 April 2009 will revert to the Base Mortgage Rate (BMR). If you choose to switch to a new Nationwide mortgage product, the new product will revert onto our Standard Mortgage Rate (SMR). Both are variable rates which we may vary in accordance with our mortgage terms and conditions. However, the BMR is guaranteed to be no more than 2% above the Bank of England base rate, whilst the SMR has no upper limit or cap. If you choose to switch to a new product, it is not possible to switch back to the BMR at a later date. Please note that all mortgages reserved on or before 3 March 2010 include the option to apply for a payment holiday and borrow back facility. Any mortgages reserved after this date will no longer include these facilities. Nationwide Building Society, Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.