

Owner Occupier - summary of mortgage products available for Existing Borrowers



Your mortgage account no.:

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Email address:

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Print name:

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Product name	Initial interest rate	Initial rate duration	Followed by our Managed Mortgage Rate currently	The overall cost for comparison is	Minimum interest rate payable	Cost to transfer this product	Early Repayment Charges	Interest calculated	Product code	Product selection
Discounted initial variable rate - CAPITAL AND INTEREST REPAYMENT										
3 year 2.40% discount	2.64%	3 years	5.04%	3.7% APRC	2.19%	£0	3% in the first year 2% in the second year 1% in the third year	Monthly	XD0031	
5 year 2.25% discount	2.79%	5 years	5.04%	3.4% APRC	2.34%	£0	3% in the first year 3% in the second year 3% in the third year 2% in the fourth year 1% in the fifth year	Monthly	XD0034	
<p>Representative example: A mortgage of £79,987.00 payable over 8 years on a discounted variable rate for 3 years at 2.40% below our variable Managed Mortgage Rate and then on our variable Managed Mortgage Rate, currently 5.04%, would require 35 monthly payments of £925.19 and 61 monthly payments of £980.79, plus one initial interest payment of £179.74. The total amount payable would be £92,489.58 made up of the loan amount plus interest of £12,402.58 and a Mortgage Exit Fee of £100. The overall cost for comparison is 3.7% APRC representative.</p>										
Fixed initial rate - CAPITAL AND INTEREST REPAYMENT										
2 year fixed rate to 30/11/2021	2.69%	Until 30/11/2021	5.04%	4.3% APRC	No	£0	2% until 30/11/2020 1% until 30/11/2021	Monthly	XF0215	
3 year fixed rate to 30/11/2022	2.99%	Until 30/11/2022	5.04%	3.9% APRC	No	£0	3% until 30/11/2020 2% until 30/11/2021 1% until 30/11/2022	Monthly	XF0198	
5 year fixed rate to 31/10/2024	3.19%	Until 31/10/2024	5.04%	3.7% APRC	No	£0	5% until 31/10/2020 4% until 31/10/2021 3% until 31/10/2022 2% until 31/10/2023 1% until 31/10/2024	Monthly	XF0200	
<p>Representative example: A mortgage of £56,051.00 payable over 11 years initially on a fixed rate for 2 years at 2.69% and then on our variable Managed Mortgage Rate, currently 5.04% for the remaining 9 years, would require 27 monthly payments of £491.02 and 105 monthly payments of £541.04, plus one initial interest payment of £128.34. The total amount payable would be £70,295.08 made up of the loan amount plus interest of £14,144.08 and a Mortgage Exit Fee of £100. The overall cost for comparison is 4.3% APRC representative.</p>										
Family First Guarantor Mortgage - CAPITAL AND INTEREST REPAYMENT										
3 year fixed rate to 31/08/2022	3.09%	Until 31/08/2022	5.04%	4.7% APRC	No	£0	3% until 31/08/2020 2% until 31/08/2021 1% until 31/08/2022	Monthly	XF0214	
<p>Only available to existing Family First borrowers. Representative example: A mortgage of £129,469.00 payable over 26 years initially on a fixed rate for 3 years at 3.09% and then on our variable Managed Mortgage Rate, currently 5.04% for the remaining 23 years, would require 36 monthly payments of £604.25 and 276 monthly payments of £730.36, plus one initial interest payment of £340.64. The total amount payable would be £223,773.00 made up of the loan amount plus interest of £94,204.00 and a Mortgage Exit Fee of £100. The overall cost for comparison is 4.7% APRC representative.</p>										

