

All of these mortgage products have limited funds available and may be withdrawn at any time.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 'Getting a Mortgage: what you need to know' guide, which provide important information about our mortgage services.

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	Fees (see 'Additional Information about our Mortgages')	Early Repayment Charges	Maximum Loan to Value (LTV)	Product code
Fixed initial rate - CAPITAL AND INTEREST REPAYMENT									
2 year fixed rate to 30/09/2023	2.59%	Until 30/09/2023	4.39%	4.0% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	2% until 30/09/2022 1% until 30/09/2023	60%	XF0366
2 year fixed rate to 30/09/2023	2.84%	Until 30/09/2023	4.39%	4.1% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	2% until 30/09/2022 1% until 30/09/2023	75%	XF0367
5 year fixed rate to 30/09/2026	3.09%	Until 30/09/2026	4.39%	3.7% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	5% until 30/09/2022 4% until 30/09/2023 3% until 30/09/2024 2% until 30/09/2025 1% until 30/09/2026	60%	XF0372
5 year fixed rate to 30/09/2026	3.34%	Until 30/09/2026	4.39%	3.9% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	5% until 30/09/2022 4% until 30/09/2023 3% until 30/09/2024 2% until 30/09/2025 1% until 30/09/2026	75%	XF0373
The above mortgages must complete by 01/11/2021.									
<p>Representative example: A further advance of £28,400.00 payable over 14 years initially on a fixed rate for 2 years at 2.84% and then on our variable Managed Mortgage Rate, currently 4.39% for the remaining 12 years, would require 27 monthly payments of £205.07 and 141 monthly payments of £223.17, plus one initial interest payment of £66.45. The total amount payable would be £37,295.31 made up of the loan amount plus interest of £8,670.31, an Application Fee of £125 which includes the Valuation Fee, and Legal Fees of £100. The overall cost for comparison is 4.1% APRC representative.</p>									

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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	Fees (see 'Additional Information about our Mortgages')	Early Repayment Charges	Maximum Loan to Value (LTV)	Product code
Offset Mortgage - CAPITAL AND INTEREST REPAYMENT									
Offset Mortgage 2 Year 1.65% discounted rate	2.84%	2 years	4.49%	4.2% APRC	2.74%	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	2% in the first year 1% in the second year	60%	XO0035
Offset Mortgage 2 Year 1.40% discounted rate	3.09%	2 years	4.49%	4.3% APRC	2.99%	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	2% in the first year 1% in the second year	75%	XO0036
The Offset Mortgage requires a linked Offset Saver to be opened.									
<p>Representative example: A further advance of £78,700.00 payable over 15 years on a discounted variable rate for 2 years at 1.40% below our variable Managed Flexi Mortgage Rate and then on our variable Managed Flexi Mortgage Rate, currently 4.49%, would require 23 monthly payments of £546.90 and 157 monthly payments of £594.79, plus one initial interest payment of £200.40. The total amount payable would be £106,386.13 made up of the loan amount plus interest of £27,461.13, an Application Fee of £125 which includes Valuation Fee, and Legal Fees of £100. The overall cost for comparison is 4.3% APRC representative.</p>									
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Fixed initial rate - INTEREST-ONLY									
3 year fixed rate to 30/09/2024	3.09%	Until 30/09/2024	4.39%	4.1% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	3% until 30/09/2022 2% until 30/09/2023 1% until 30/09/2024	60%	XF0379
3 year fixed rate to 30/09/2024	3.34%	Until 30/09/2024	4.39%	4.2% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	3% until 30/09/2022 2% until 30/09/2023 1% until 30/09/2024	75%	XF0380
The above mortgages must complete by 01/11/2021.									
<p>Representative example: A further advance of £36,135.00 payable over 10 years initially on a fixed rate for 3 years at 3.34% and then on our variable Managed Mortgage Rate, currently 4.39% for the remaining 7 years, would require 39 monthly payments of £100.58 and 81 monthly payments of £132.16, plus one initial interest payment of £99.48. The total amount payable would be £51,087.06 made up of the loan amount plus interest of £14,727.06, an Application Fee of £125 which includes the Valuation Fee, and Legal Fees of £100. The overall cost for comparison is 4.2% APRC representative.</p>									

