

EMBARGOED: information on this document is NOT FOR PUBLICATION before midday on 30 January 2025

For intermediaries only



Owner Occupier semi-exclusives

Product name	Initial interest rate	Followed by our Managed Mortgage Rate currently	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Fixed rate products for purchase, remortgage, further advance and product switch on an Interest-Only basis							
2 Year Fixed Rate until 30/06/2027	5.44%	7.94%	7.7%	60%	XF0946	2% until 30/06/2026 1% until 30/06/2027	£999 [^]
2 Year Fixed Rate until 30/06/2027	5.69%	7.94%	7.7%	80%	XF0947	2% until 30/06/2026 1% until 30/06/2027	£999 [^]
5 Year Fixed Rate until 30/06/2030	5.24%	7.94%	6.7%	60%	XF0950	5% until 30/06/2026 4% until 30/06/2027 3% until 30/06/2028 2% until 30/06/2029 1% until 30/06/2030	£999 [^]
5 Year Fixed Rate until 30/06/2030	5.49%	7.94%	6.9%	80%	XF0951	5% until 30/06/2026 4% until 30/06/2027 3% until 30/06/2028 2% until 30/06/2029 1% until 30/06/2030	£999 [^]

[^] For loans above £500,000, the Product Fee is 0.30% of the advance, payable when the mortgage starts.

▪ **Application Fees:**

Purchase and Remortgage is £175, plus any Valuation Fees*

*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

Further Advance - £125 Application Fee, plus £100 minimum Legal Fees. No Product Fee

Product Switch – No Application, Product or Legal fees, for all standard product switch applications

▪ **Cashback:** We offer £500 cashback towards your legal costs for remortgage applications.

▪ **Minimum loan:** £45,000 for purchase and remortgage, £2,000 for further advances. No minimum for product switches.

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

Expat Buy to Let products overleaf >

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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
Expat fixed rate products for purchase or remortgage, further advance and product switch on an Interest-Only basis							
5 Year Fixed Rate until 31/07/2030	5.39%	8.69%	7.8%	60%	XF0964	5% until 31/07/2026 4% until 31/07/2027 3% until 31/07/2028 2% until 31/07/2029 1% until 31/07/2030	1% [^]
5 Year Fixed Rate until 31/07/2030	5.54%	8.69%	7.9%	75%*	XF0965	5% until 31/07/2026 4% until 31/07/2027 3% until 31/07/2028 2% until 31/07/2029 1% until 31/07/2030	1% [^]

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

* Maximum 75% for all property types excluding Multi Unit Freehold Blocks. The maximum LTV for Multi Unit Freehold Blocks is 70%

▪ **Application Fees:**

Purchase and Remortgage is £175, plus any Valuation Fees*
 Further Advance is £125 Application Fee, plus £100 minimum Legal Fees. No Product Fee
 Product Switch - No Application, Legal or Product fees, for all standard product switch applications.

▪ ***Valuation Fees** (applicable for purchase and remortgage applications only):

Purchase - our full standard Valuation Fee scale applies
 Remortgage - 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.

A separate Valuation Fee scale applies for Multi-Unit Freehold Blocks. 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.

▪ **Cashback:** We offer £500 cashback towards your legal costs for remortgage applications.

▪ **Minimum loan:** £45,000 for purchase and remortgage, £2,000 for further advances. No minimum for product switches.

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.