



GUARANTOR MORTGAGE

APPLICATION FORM

COMPLETING THIS FORM

1. Please use **BLACK INK** and **BLOCK CAPITALS** throughout.
2. Please ensure that you answer **ALL** questions. If a question is not applicable, write N/A.
3. Please use Section Seven or a separate sheet of paper to provide any additional information requested by us and/or other matters relevant to your application.
4. When submitting your fully completed application form, please ensure that the items shown in the Submission Checklist are enclosed, if applicable.

In order for us to process your application as quickly as possible, it is important that you answer all questions accurately and completely and that you provide the required supporting documentation in full. Failure to do so will result in delays in your Mortgage Offer being issued and may result in your application being declined.

APPLICANTS DETAILS

APPLICANT(S) FULL NAME(S):

APPLICANT(S) CORRESPONDENCE ADDRESS:

RELATIONSHIP TO APPLICANT(S):

FOR OFFICE USE

RECEIVED:

DATE	INITIALS
------	----------

UNDERWRITTEN:

DATE	INITIALS
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ACKNOWLEDGED:

DATE	INITIALS
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SUBMISSION CHECKLIST

Please use this checklist to ensure that all relevant items are enclosed with your application. Missing or incorrect documents will cause delays in the processing of your application.

PAYMENT OF FEES

**GUARANTOR
ONE TWO**

- The Valuation Fee by cheque or your email address if by debit card (please refer to the personalised illustration and Section One of this form).

<input type="checkbox"/>	<input type="checkbox"/>
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EVIDENCE OF INCOME

Please check that you are enclosing the evidence relevant to each applicant by checking against relevant sections as follows:

- If the mortgage term **does not** extend beyond State pension age Section A & D
- If the mortgage term **does** extend beyond State pension age Section A, B & D
- If you are **already retired** and have **no income from employment** Section C & D
- If you are **already retired and do have income from employment** Section A, C & D

A) Income primarily from employment or self-employment:

- Employed - your most recent three months' payslips and most recent P60 (if you have a financial interest in your employer and own 33% or more of it then also see self-employed below)
- Self-employed (or your ownership interest in your employer exceeds 33%) - for the last two years, either (a) your self-assessment forms together with HM Revenue and Customs (HMRC) original acknowledgements stating that they have been accepted without correction, or (b) the HMRC's original certificates of tax calculation, if the figures provided were subject to correction.

<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>
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B) Future pension income:

- Final salary pensions - benefit statement from employer or scheme administrator showing pension at normal retirement date
- Money purchase pensions - projection from provider showing pension at expected retirement date
- Deferred pensions - latest statement of deferred benefits from scheme administrator showing pension at normal retirement date.

<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>
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C) Current retirement income:

- State pension - most recent annual Department of Work and Pensions (DWP) letter or most recent two months' bank statements
- Private or company pension - most recent P60 or most recent statement from pension provider.

<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>
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D) Other current income:

- Rental income - most recent self-assessment or current signed tenancy agreement and last three months' bank statements
- Investment income - most recent self-assessment and evidence that investment vehicle is still in place
- Maintenance income - court order documents and last six months' bank statements
- Confirmatory evidence of any other source(s) of income declared in Section Two.

<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>
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OUTGOINGS

- If you own your property and/or you own any other property - lender or bank statements evidencing the last 12 months' repayments for all current mortgages held (refer to Section One)
- Tenants - your last six months' bank statements evidencing the rental payments
- Personal loans - bank statements evidencing the last six months' repayments.

<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>
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OTHER DOCUMENTS NEEDED

As applicable, please provide the following:

- 'Mortgage in Retirement' supplementary form if the mortgage term extends beyond your State pension age

<input type="checkbox"/>	<input type="checkbox"/>
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IMPORTANT NOTE

- All documents provided must be **originals** or original **certified copies**
- Internet banking statements are **not** acceptable where evidencing income
- All bank statements provided must show the account holder(s) details.

