

EMBARGOED: information on this document is NOT FOR PUBLICATION before 12pm on 25 June 2026

For intermediaries only



Owner Occupier semi-exclusive

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 and remortgage on an Interest-Only basis							
2 Year Fixed Rate until 31/10/2028	5.89%	7.54%	7.3%	60%	XF1325	2% until 31/10/2027 1% until 31/10/2028	£599

- **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
- **Cashback:** We offer £500 cashback towards your legal costs for remortgage applications.
- **Minimum loan:** £45,000 for purchase and remortgage.
- **Maximum loan:** £500,000 for purchase and remortgage.

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These mortgage products have limited funds available and may be withdrawn at any time.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.



Owner Occupier Tracker semi-exclusive

Product name	Initial interest rate	Followed by our Managed Mortgage Rate currently	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Tracker rate products for purchase and remortgage on an Interest-Only basis							
2 Year Tracker Rate (1.64% above the BOE Bank Rate)	5.39%	7.54%	7.2%	60%	XT0017	2% in the first year 1% in the second year	£999

- **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
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Buy to Let UK landlord semi-exclusive

Product name	Initial interest rate	Followed by our RI Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Tracker rate products for purchase and remortgage on a Repayment or Interest-Only basis							
2 Year Tracker Rate (0.64% above the BOE Bank Rate)	4.39%	8.29%	7.7%	75%	XT0019	2% in the first year 1% in the second year	3.00%

- **Application Fees:**
Purchase and Remortgage is £175, plus any Valuation Fees*
 - ***Valuation Fees:**
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.**
Purchase - The full Multi-Unit Freehold Block Valuation Fee scale will apply
Remortgage - 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.

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

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Buy to Let Limited Company semi-exclusive

Product name	Initial interest rate	Followed by our RI Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Tracker rate products for purchase and remortgage on a Repayment or Interest-Only basis							
2 Year Tracker Rate (0.69% above the BOE Bank Rate)	4.44%	8.29%	7.9%	75%	XT0021	2% in the first year 1% in the second year	3.00%

- **Application Fees:**
Purchase and Remortgage is £175, plus any Valuation Fees*
 - ***Valuation Fees:**
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.**
Purchase - The full Multi-Unit Freehold Block Valuation Fee scale will apply
Remortgage - 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.

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Buy to Let Expat semi-exclusive

Product name	Initial interest rate	Followed by our RI Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Tracker rate products for purchase and remortgage on an Interest-Only basis							
2 Year Tracker Rate (0.69% above the BOE Bank Rate)	4.44%	8.29%	7.9%	75%	XT0023	2% in the first year 1% in the second year	3.00%

- **Application Fees:**
Purchase and Remortgage is £175, plus any Valuation Fees*
 - ***Valuation Fees:**
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.**
Purchase - The full Multi-Unit Freehold Block Valuation Fee scale will apply
Remortgage - 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
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