

Your mortgage account number: .....

#### Choosing a new mortgage product

You can make a request for a new mortgage product using our online form [familybuildingsociety.co.uk/mortgage-product-switch](https://familybuildingsociety.co.uk/mortgage-product-switch). Alternatively, you can select your new mortgage product by ticking the 'Product selection' box below (far right column) then return this form to us. See the "Returning this form to us" section below for details.

#### Receiving your mortgage offer

You can choose to receive your new Mortgage Product Offer pack by post or via our secure messaging email facility. Please indicate your preferred method by ticking the relevant box below.

- Post ☐
- Secure messaging email\* ☐

\*If you would like us to send you the documents via our secure messaging email system please confirm your email address, print your full name and then sign in the relevant places below. Please use BLOCK CAPITALS when entering your name and email address. You will have to set up a password as part of this process.

Full name:

Email address:

Signature:

#### Returning this form to us

You can return this form either:

- by using the secure document upload facility on our website [familybuildingsociety.co.uk/file-upload](https://familybuildingsociety.co.uk/file-upload)
- by post, to Freepost, Family Building Society, or
- by email to us at [mortgage.service@familybsoc.co.uk](mailto:mortgage.service@familybsoc.co.uk)

**Please note: This form allows you to notify us of your preferred new mortgage product. It is not confirmation that you have been switched to this product. We will send you a new Mortgage Product Offer with a form for you to sign. Once you sign and return the new Mortgage Product Switch Acceptance form to us, we will tell you when the Mortgage Product Switch has been made.**

All of these mortgage products have limited funds available and may be withdrawn at any time.

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	Maximum Loan to Value (LTV)	Product code	Product selection
<b>Fixed initial rate - CAPITAL AND INTEREST REPAYMENT</b>										
2 Year Fixed Rate to 31/07/2026	5.24%	Until 31/07/2026	8.44%	<b>7.5% APRC</b>	No	£0	2% until 31/07/2025 1% until 31/07/2026	60% & below	XF0763	
2 Year Fixed Rate to 31/07/2026	5.34%	Until 31/07/2026	8.44%	<b>7.5% APRC</b>	No	£0	2% until 31/07/2025 1% until 31/07/2026	Above 60%	XF0764	
3 Year Fixed Rate to 30/09/2027	4.99%	Until 30/09/2027	8.44%	<b>6.8% APRC</b>	No	£0	3% until 30/09/2025 2% until 30/09/2026 1% until 30/09/2027	60% & below	XF0767	
3 Year Fixed Rate to 30/09/2027	5.09%	Until 30/09/2027	8.44%	<b>6.8% APRC</b>	No	£0	3% until 30/09/2025 2% until 30/09/2026 1% until 30/09/2027	Above 60%	XF0768	
5 Year Fixed Rate to 30/09/2029	4.69%	Until 30/09/2029	8.44%	<b>5.8% APRC</b>	No	£0	5% until 30/09/2025 4% until 30/09/2026 3% until 30/09/2027 2% until 30/09/2028 1% until 30/09/2029	60% & below	XF0769	
5 Year Fixed Rate to 30/09/2029	4.79%	Until 30/09/2029	8.44%	<b>5.8% APRC</b>	No	£0	5% until 30/09/2025 4% until 30/09/2026 3% until 30/09/2027 2% until 30/09/2028 1% until 30/09/2029	Above 60%	XF0770	
<b>Representative example:</b> A mortgage of £110,589.00 payable over 11 years initially on a fixed rate for 2 years at 5.34% and then on our variable Managed Mortgage Rate, currently 8.44% would require 27 monthly payments of £1,109.62 and 105 monthly payments of £1,252.58 plus one initial interest payment of £486.24. The total amount payable would be £162,066.88 made up of the loan amount plus interest of £51,377.88 and a Mortgage Exit Fee of £100. <b>The overall cost for comparison is 7.5% APRC representative.</b>										

Continued >

All of these mortgage products have limited funds available and may be withdrawn at any time.