SECTION ONE – GUARANTORS DETAILS

GUARANTOR ONE

GUARANTOR TWO

TITLE:	MR / MRS / MISS / MS			MR / MRS / MISS / MS		
SURNAME:						
FIRST NAME(S):						
DATE OF BIRTH:	DD	MM	YYYY	DD	MM	YYYY
MARITAL STATUS:						
NATIONALITY:	BRITISH	OTHER		BRITISH	OTHER	
PHONE - WORK*:						
PHONE - HOME*:						
PHONE - MOBILE*:						
EMAIL ADDRESS*:						

¹ If you are a non UK national we may need to see your passport certified by either a regulated or professional person e.g. financial adviser or solicitor. If we do, we will let you know.

* Please provide at least one of the above contact methods. If we have a home or mobile phone number or email address for you, we may use these to get in touch regarding your application or with important information about your account.

DISCLOSURE

Have you ever:

HAD A COURT ORDER FOR DEBT REGISTERED AGAINST YOU OR ARE ANY SUCH PROCEEDINGS PENDING? If YES, a Certificate of Satisfaction must be presented to us.

YES NO

YES NO

MADE ARRANGEMENTS WITH CREDITORS OR BEEN MADE BANKRUPT OR ARE ANY SUCH PROCEEDINGS PENDING?

YES NO

YES NO

HAD A PAYDAY LOAN?

YES NO

YES NO

HAD A MORTGAGE APPLICATION ON A PROPERTY REFUSED?

YES NO

YES NO

BEEN IN EXCESS OF TWO MONTHLY PAYMENTS IN ARREARS WITH ANY CREDIT OR MORTGAGE AGREEMENTS OR HAD A MORTGAGED PROPERTY REPOSSESSED?

YES NO

YES NO

If you have answered YES to any of the above, please provide further details in Section Five.

ABOUT YOUR HOME To act as Guarantor(s) for this mortgage you must be the owner(s) of your home.

ADDRESS:

POSTCODE:

LENGTH OF TIME AT THIS ADDRESS:

YEARS

MONTHS

DESCRIPTION OF PROPERTY:

DETACHED HOUSE

PURPOSE-BUILT FLAT

DETACHED BUNGALOW

SEMI-DETACHED HOUSE

CONVERTED FLAT

SEMI-DETACHED BUNGALOW

TERRACED HOUSE

OTHER

ACCOMMODATION OF PROPERTY:

NUMBER OF HABITABLE ROOMS EXCLUDING WCS

NUMBER OF BEDROOMS

IF A FLAT OR MASONETTE:

NUMBER OF FLOORS IN THE WHOLE BUILDING

FLOOR NUMBER OF FLAT

COUNCIL BUILT YES NO STUDIO FLAT YES NO

OVER COMMERCIAL PREMISES YES NO

ANNUAL COUNCIL TAX:

£

YEAR PROPERTY BUILT:

If built in the last 10 years, is there an approved Builder's Guarantee in force or a supervising Chartered Architect's / Surveyor's certificate available? YES NO

IS THE PROPERTY?

FREEHOLD LEASEHOLD

IF LEASEHOLD, WHAT IS THE UNEXPIRED LEASE?

YEARS

£ ANNUAL GROUND RENT

£ ANNUAL MAINTENANCE / SERVICE CHARGE

A minimum of 50 years unexpired remaining on the lease at the end of the mortgage term is required.

WILL THERE BE ANY OTHER PERSONS (INCLUDING CHILDREN OVER THE AGE OF 17) WHO WILL RESIDE IN THE MORTGAGED PROPERTY ON COMPLETION OF THE MORTGAGE WITH THE APPLICANTS? YES NO

If YES, enter details below. If more than three people, please provide further details in Section Five.

TITLE	SURNAME	FIRST NAME(S)	RELATIONSHIP	OCCUPATION / STATUS	DATE OF BIRTH
					DD / MM / YYYY
					DD / MM / YYYY
					DD / MM / YYYY

YOUR HOME VALUATION

ESTIMATED CURRENT VALUE OF YOUR PROPERTY?
 If we are using your home as security for the mortgage we will require a Valuer to undertake an assessment of your property value. For further details and associated costs please refer to the personalised illustration.