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Family First Guarantor Mortgage - INTEREST-ONLY									
3 year fixed rate to 30/09/2024	3.39%	Until 30/09/2024	4.39%	4.2% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	3% until 30/09/2022 2% until 30/09/2023 1% until 30/09/2024	95%	XF0383
The above mortgage must complete by 01/11/2021. Only available to existing Family First borrowers. Total borrowing of up to 95% of the current property value can be considered.									
<p>Representative example: A further advance of £36,135.00 payable over 10 years initially on a fixed rate for 3 years at 3.39% and then on our variable Managed Mortgage Rate, currently 4.39% for the remaining 7 years, would require 39 monthly payments of £102.08 and 81 monthly payments of £132.16, plus one initial interest payment of £100.97. The total amount payable would be £51,147.05 made up of the loan amount plus interest of £14,787.05, an Application Fee of £125 which includes the Valuation Fee, and Legal Fees of £100. The overall cost for comparison is 4.2% APRC representative.</p>									
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Discounted initial variable rate - INTEREST-ONLY									
3 year 1.65% discount	2.74%	3 years	4.39%	3.9% APRC	2.64%	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	3% in the first year 2% in the second year 1% in the third year	60%	XD0067
3 year 1.40% discount	2.99%	3 years	4.39%	4.0% APRC	2.89%	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	3% in the first year 2% in the second year 1% in the third year	75%	XD0068
<p>Representative example: A further advance of £50,000.00 payable over 8 years on a discounted variable rate for 3 years at 1.40% below our variable Managed Mortgage Rate and then on our variable Managed Mortgage Rate, currently 4.39%, would require 35 monthly payments of £124.58 and 61 monthly payments of £182.89, plus one initial interest payment of £123.19. The total amount payable would be £65,864.78 made up of the loan amount plus interest of £15,639.78, an Application Fee of £125 which includes the Valuation Fee, and Legal Fees of £100. The overall cost for comparison is 4.0% APRC representative.</p>									

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Family First Guarantor Mortgage - CAPITAL AND INTEREST REPAYMENT									
3 year fixed rate to 30/09/2024	3.39%	Until 30/09/2024	4.39%	4.5% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	3% until 30/09/2022 2% until 30/09/2023 1% until 30/09/2024	95%	XF0383
The above mortgage must complete by 01/11/2021. Only available to existing Family First borrowers.									
<p>Representative example: A further advance of £36,365.00 payable over 10 years initially on a fixed rate for 3 years at 3.39% and then on our variable Managed Mortgage Rate, currently 4.39% for the remaining 7 years, would require 39 monthly payments of £357.73 and 81 monthly payments of £369.03, plus one initial interest payment of £101.61. The total amount payable would be £44,919.51 made up of the loan amount plus interest of £7,579.51, an Application Fee of £125 which includes the Valuation Fee, and Legal Fees of £100. The overall cost for comparison is 4.5% APRC representative.</p>									
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Family Mortgage - CAPITAL AND INTEREST REPAYMENT									
Family Mortgage 5 year fixed rate to 30/09/2026	3.64%	Until 30/09/2026	4.39%	3.9% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	5% until 30/09/2022 4% until 30/09/2023 3% until 30/09/2024 2% until 30/09/2025 1% until 30/09/2026	95%	XF0376
<p>Representative example: A further advance of £13,000.00 payable over 35 years initially on a fixed rate for 5 years at 3.64% and then on our variable Managed Mortgage Rate, currently 4.39%, for the remaining 30 years would require 64 monthly payments of £54.79 and 357 monthly payments of £59.87, plus one initial interest payment of £40.31. The total amount payable would be £25,145.46 made up of the loan amount plus interest of £11,920.46 and an Application Fee of £125 which includes the Valuation Fee, and Legal Fees of £100. The overall cost for comparison is 3.9% APRC representative.</p>									
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Owner Occupier - summary of mortgage products available for Additional Borrowing