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	Maximum Loan to Value (LTV)	Product code	Product selection
<b>Family First Guarantor Mortgage - CAPITAL AND INTEREST REPAYMENT</b>										
5 Year Fixed Rate to 30/09/2029	5.19%	Until 30/09/2029	8.44%	<b>7.4% APRC</b>	No	£0	5% until 30/09/2025 4% until 30/09/2026 3% until 30/09/2027 2% until 30/09/2028 1% until 30/09/2029	95%	XF0779	
Only available to existing Family First borrowers.										
<b>Representative example:</b> A mortgage of £145,000.00 payable over 34 years initially on a fixed rate for 6 years at 5.19% and then on our variable Managed Mortgage Rate, currently 8.44% would require 65 monthly payments of £757.31 and 343 monthly payments of £1,043.90 plus one initial interest payment of £619.55. The total amount payable would be £408,002.40 made up of the loan amount plus interest of £262,902.40 and a Mortgage Exit Fee of £100. <b>The overall cost for comparison is 7.4% APRC representative.</b>										
<b>Family Mortgage - CAPITAL AND INTEREST REPAYMENT</b>										
Family Mortgage 5 Year Fixed Rate to 30/09/2029	4.89%	Until 30/09/2029	8.44%	<b>7.3% APRC</b>	No	£0	5% until 30/09/2025 4% until 30/09/2026 3% until 30/09/2027 2% until 30/09/2028 1% until 30/09/2029	95%	XF0773	
Additional security required where the LTV is above 75%. Additional offsetting feature is available. Maximum loan £500,000.										
<b>Representative example:</b> A mortgage of £145,000.00 payable over 34 years initially on a fixed rate for 6 years at 4.89% and then on our variable Managed Mortgage Rate, currently 8.44% would require 65 monthly payments of £729.73 and 343 monthly payments of £1,039.74 plus one initial interest payment of £583.60. The total amount payable would be £404,746.87 made up of the loan amount plus interest of £259,646.87 and a Mortgage Exit Fee of £100. <b>The overall cost for comparison is 7.3% APRC representative.</b>										
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	Maximum Loan to Value (LTV)	Product code	Product selection
<b>Offset Mortgage - CAPITAL AND INTEREST REPAYMENT</b>										
Offset Mortgage 2 Year 2.25% Discounted Rate	6.29%	2 years	8.54%	<b>8.1% APRC</b>	3.79%	£0	2% in the first year 1% in the second year	60% & below	XO0071	
Offset Mortgage 2 Year 2.15% Discounted Rate	6.39%	2 years	8.54%	<b>8.2% APRC</b>	3.89%	£0	2% in the first year 1% in the second year	Above 60%	XO0072	
This mortgage requires a linked Offset Saver to be opened.										
<b>Representative example:</b> A mortgage of £110,589.00 payable over 11 years initially on a discounted variable rate for 2 years at 2.15% below our variable Managed Flexi Mortgage Rate and then on our variable Managed Flexi Mortgage Rate, currently 8.54% would require 23 monthly payments of £1,168.59 and 109 monthly payments of £1,272.84 plus one initial interest payment of £582.36. The total amount payable would be £166,299.49 made up of the loan amount plus interest of £55,610.49 and a Mortgage Exit Fee of £100. <b>The overall cost for comparison is 8.2% APRC representative.</b>										

Continued >

All of these mortgage products have limited funds available and may be withdrawn at any time.

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	Maximum Loan to Value (LTV)	Product code	Product selection
<b>Fixed initial rate - INTEREST-ONLY</b>										
2 Year Fixed Rate to 31/07/2026	5.84%	Until 31/07/2026	8.44%	<b>8.1% APRC</b>	No	£0	2% until 31/07/2025 1% until 31/07/2026	60% & below	XF0774	
2 Year Fixed Rate to 31/07/2026	6.09%	Until 31/07/2026	8.44%	<b>8.1% APRC</b>	No	£0	2% until 31/07/2025 1% until 31/07/2026	Above 60%	XF0775	
5 Year Fixed Rate to 30/09/2029	5.24%	Until 30/09/2029	8.44%	<b>6.8% APRC</b>	No	£0	5% until 30/09/2025 4% until 30/09/2026 3% until 30/09/2027 2% until 30/09/2028 1% until 30/09/2029	60% & below	XF0777	
5 Year Fixed Rate to 30/09/2029	5.49%	Until 30/09/2029	8.44%	<b>7.0% APRC</b>	No	£0	5% until 30/09/2025 4% until 30/09/2026 3% until 30/09/2027 2% until 30/09/2028 1% until 30/09/2029	Above 60%	XF0778	
<b>Representative example:</b> A mortgage of £110,589.00 payable over 11 years initially on a fixed rate for 2 years at 6.09% and then on our variable Managed Mortgage Rate, currently 8.44% would require 27 monthly payments of £561.24 and 105 monthly payments of £777.22 plus one initial interest payment of £554.89. The total amount payable would be £208,005.47 made up of the loan amount plus interest of £97,316.47 and a Mortgage Exit Fee of £100. <b>The overall cost for comparison is 8.1% APRC representative.</b>										
<b>Family First Guarantor Mortgage - INTEREST-ONLY</b>										
5 Year Fixed Rate to 30/09/2029	5.19%	Until 30/09/2029	8.44%	<b>7.6% APRC</b>	No	£0	5% until 30/09/2025 4% until 30/09/2026 3% until 30/09/2027 2% until 30/09/2028 1% until 30/09/2029	95%	XF0779	
Only available to existing Family First borrowers.										
<b>Representative example:</b> A mortgage of £145,000.00 payable over 34 years initially on a fixed rate for 6 years at 5.19% and then on our variable Managed Mortgage Rate, currently 8.44% would require 65 monthly payments of £627.13 and 343 monthly payments of £1,018.43 plus one initial interest payment of £619.55. The total amount payable would be £535,804.49 made up of the loan amount plus interest of £390,704.49 and a Mortgage Exit Fee of £100. <b>The overall cost for comparison is 7.6% APRC representative.</b>										
<b>Retirement Interest-Only Mortgage - Fixed initial rate - INTEREST-ONLY</b>										
5 Year Fixed Rate to 30/09/2029	5.74%	Until 30/09/2029	8.44%	<b>7.4% APRC</b>	No	£0	5% until 30/09/2025 4% until 30/09/2026 3% until 30/09/2027 2% until 30/09/2028 1% until 30/09/2029	50%	XFZ022	
10% overpayments per year allowed Early Repayment Charge free.										
Only available if you are 55 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.										
<b>Representative example:</b> A mortgage of £97,930.00 payable over 14 years initially on a fixed rate for 6 years at 5.74% and then on our variable Managed Mortgage Rate, currently 8.44% would require 65 monthly payments of £468.43 and 103 monthly payments of £687.59 plus one initial interest payment of £462.99. The total amount payable would be £199,762.71 made up of the loan amount plus interest of £101,732.71 and a Mortgage Exit Fee of £100. <b>The overall cost for comparison is 7.4% APRC representative.</b>										

Continued >

**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](mailto:mortgage.service@familybsoc.co.uk)      Website: [familybuildingsociety.co.uk](http://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](http://register.fca.org.uk)