£

CONTACT DETAILS FOR VALUER TO ACCESS THE PROPERTY:

The Valuation Fee detailed in the personalised illustration must be submitted with this application form.

The cheque should be made payable to "Family Building Society". If you prefer to pay by debit card, we will send you a link to our secure online payment page by email, when we receive your application form. Please give the email address we should use for this below:

£

CARDHOLDER NAME:
 (as printed on the card)

CARDHOLDER'S EMAIL ADDRESS:

FIRST OR MAIN MORTGAGE

NAME OF LENDER:

ADDRESS OF LENDER:

POSTCODE:

ACCOUNT NUMBER:

DATE LOAN(S) COMMENCED
 (including any additional loans):

CURRENT AMOUNT OUTSTANDING:

MONTHLY PAYMENT:

£

£

IS THIS MORTGAGE ARRANGED ON A BASIS WHICH ALLOWS YOU TO DRAW MORE FUNDS AT ANY TIME WITHOUT REQUIRING THE LENDER'S CONSENT E.G. OFFSET OR FLEXIBLE MORTGAGE, MORTGAGE WITH A BORROW BACK OR DRAWDOWN FACILITY, MORTGAGE SECURING A FLUCTUATING OVERDRAFT? YES NO

IF YES, PLEASE STATE THE MAXIMUM AMOUNT WHICH YOU ARE ENTITLED TO BORROW:

£

If you have had your current first or main mortgage for less than three years we will need further information from you about the basis under which you were residing at your previous address(es). Please provide full details in Section Five.

SECOND MORTGAGE

NAME OF LENDER:

ADDRESS OF LENDER:

POSTCODE:

ACCOUNT NUMBER:

DATE LOAN(S) COMMENCED
 (including any additional loans):

CURRENT AMOUNT OUTSTANDING:

MONTHLY PAYMENT:

£

£

OTHER PROPERTIES OWNED

GUARANTOR ONE

GUARANTOR TWO

DO YOU OWN ANY OTHER PROPERTIES?

 YES NO YES NO

(If you own more than one other property please provide the other address(es) in Section Five)

ADDRESS OF PROPERTY:

POSTCODE:

DO YOU HAVE MORTGAGE(S) ON THIS PROPERTY?

 YES NO YES NO

(If you have more than one other mortgage please provide the lender details, as below, in Section Five)

NAME OF LENDER:

ADDRESS OF LENDER:

POSTCODE:

ACCOUNT NUMBER:

DATE LOAN(S) COMMENCED:
(including any additional loans)

MM YYYY

MM YYYY

CURRENT AMOUNT OUTSTANDING:

£

£

MONTHLY PAYMENT:

£

£

SECTION TWO - INCOME AND FINANCIAL COMMITMENTS

EMPLOYED INCOME

GUARANTOR ONE

GUARANTOR TWO

OCCUPATION:

DO YOU HAVE A FINANCIAL STAKE IN THE COMPANY?

 YES NO YES NO

If YES, state the extent of your share:

% SHARE

% SHARE

EMPLOYER'S NAME:

NATURE OF BUSINESS:

PLEASE PROVIDE THE NAME AND JOB TITLE OF THE PERSON TO WHOM WE SHOULD WRITE FOR A REFERENCE:

EMPLOYEE / STAFF NO:

ADDRESS OF EMPLOYER:

POSTCODE:

EMPLOYER'S PHONE NO:

IS YOUR JOB PERMANENT AND FULL TIME ?

 YES NO YES NO

If NO, please provide details:

IS YOUR PLACE OF WORK THE ADDRESS OF THE
EMPLOYER NOTED ABOVE? YES NO YES NO

If NO please provide details:

LENGTH OF TIME WITH EMPLOYER?:

Years

Months

Years

Months

² If you have been with your current employer for less than three years we will need further information from you about your previous employment. Please provide full details in Section Five.