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Joint Mortgage Sole Owner - CAPITAL AND INTEREST REPAYMENT									
2 year fixed rate to 30/09/2023	2.69%	Until 30/09/2023	4.39%	4.1% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	2% until 30/09/2022 1% until 30/09/2023	60%	XF0368
2 year fixed rate to 30/09/2023	2.94%	Until 30/09/2023	4.39%	4.2% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	2% until 30/09/2022 1% until 30/09/2023	75%	XF0369
5 year fixed rate to 30/09/2026	3.19%	Until 30/09/2023	4.39%	3.7% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	5% until 30/09/2022 4% until 30/09/2023 3% until 30/09/2024 2% until 30/09/2025 1% until 30/09/2026	60%	XF0374
5 year fixed rate to 30/09/2026	3.44%	Until 30/09/2023	4.39%	3.9% APRC	No	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	5% until 30/09/2022 4% until 30/09/2023 3% until 30/09/2024 2% until 30/09/2025 1% until 30/09/2026	75%	XF0375
<p>Representative example: A further advance of £28,400.00 payable over 14 years initially on a fixed rate for 2 years at 2.94% and then on our variable Managed Mortgage Rate, currently 4.39% for the remaining 12 years, would require 27 monthly payments of £206.42 and 141 monthly payments of £223.38, plus one initial interest payment of £68.80. The total amount payable would be £37,363.72 made up of the loan amount plus interest of £8,738.72, an Application Fee of £125 which includes the Valuation Fee, and Legal Fees of £100. The overall cost for comparison is 4.2% APRC representative. The above mortgages must complete by 01/11/2021.</p>									

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Joint Mortgage Sole Owner - INTEREST-ONLY									
3 year 1.30% discount	3.09%	3 years	4.39%	4.0% APRC	2.99%	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	3% in the first year 2% in the second year 1% in the third year	60%	XD0091
3 year 1.05% discount	3.34%	3 years	4.39%	4.1% APRC	3.24%	Product Fee: £0 Application Fee: £125 Legal Fees: £100 minimum	3% in the first year 2% in the second year 1% in the third year	75%	XD0092
<p>Representative example: A further advance of £50,000.00 payable over 8 years on a discounted variable rate for 3 years at 1.05% below our variable Managed Mortgage Rate and then on our variable Managed Mortgage Rate, currently 4.39%, would require 35 monthly payments of £139.17 and 61 monthly payments of £182.88, plus one initial interest payment of £137.65. The total amount payable would be £66,389.28 made up of the loan amount plus interest of £16,164.28, an Application Fee of £125 which includes the Valuation Fee, and Legal Fees of £100. The overall cost for comparison is 4.1% APRC representative.</p>									

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

For Customer Enquiries please contact our Mortgage Service Team:
 Tel: 03330 140146 Email: mortgage.service@familybsoc.co.uk
 Website: familybuildingsociety.co.uk/mortgages

For Intermediary Enquiries please contact our dedicated Mortgage Desk:
 Tel: 01372 744155 Email: mortgage.desk@familybsoc.co.uk
 Website: intermediaries.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.

Additional information about our mortgages Owner Occupier – Further Advance

This document sets out information that you need to be aware of before borrowing more with us. It's a good idea to read it along with our other documents which give important information about our mortgage services:

- **Getting a Mortgage: what you need to know**
- **The relevant mortgage product brochure**
- **Our lending criteria**

If you don't have access to these, or you need any other help, please get in touch with our New Business Team (Mortgages) using the contact details shown on the final page of this document.

1. GENERAL MORTGAGE INFORMATION

Managed mortgage rate

The managed mortgage rate (MMR) is a type of mortgage interest rate that you are most likely to go onto after your introductory fixed, tracker or discounted deal ends. We choose what the MMR rate is and it does not track the Bank of England Bank Rate. Your MMR depends on whether we calculate the interest on your mortgage annually or monthly. For further advances, we calculate the interest monthly.

The MMR you'll pay also depends on what type of mortgage you apply for. Please refer to the Summary of Mortgage Products sheet for more information.