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Base Rate Tracker - CAPITAL AND INTEREST REPAYMENT										
BRT +1.99% for 3 years	2.74%	3 years	5.04%	3.9% APRC	2.29%	£0	3% in the first year 2% in the second year 1% in the third year	Monthly	XT0007	
During initial tracker period, interest rate changes are effective from the 25th day of the month following a change in the Bank of England Bank Rate.										
Representative example: A mortgage of £190,904.00 payable over 9 years initially on our tracker rate for 3 years at 1.99% above the Bank of England Bank Rate and then on our variable Managed Mortgage Rate, currently 5.04% for the remaining 6 years, would require 35 monthly payments of £1,996.53 and 73 monthly payments of £2,134.12, plus one initial interest payment of £445.26. The total amount payable would be £226,214.57 made up of the loan amount plus interest of £35,210.57 and a Mortgage Exit Fee of £100. The overall cost for comparison is 3.9% APRC representative.										
Offset Mortgage - CAPITAL AND INTEREST REPAYMENT										
Offset Mortgage 2 Year 2.50% discounted rate	2.64%	2 years	5.14%	4.3% APRC	2.19%	£0	2% in the first year 1% in the second year	Monthly	XO0017	
Offset Mortgage 5 Year 2.00% discounted rate	3.14%	5 years	5.14%	3.7% APRC	2.69%	£0	3% in the first year 3% in the second year 3% in the third year 2% in the fourth year 1% in the fifth year	Monthly	XO0018	
The Offset Mortgage requires a linked Offset Saver to be opened.										
Representative example: A mortgage of £46,888.00 payable over 9 years on a discounted variable rate for 2 years at 2.50% below our variable Managed Flexi Mortgage Rate and then on our variable Managed Flexi Mortgage Rate, currently 5.14%, would require 23 monthly payments of £488.24 and 85 monthly payments of £531.31, plus one initial interest payment of £105.36. The total amount payable would be £56,596.23 made up of the loan amount plus interest of £9,608.23 and a Mortgage Exit Fee of £100. The overall cost for comparison is 4.3% APRC representative.										
Family Mortgage - CAPITAL AND INTEREST REPAYMENT										
Family Mortgage 3 year fixed rate to 31/08/2022	2.99%	Until 31/08/2022	5.04%	4.6% APRC	No	£0	3% until 31/08/2020 2% until 31/08/2021 1% until 31/08/2022	Monthly	XF0203	
Family Mortgage 5 year fixed rate to 31/08/2024	3.09%	Until 31/08/2024	5.04%	3.7% APRC	No	£0	5% until 31/08/2020 4% until 31/08/2021 3% until 31/08/2022 2% until 31/08/2023 1% until 31/08/2024	Monthly	XF0204	
Additional security required where the LTV is above 75%. Additional offsetting feature is available. Maximum loan £500,000.										
Representative example: A mortgage of £239,969.00 payable over 26 years on a fixed rate for 3 years at 2.99% then on our variable Managed Mortgage Rate, currently 5.04%, for the remaining 23 years would require 36 monthly payments of £1,107.35 and 276 monthly payments of £1,352.21, plus one initial interest payment of £610.89. The total amount payable would be £413,785.45 made up of the loan amount plus interest of £173,716.45 and a Mortgage Exit Fee of £100. The overall cost for comparison is 4.6% APRC representative.										

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Product name	Initial interest rate	Initial rate duration	Followed by our Managed Flexi Mortgage Rate currently	The overall cost for comparison is	Minimum interest rate payable	Cost to transfer this product	Early Repayment Charges	Interest calculated	Product code	Product selection
Retirement Interest-Only Mortgage - Discounted initial variable rate - INTEREST-ONLY										
1.20% variable discounted rate for term	3.84%	No defined term	5.04%	4.0% APRC	3.64%	£0	3% in the first year 2% in the second year 1% in the third year	Monthly	XDZ001	
1.20% variable discounted rate for term with flexible features*	3.94%	No defined term	5.14%	4.1% APRC	3.74%	£0	3% in the first year 2% in the second year 1% in the third year	Monthly	XDZL01	

Please note: All our Retirement Interest-Only products are only available for direct enquiries and through limited Intermediary firms. For Intermediary enquiries, please call your Business Development Manager.

*This product allows overpayments, underpayments, payment holidays and borrow back facility.

Only available if you are 65 or over. Mortgage advice required prior to taking out a Retirement Interest-Only mortgage. No fixed term end date. Maximum LTV of 50%. Registered Contact required.

Representative example:

A mortgage of £116,000.00 payable over 10 years on a discounted variable rate for term at 1.20% below our variable Managed Flexi Mortgage Rate, currently 5.14%, would require 119 monthly payments of £380.87, plus one initial interest payment of £389.43.

The total amount payable would be £278,309.02 made up of the loan amount plus interest of £162,209.02 and a Mortgage Exit Fee of £100.

The overall cost for comparison is 4.1% APRC representative.