BASIC GROSS SALARY:

£

Per Year

£

Per Year

GUARANTEED OVERTIME / BONUS / COMMISSION:

£

Per Year

£

Per Year

NON-GUARANTEED OVERTIME / BONUS /
COMMISSION:

£

Per Year

£

Per Year

TOTAL:

£

Per Year

£

Per Year

SELF-EMPLOYED INCOME

GUARANTOR ONE

GUARANTOR TWO

BUSINESS NAME:

NATURE OF BUSINESS:

ADDRESS OF BUSINESS:

POSTCODE:

YOUR SHARE OF THE NET PROFIT DURING THE LAST THREE YEARS:

PLEASE STATE PERCENTAGE SHAREHOLDING:

LENGTH OF TIME IN BUSINESS³:

³ If you have been in business for less than three years we will need further information from you about your previous employment. Please provide full details in Section Five

ACCOUNTANT'S NAME:

QUALIFICATIONS:

ADDRESS:

POSTCODE:

OTHER SOURCES OF INCOME e.g. pension, investment, rental, maintenance payments

SOURCE:

ANNUAL AMOUNT:

SOURCE:

ANNUAL AMOUNT:

LOANS OR CREDIT CARDS e.g. other loans could be a bank overdraft, personal loan for a car or a student loan.

DO YOU HAVE ANY OTHER LOANS OR CREDIT CARDS (including those cleared each month)?

YES NO

YES NO

If YES, please provide details below and continue in Section Five if necessary, following the same format

NAME OF LENDER:

ADDRESS OF LENDER:

POSTCODE:

ACCOUNT NUMBER:

DATE LOAN(S) COMMENCED:

CURRENT AMOUNT OUTSTANDING:

MONTHLY PAYMENT:

TYPE OF LOAN:

WILL THE LOAN REMAIN WHEN THIS MORTGAGE COMMENCES?

YES NO

YES NO

If YES, please give reason:

REGULAR FINANCIAL COMMITMENTS

If you have one or more regular financial commitments not already mentioned, please state what they are and provide the amount. If you need more space, please provide further details in Section Five.

MAINTENANCE PAYMENTS:

SCHOOL FEES:

OTHER:

PLEASE SPECIFY:

SECTION THREE – THE MORTGAGE TERM

The term of the mortgage for which you are standing as guarantor(s) should not normally extend beyond your retirement age. Where it does, please complete the supplementary form for mortgage in retirement, which will explain how the mortgage will continue to be affordable in retirement.

SECTION FOUR – SOLICITORS

For our protection, prior to completion of the loan, you will be required to obtain independent legal advice from a Solicitor or Licensed Conveyancer, who, if you wish, may be a Solicitor or Licensed Conveyancer from the same firm as the firm acting in the loan completion, but not the same person as that acting on behalf of the borrowers in the loan completion. The Solicitor or Licensed Conveyancer will be required to advise on the transaction generally and the extent of your liability and the risks involved. The legal representative advising you must hold a current Practising Certificate. You will be responsible for all of their fees and disbursements.

NAME OF FIRM:	<input type="text"/>	CONTACT NAME:	<input type="text"/>
REFERENCE NO:	<input type="text"/>	DX TOWN AND NO:	<input type="text"/>
ADDRESS:	<input type="text"/>		POSTCODE: <input type="text"/>
PHONE:	<input type="text"/>	FAX:	<input type="text"/>
EMAIL:	<input type="text"/>		

Please note, which ever firm you use must be on the Society's panel, which is managed by Legal Marketing Services. Please contact our New Business Team if you wish to check if they are already on the panel.

SECTION FIVE – ADDITIONAL INFORMATION

Please use this space to provide any additional information and continue on a separate sheet if necessary.

SECTION FIVE (CONTINUED)

[Empty rectangular area for text entry]

SECTION SIX – USE OF PERSONAL INFORMATION AND DECLARATIONS

This section explains some of the ways in which we will use the information you provide to us and which we obtain from third parties. For further details about how your information is used and your rights under data protection laws please see our leaflet “How We Use Personal Information”. If you do not understand any point, please ask for further information.

