

All information is correct as at 6 December 2022.

**EMBARGOED: information on this document is NOT FOR PUBLICATION before midday on 14 September 2022**

For intermediaries only



## 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>							
5 year fixed rate until 31/05/2028	5.79%	6.54%	6.5%	60%	XF0587	5% until 31/05/2024 4% until 31/05/2025 3% until 31/05/2026 2% until 31/05/2027 1% until 31/05/2028	£999*
5 year fixed rate until 31/05/2028	5.94%	6.54%	6.6%	80%	XF0588	5% until 31/05/2024 4% until 31/05/2025 3% until 31/05/2026 2% until 31/05/2027 1% until 31/05/2028	£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 and existing customers.
- 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.

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, remortgage, further advance and product switch on a Repayment or Interest-Only basis</b>							
5 year fixed rate until 30/04/2028	6.19%	7.29%	7.2%	60%	XF0591	5% until 30/04/2024 4% until 30/04/2025 3% until 30/04/2026 2% until 30/04/2027 1% until 30/04/2028	£999*
5 year fixed rate until 30/04/2028	6.34%	7.29%	7.2%	70%	XF0592	5% until 30/04/2024 4% until 30/04/2025 3% until 30/04/2026 2% until 30/04/2027 1% until 30/04/2028	£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.
- 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 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.

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## 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, further advance and product switch on an Interest-Only basis</b>							
5 year fixed rate until 30/04/2028	6.74%	7.29%	7.5%	60%	XF0597	5% until 30/04/2024 4% until 30/04/2025 3% until 30/04/2026 2% until 30/04/2027 1% until 30/04/2028	1%^

^The Product Fee is 1% of the loan amount, subject to a minimum of £1,000. For loans above £500,000, the Product Fee is 1.4% of the loan amount, payable when the mortgage starts.

- Minimum loan amount is £45,000.
- 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.
- £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.

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

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.