Retirement Interest-Only Mortgage - Fixed initial rate - INTEREST-ONLY

5 year fixed rate to 31/07/2024	3.69%	Until 31/07/2024	5.04%	4.4% APRC	No	£0	5% until 31/07/2020 4% until 31/07/2021 3% until 31/07/2022 2% until 31/07/2023 1% until 31/07/2024	Monthly	XFZ001	
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Please note: All our Retirement Interest-Only products are only available for direct enquiries and through limited Intermediary firms. For Intermediary enquiries, please call your Business Development Manager.

10% overpayments per year allowed Early Repayment Charge free.

Only available if you are 65 or over. Mortgage advice required prior to taking out a Retirement Interest-Only mortgage. No fixed term end date. Maximum LTV of 50%. Registered Contact required.

Representative example:

A mortgage of £116,000.00 payable over 10 years initially on a fixed rate for 5 years at 3.69% and then on our variable Managed Mortgage Rate, currently 5.04%, for the remaining 5 years would require 62 monthly payments of £356.70 and 58 monthly payments of £486.91, plus one initial interest payment of £364.64.

The total amount payable would be £166,820.82 made up of the loan amount plus interest of £50,720.82 and a Mortgage Exit Fee of £100.

The overall cost for comparison is 4.4% APRC representative.

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Discounted initial variable rate - INTEREST-ONLY

3 year 1.90% discount	3.14%	3 years	5.04%	4.4% APRC	2.69%	£0	3% in the first year 2% in the second year 1% in the third year	Monthly	XD0032	
5 year 1.75% discount	3.29%	5 years	5.04%	4.2% APRC	2.84%	£0	3% in the first year 3% in the second year 3% in the third year 2% in the fourth year 1% in the fifth year	Monthly	XD0036	

Representative example:

A mortgage of £79,987.00 payable over 8 years on a discounted variable rate for 3 years at 1.90% below our variable Managed Mortgage Rate and then on our variable Managed Mortgage Rate, currently 5.04%, would require 35 monthly payments of £209.30 and 61 monthly payments of £335.84, plus one initial interest payment of £213.86.

The total amount payable would be £108,112.60 made up of the loan amount plus interest of £28,025.60 and a Mortgage Exit Fee of £100.

The overall cost for comparison is 4.4% APRC representative.

Fixed initial rate - INTEREST-ONLY

3 year fixed rate to 30/11/2022	3.69%	Until 30/11/2022	5.04%	4.6% APRC	No	£0	3% until 30/11/2020 2% until 30/11/2021 1% until 30/11/2022	Monthly	XF0199	
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Representative example:

A mortgage of £70,767.00 payable over 9 years initially on a fixed rate for 3 years at 3.69% and then on our variable Managed Mortgage Rate, currently 5.04% for the remaining 6 years, would require 39 monthly payments of £217.61 and 69 monthly payments of £297.09, plus one initial interest payment of £222.45.

The total amount payable would be £100,075.45 made up of the loan amount plus interest of £29,208.45 and a Mortgage Exit Fee of £100.

The overall cost for comparison is 4.6% APRC representative.

Family First Guarantor Mortgage - INTEREST-ONLY

3 year fixed rate to 31/08/2022	3.09%	Until 31/08/2022	5.04%	4.8% APRC	No	£0	3% until 31/08/2020 2% until 31/08/2021 1% until 31/08/2022	Monthly	XF0214	
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Only available to existing Family First borrowers.

Representative example:

A mortgage of £129,469.00 payable over 26 years initially on a fixed rate for 3 years at 3.09% and then on our variable Managed Mortgage Rate, currently 5.04% for the remaining 23 years, would require 36 monthly payments of £333.38 and 276 monthly payments of £543.63, plus one initial interest payment of £340.64.

The total amount payable would be £291,953.20 made up of the loan amount plus interest of £162,384.20 and a Mortgage Exit Fee of £100.

The overall cost for comparison is 4.8% APRC representative.

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Base Rate Tracker - INTEREST-ONLY

BRT +2.49% for 3 years	3.24%	3 years	5.04%	4.5% APRC	2.79%	£0	3% in the first year 2% in the second year 1% in the third year	Monthly	XT0008	
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During initial tracker period, interest rate changes are effective from the 25th day of the month following a change in the Bank of England Bank Rate.