USE OF PERSONAL INFORMATION

1. We may contact third parties (including any past / present lender, bank, or other financial institution, employer, pension provider, accountant, landlord, professional adviser named on this form, HM Revenue & Customs or the Department for Work and Pensions) for reference purposes, for confirmation of employment details or to obtain information to confirm any income received and payments made. You give your permission to such third parties to supply the references and to answer the enquiries.
2. In order to process your application, we will perform credit and identity checks on you with a credit reference agency (“CRA”). To do this, we will supply your personal information to the CRA and they will give us information about you. This will include information from your mortgage application and about your financial situation and financial history. The CRA will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- check your identity;
- assess your credit worthiness and whether you can afford the mortgage;
- verify the accuracy of the information you have provided to us;
- prevent criminal activity, fraud and money laundering; and
- trace and recover debts.

We will continue to exchange information about you with the CRA while you have a mortgage with us. This will include details of your repayments and whether you repay in full and on time. This information may be supplied to other organisations by the CRA.

When the CRA receives a credit search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share this information with them, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully requests with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in our leaflet “How We Use Personal Information”.

3. We may ask you to supply one or more original documents as confirmation of your identity, address or both which we will use together with any electronic checks we may make using the services of a CRA. Any documents provided to us will be recorded and copied as part of our Anti-Money Laundering requirements.
4. We may disclose information relating to this application or the mortgage to other people and organisations, such as:
 - your legal adviser, broker or other intermediary and you authorise them to give us any information relevant to our decision to lend. To this extent, you agree to waive any claim to legal privilege to that information;
 - any chargor(s) or potential chargor(s) (or to their legal advisers);
 - any guarantor(s) or potential guarantor(s) (or to their legal advisers);
 - any occupier(s) or other person who is required to postpone rights in favour of the Society, to enable them to consider their position and/or to obtain independent legal advice;
 - any potential new borrower(s) (or their legal advisers) in connection with a transfer of equity;
 - any other lender which has a charge secured upon the property, subject to payment of the appropriate fee;
 - any insurance company from which we require an indemnity in relation to the mortgage.
5. We may monitor or record any communications you have with us in the interests of staff training, customer service and security.
6. Any personal information which you or others provide to us will be held on computer and in other manual and electronic forms and will be kept after the mortgage account is closed. Some of the ways the information may be used include:
 - to assist us in assessing your application and, if it is accepted, to assist us in providing the account or service for which you have applied;
 - to assist us in making credit decisions and establishing identity, where necessary;
 - for fraud prevention and detection and/or to prevent money laundering;
 - to assist the insurers in risk assessment and dealing with claims;
 - disclosure to third parties acting as our agent so long as they keep the information confidential;
 - marketing, market research, statistical analysis and general business purposes;
 - to help develop and improve the products and services offered to you and other customers. The Society may also share information with other companies within the National Counties Group to help provide you with a high standard of service (for example administrative purposes);
 - if the law permits it or it is in the public interest.

Under data protection law you have rights in relation to your personal information, including a right of access and to ask for any inaccurate details to be amended. If you have any questions about data protection law or your rights under it, please write to Family Building Society, FREEPOST, Ebbisham House, 30 Church Street, Epsom Surrey KT17 4BR.

DECLARATIONS AND CONSENTS

For your own protection and benefit, please carefully read the declarations below before signing in the space provided. If you do not understand any point please ask for further information.

