

EMBARGOED: information on this document is NOT FOR PUBLICATION before midday on 26 March 2026

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 and remortgage on an Interest-Only basis							
5 Year Fixed Rate until 31/08/2031	6.14%	7.54%	7.1%	80%	XF1262	5% until 31/08/2027 4% until 31/08/2028 3% until 31/08/2029 2% until 31/08/2030 1% until 31/08/2031	£999 [^]

[^]£999 for loans up to £500,000. For loans above £500,000, 0.3% of the loan amount

- **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:** £4 million for purchase and remortgage. For loans above £4 million, individual pricing will apply

These mortgage products have limited funds available and may be withdrawn at any time.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