How much will you lend me?

The minimum further advance we will consider is £2,000 unless we say otherwise in the Summary of Mortgage Product sheet. There is no maximum, but if you need to borrow more than £500,000, please contact us before you send us your application form. We offer loans up to the maximum Loan to Values (LTVs) shown in the Summary of Mortgage Products sheet. We base the LTV on your total borrowing with us, not just the additional borrowing you're looking to apply for now.

Do you have minimum and maximum interest rates?

Yes. If the product you choose is subject to a minimum charging rate (known as a "floor") or a maximum charging rate (known as a "ceiling"), you can find this on the Summary of Mortgage Products sheet. A floor or ceiling will only apply during the initial discounted or tracker period of your mortgage.

What about buildings insurance?

You will naturally want to make sure that your home is covered in the event of damage due to a fire, storm, flood, etc. As the property is our security for the loan, we do need to see proof that you have adequate buildings insurance in place before your further advance starts (known as "completion").

You must make your own insurance arrangements, but these must meet our minimum requirements regarding the extent of the included risks and the amount of cover.

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 further advance, you should seek specialist advice.

Can I see an example of what the overall cost of my further advance might be?

Yes. The representative example we show on the Summary of Mortgage Products sheet is an illustration of what a typical further advance (including its total costs), might cost you.

2. OUR FEES AND CHARGES

How much is the Application Fee?

This is £125 for a further advance and covers the cost of a revaluation of your home if we need to carry one out. You must pay the Application Fee when you apply for the further advance, either by attaching your cheque to the application form, or by writing your debit card details in the relevant section of the application form.

How much is the Product Fee?

The Product Fee will vary depending on which further advance product you choose. You will need to pay us this when you complete and this isn't refundable. We will normally deduct the Product Fee from the total further advance at completion.

What about legal costs?

You will need to pay us for any legal fees and the minimum we will charge you is £100. You will need to pay us this when your further advance completes and we'll normally deduct any legal fees from the total further advance at completion.

We will be represented by our Legal Services Department and we will let you know what the actual amount is (including any disbursements), before you complete.

Will I have to pay any Early Repayment Charges (ERCs)?

Where we show an ERC in the Summary of Mortgage Products sheet, this is relevant for the whole of the initial interest rate period. Unless the product specifies otherwise, you can make capital repayments of up to 10% of the original amount you borrowed each year during the initial interest rate period without having to pay an ERC. If you pay more than 10%, you will need to pay us an ERC on any amount that is over 10%.

You can't carry the 10% allowance forward to future years, so for example if you pay off 5% in one year, you can't then pay off 15% the following year without having to pay an ERC. The allowance will stay at 10% per year.

If you're paying back the whole of your loan, no allowance applies. This means that you will have to pay the ERC on the capital balance at the time you repay the whole of your loan. We show the ERC for each mortgage product in the Summary of Mortgage Products sheet.

3. OUR OWNER OCCUPIER FURTHER ADVANCES

In addition to our standard capital and interest repayment and Interest-Only mortgages, we have a choice of specialised owner occupier further advances.

Offset Mortgages

You can only have an Offset Mortgage further advance if you already have an Offset Mortgage with us.

If you're applying for an Offset Mortgage further advance, you can carry on using your Offset Saver account that's linked to your current Offset Mortgage. You don't need to set up a new account.

You can enjoy one of two benefits with our Offset Mortgage; a Term Reduction or a Payment Reduction. You also have the flexibility to switch between these two options. For full details, including the benefits of both, please refer to the Offset Mortgage product brochure.

As long as you have our prior agreement, you can make as many lump sum or regular overpayments as you like as long as you don't pay off the mortgage in full. You have the option to reduce your monthly payments, have payment

holidays or use the borrow back facility as long as you've previously built up enough credit through your overpayments. The borrow back facility is available for a minimum of £500 once a month, as long as you give us seven working days' notice.



Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL
Tel: **03330 140140** Email: newbusiness@familybsoc.co.uk
Website: familybuildingsociety.co.uk

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