I (each of us if more than one is applying) agree that:

GENERAL

1. for the purposes of these Declarations, the “Society” includes its successors in title and assigns.
2. I will make good any loss which the Society may suffer by acting in reliance on the information on this form which I confirm is true to the best of my knowledge and belief. I will notify the Society promptly if any of the information on this form changes before the mortgage is completed.
3. the Society will require me to take independent legal advice.
4. I will not enter into any further borrowing secured on the property prior to or after completion of the mortgage without first advising the Society and obtaining the Society’s consent in writing.
5. the Society has the right to decline the application without giving any reasons and without giving any refund of fees or related costs. However, where the application is rejected due to information obtained from a credit reference agency, the Society will notify me of the result of the credit search and the credit reference agency consulted. I understand that valuation fees that have been paid will be refunded if a valuation is cancelled prior to the valuer’s visit to the property. In all other cases, the valuation fee will not be refunded, save in exceptional circumstances and at the Society’s sole discretion.
6. I will pay to the Society all sums due in respect of Application Fees, Reservation Fees, Product Fees, Arrangement Fees and legal expenses arising out of this application, whether or not any Mortgage Offer is either issued or completed. I understand that the payment of any such fees shall not bind the Society to make any loan.
7. income details will be verified and the Society will not rely on a declaration of affordability made by me.

PROPERTY REVIEW

8. I acknowledge that the review of the property undertaken by the Society has been obtained for the Society’s purposes and will not be copied to me.
9. I acknowledge that the review of the property undertaken by the Society is to decide whether the property provides sufficient security for the loan and that no responsibility is implied or accepted by the Society for either the valuation or condition of the property.
10. the review of the property carried out by the Society is not undertaken either as agent for or by agreement with the organisation used for the review.

TRANSFER OF MORTGAGE

11. the Society may at any time transfer its interest in some or all of its rights under the mortgage to another financial institution without seeking my specific consent.
12. I understand that whilst the transferee of the mortgage would be the person legally entitled to receive payments under any mortgage, such transfer will not affect the policies in relation to the setting of the interest rate and conduct of arrears.
13. my acceptance of any Mortgage Offer will constitute my general consent to the future transfer of the mortgage on the foregoing terms and as may be more particularly set out in the Society’s Mortgage Conditions.

JOINT GUARANTORS

14. we accept that we are individually responsible for the total mortgage debt. (On request, information will be provided to joint guarantors in respect of their rights and responsibilities should the relationship end through death, divorce or separation.)

MARKETING

15. We would like to tell you about our products, services, and events and those of our carefully selected partners (a list of which is available on request). We will always treat your personal details with the utmost care and will never share them with other companies for marketing purposes. If you give consent, this will last as long as you have a relationship with us. If you agree to us communicating with you for marketing purposes, please tick the relevant boxes to confirm how we may contact you.

GUARANTOR ONE: Post email phone text GUARANTOR TWO: Post email phone text

You can unsubscribe from marketing at any time by writing to: Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey, KT17 4NL.

EXISTING LENDER AUTHORITY

16. I authorise and request you to supply to the Family Building Society the information requested by them in the attached enquiry letter and in any subsequent phone or written requests. I / We would be grateful if you would deal with these enquiries promptly.

I DECLARE AND CONFIRM THAT:

- I am aged 18 or over;
- I am entitled to disclose information about any joint applicant, partner / spouse or other third party named on the application form;
- You can use my personal information as explained in this form and in the leaflet “How We Use Personal Information”;
- I have read and agree to the Declarations and Consents;
- I understand that it is an offence to make a false declaration.

NAME OF GUARANTOR ONE	SIGNED:	DATE: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">DD</td><td style="width: 20px; height: 20px;">MM</td><td style="width: 20px; height: 20px;">YYYY</td></tr></table>	DD	MM	YYYY
DD	MM	YYYY			
NAME OF GUARANTOR TWO	SIGNED:	DATE: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">DD</td><td style="width: 20px; height: 20px;">MM</td><td style="width: 20px; height: 20px;">YYYY</td></tr></table>	DD	MM	YYYY
DD	MM	YYYY			

To find out more, please contact our New Business Team:



familybuildingsociety.co.uk



03330 140140



newbusiness@familybsoc.co.uk

EBBISHAM HOUSE
30 CHURCH STREET
EPSOM, SURREY
KT17 4NL

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](https://register.fca.org.uk)