

All information is correct as at 24 August 2021.

**For intermediaries only**

EMBARGOED: information on this document is NOT FOR PUBLICATION before 12:00 on 8 September 2021



**Owner Occupier semi exclusives**

Product name	Initial interest rate	Followed by our Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
<b>Fixed rate products for purchase and remortgage on an Interest-Only basis</b>							
2 year fixed rate until 31/01/2024	2.99%	4.39%	4.3%	60%	XF0408	2% until 31/01/2023 1% until 31/01/2024	£999*
2 year fixed rate until 31/01/2024	3.24%	4.39%	4.3%	75%	XF0409	2% until 31/01/2023 1% until 31/01/2024	£999*
5 year fixed rate until 31/01/2027	3.39%	4.39%	4.1%	60%	XF0412	5% until 31/01/2023 4% until 31/01/2024 3% until 31/01/2025 2% until 31/01/2026 1% until 31/01/2027	£999*
5 year fixed rate until 31/01/2027	3.64%	4.39%	4.3%	75%	XF0413	5% until 31/01/2023 4% until 31/01/2024 3% until 31/01/2025 2% until 31/01/2026 1% until 31/01/2027	£999*

\* For loans above £500,000, the Product Fee is 0.3% of the advance, payable when the mortgage starts.

- Minimum loan amount is £45,000.
- For new customers only.
- 10% overpayments per year allowed without Early Repayment Charges.
- The Application Fee is £175.
- The Valuation Fee is £0 for properties up to £500,000; above £500,000 a discount of £330 from the standard Valuation Fee scale applies.
- We offer £500 cashback towards your legal costs for remortgage applications.
- The above mortgages must complete by 01/02/2022.

For a personalised illustration, call our Mortgage Desk on **01372 744155**

Buy to let products overleaf >

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## Buy to Let semi exclusives

Product name	Initial interest rate	Followed by our RI Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
<b>Fixed rate products for purchase and remortgage on a Repayment or Interest-Only basis</b>							
5 year fixed rate until 30/11/2026	3.24%	5.14%	4.7%	60%	XF0419	5% until 30/11/2022 4% until 30/11/2023 3% until 30/11/2024 2% until 30/11/2025 1% until 30/11/2026	£999*
5 year fixed rate until 30/11/2026	3.54%	5.14%	4.8%	65%	XF0420	5% until 30/11/2022 4% until 30/11/2023 3% until 30/11/2024 2% until 30/11/2025 1% until 30/11/2026	£999*

\* For loans above £500,000, 0.4% of the loan amount, payable when the mortgage starts.

- Minimum loan amount is £45,000.
- For new and existing customers.
- For remortgage applications, the Valuation Fee is £0 for properties up to £500,000; above £500,000 a discount of £330 from the standard Valuation Fee scale applies.
- For purchase applications, the standard Valuation Fee scale applies.
- Valuation Fees for Multi-Unit Freehold Blocks – A separate valuation fee scale applies for this property type. For purchase applications, the full Multi-Unit Freehold Block valuation fee scale will apply. For remortgage applications, a discount of £330 from the Multi-Unit Freehold Block valuation fee scale applies.
- £0 Product, Application and Legal Fees for product switch applications.
- £125 Application Fee for further advance applications. £100 minimum Legal Fees.
- Minimum loan amount £2,000 for further advances.
- The above fixed rate mortgages must complete by 01/02/2022.

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### Buy to Let Ltd Company semi exclusives

Product name	Initial interest rate	Followed by our RI Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
<b>Fixed rate products for purchase and remortgage on a Repayment or Interest-Only basis</b>							
5 year fixed rate until 30/11/2026	3.39%	5.14%	4.8%	60%	XF0421	5% until 30/11/2022 4% until 30/11/2023 3% until 30/11/2024 2% until 30/11/2025 1% until 30/11/2026	£999*
5 year fixed rate until 30/11/2026	3.69%	5.14%	4.9%	65%	XF0422	5% until 30/11/2022 4% until 30/11/2023 3% until 30/11/2024 2% until 30/11/2025 1% until 30/11/2026	£999*

\* 0.4% for Limited Companies loans above £500,000 payable when the mortgage starts.

- Minimum loan amount is £45,000.
- For new and existing customers.
- For remortgage applications, the Valuation Fee is £0 for properties up to £500,000; above £500,000 a discount of £330 from the standard Valuation Fee scale applies.
- For purchase applications, the standard Valuation Fee scale applies.
- Valuation Fees for Multi-Unit Freehold Blocks – A separate valuation fee scale applies for this property type. For purchase applications, the full Multi-Unit Freehold Block valuation fee scale will apply. For remortgage applications, a discount of £330 from the Multi-Unit Freehold Block valuation fee scale applies.
- £0 Product, Application and Legal Fees for product switch applications.
- £125 Application Fee for further advance applications. £100 minimum Legal Fees.
- Minimum loan amount £2,000 for further advances.
- The above fixed rate mortgages must complete by 01/02/2022.

For a personalised illustration, call our Mortgage Desk on **01372 744155**

Expat Buy to Let products overleaf >

For intermediaries only



### Expat Buy to Let semi exclusives

Product name	Initial interest rate	Followed by our RI Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
<b>Expat fixed rate products for purchase or remortgage on an Interest-Only basis</b>							
5 year fixed rate until 30/11/2026	3.69%	5.14%	4.9%	60%	XF0423	5% until 30/11/2022 4% until 30/11/2023 3% until 30/11/2024 2% until 30/11/2025 1% until 30/11/2026	1%^
5 year fixed rate until 30/11/2026	3.99%	5.14%	5.0%	65%	XF0424	5% until 30/11/2022 4% until 30/11/2023 3% until 30/11/2024 2% until 30/11/2025 1% until 30/11/2026	1%^

^The Product Fee is 1% of the loan amount, subject to a minimum of £1,000.

- Minimum loan amount is £45,000.
- For loans above £500,000, 1.4% of the loan amount, payable when the mortgage starts.
- For new and existing customers.
- £500 cashback towards your legal costs for remortgage applications.
- Application Fee - £175 + Valuation Fee for purchase and remortgage
- For remortgage applications, the Valuation Fee is £0 for properties up to £500,000; above £500,000 a discount of £330 from the standard Valuation Fee scale applies.
- For purchase applications, the full standard Valuation Fee scale applies.
- Valuation Fees for Multi-Unit Freehold Blocks – A separate valuation fee scale applies for this property type. For purchase applications, the full Multi-Unit Freehold Block valuation fee scale will apply. For remortgage applications, a discount of £330 from the Multi-Unit Freehold Block valuation fee scale applies.
- The above mortgages must complete by 01/02/2022.

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These mortgage products have limited funds available and may be withdrawn at any time. Our mortgages are available to applicants aged 18 and over for properties in England or Wales.

This information should be read in conjunction with the separate sheets: 'Additional Information about our Mortgages' and our 'Getting a mortgage: what you need to know' guide, which provide important information about our mortgage services.

Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.