

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 31/01/2026 | 6.69% | 8.44% | 8.4% | 60% | XF0684 | 2% until 31/01/2025 1% until 31/01/2026 | £999* |
| 2 year fixed rate until 31/01/2026 | 7.19% | 8.44% | 8.6% | 80% | XF0685 | 2% until 31/01/2025 1% until 31/01/2026 | £999* |
| 5 year fixed rate until 31/01/2029 | 5.99% | 8.44% | 7.3% | 60% | XF0687 | 5% until 31/01/2025 4% until 31/01/2026 3% until 31/01/2027 2% until 31/01/2028 1% until 31/01/2029 | £999* |
| 5 year fixed rate until 31/01/2029 | 6.49% | 8.44% | 7.7% | 80% | XF0688 | 5% until 31/01/2025 4% until 31/01/2026 3% until 31/01/2027 2% until 31/01/2028 1% until 31/01/2029 | £999* |

* For loans above £500,000, the Product Fee is 0.3% 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.

Expat Buy to Let products overleaf

EMBARGOED: information on this document is NOT FOR PUBLICATION before midday on 5 October 2023

For intermediaries only



Expat Buy to Let semi exclusive

| 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 product for purchase or remortgage, further advance and product switch on an Interest-Only basis | | | | | | | |
| 5 year fixed rate until 28/02/2029 | 6.29% | 9.19% | 8.5% | 60% | XF0695 | 5% until 28/02/2025 4% until 28/02/2026 3% until 28/02/2027 2% until 29/02/2028 1% until 28/02/2029 | 1%^ |
| 5 year fixed rate until 28/02/2029 | 6.39% | 9.19% | 8.5% | 70% | XF0696 | 5% until 28/02/2025 4% until 28/02/2026 3% until 28/02/2027 2% until 29/02/2028 1% until 28/02/2029 | 1%^ |

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

- **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 application.

- ***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.

All information is correct as at 27 September 2023

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.