Representative example:

A mortgage of £190,904.00 payable over 9 years initially on our tracker rate for 3 years at 2.49% above the Bank of England Bank Rate and then on our variable Managed Mortgage Rate, currently 5.04%, would require 35 monthly payments of £515.44 and 73 monthly payments of £801.53, plus one initial interest payment of £526.73.

The total amount payable would be £268,082.82 made up of the loan amount plus interest of £77,078.82 and a Mortgage Exit Fee of £100.

The overall cost for comparison is 4.5% APRC representative.

**THE MORTGAGE WILL BE SECURED ON YOUR HOME
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

Tel: 03330 140146

Email: mortgage.service@familybsoc.co.uk

Website: familybuildingsociety.co.uk

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.

Firm Reference No: 206080 register.fca.org.uk



Additional information about our mortgages

Owner Occupier – Existing Borrower

These details should be read in conjunction with our 'Getting a Mortgage: what you need to know' guide and lending criteria, which provide important information regarding our mortgage services.

Our Family Service Team are happy to provide information about the mortgage products we have on offer. Should you require clarification on any point, please contact us on the number given below.

Costs to transfer to a new product

There is no cost to transfer to a new product for loans up to and including £1 million. For loans above £1 million the cost to transfer will be provided when enquiring. Where applicable the Transfer Fee will be shown separately on your mortgage statement. This fee is payable by cheque when you return the Product Transfer Acceptance Form.

Early Repayment Charges

Where an Early Repayment Charge is shown in the 'summary of mortgage products', this applies for the duration of the initial interest rate. During this period, capital repayments of up to 10% of the capital balance outstanding at commencement of this product may be made in each year following completion without any Early Repayment Charge being applied. If the permitted 10% capital reduction is exceeded, an Early Repayment Charge will be applied based on the excess capital repaid.

This allowance is not cumulative and does not apply when the whole loan is being repaid. In this instance, the charge will be incurred on the capital balance at the time of redemption (the capital balance is the balance upon which interest is charged).

Minimum / maximum interest rate

If the product you choose is subject to a minimum charging rate ("floor") or a maximum charging rate ("ceiling"), this is shown in the 'summary of mortgage products' and will only apply during the initial discounted or tracker period.

Offset Mortgages

You are required to open a linked Offset Saver account in conjunction with our Offset Mortgage.

You are required to select a Term Reduction or a Payment Reduction option but will have the flexibility to switch between both options. For full details, including benefits of both options, please refer to the Offset Mortgage product brochure.

There are no restrictions on making lump sum or regular overpayments that do not repay the mortgage in full. With our prior agreement, reduced monthly payments, payment holidays and a borrow back facility are allowed providing you have previously built up enough credit through overpayments. The borrow back facility is available once a month subject to seven working days' notice and for a minimum of £500.

Product portability

When moving home, your existing product terms can be transferred to your new property for an amount up to your outstanding balance. This will be subject to status, valuation and our lending criteria applying at that time, and if you have a Family Mortgage, it will require family consent. If you require extra borrowing, a new product can be selected from our range for the additional sum needed. However, if you reduce your mortgage balance when you move then, where applicable, an Early Repayment Charge will be applied to the net amount repaid.

Buildings insurance

You will naturally want to make sure that your home is covered in the event of damage due to fire, storm, flood, etc and, since the property is our security for the loan, we are similarly concerned.



You should make your own insurance arrangements, subject to certain minimum requirements regarding the extent of the risks included and the amount of cover. You will be required to provide evidence that adequate cover exists before completion of any loan.

Annual mortgage statement and tax year interest certificate

In January each year, we will send you a mortgage statement showing your transactions in the previous calendar year and the total of interest charged. As a chargeable additional service, we can provide a certificate of interest paid on a tax year basis.

These certificates are individually calculated on request and the current charge, which is normally debited to your mortgage account, is £15 per account per tax year. Our mortgage administration charges are shown in our Tariff of Mortgage Charges, which is enclosed with your annual mortgage statement when changes occur.

Financial services

To ensure that you are fully aware of the options available for repayment of the mortgage, you should seek specialist advice.

Representative example

The representative example shown on the summary of mortgage products page is an illustration of a typical mortgage and its total costs.

Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL
Tel: 03330 140146 Email: mortgage.service@familybsoc.co.uk
Website: familybuildingsociety.co.uk

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M/205/0619/FBS/MKTG