

For intermediaries only



Owner Occupier Professional Mortgage Semi-Exclusive*

Available for purchase and remortgage on a capital and interest repayment basis

Product name	Initial interest rate	Followed by our Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
5 Year Fixed Rate until 28/02/2030	5.19%	8.19%	7.2%	80%	XF0877	5% until 28/02/2026 4% until 28/02/2027 3% until 29/02/2028 2% until 28/02/2029 1% until 28/02/2030	£999

* Exclusively available to selected intermediaries as determined by Family Building Society.

KEY INFORMATION

- **Application Fee:** £175, plus any Valuation Fees
- **Valuation Fees:** £0 for properties up to £500,000; above £500,000 a discount of £330 from the standard Valuation Fee scale applies
- **Product Fee:** £999 for loans up to £500,000. For loans above £500,000, 0.30% of the advance, payable when the mortgage starts
- **Cashback:** We offer £500 cashback towards legal costs for remortgage applications
- **Minimum Loan:** £45,000
- This mortgage allows for a **maximum of two applicants**
- The security property must be the applicants' main residence, with all applicants occupying the security at completion
- The mortgage term must not extend beyond the expected retirement ages of the applicants
- **Maximum Loan to Income:** 5.33 subject to standard affordability. Contact your BDM for more information.

ELIGIBILITY CRITERIA

- **At least one of the applicants must hold an acceptable professional qualification** (or currently be training for such a qualification), **and work within the field relating to that profession**
- Applicants will need to supply evidence that they hold an acceptable qualification (or are training towards this)
- **Fully qualified professionals** must have received their qualification **within the last 10 years**
- **Self-employed applicants** working within the field relating to their profession may be considered on a **case-by-case basis**.

Table of eligible professions and acceptable qualification boards overleaf >

Eligible professions and acceptable qualification boards:

Profession	Acceptable qualification board(s)
Accountant	Association of Chartered Certified Accountants (ACCA) Chartered Institute of Management Accountants (CIMA) Chartered Institute of Public Finance and Accountancy (CIPFA) Institute of Chartered Accountants in England & Wales (ICAEW) Institute of Chartered Accountants of Scotland (ICAS)
Actuary	Institute and Faculty of Actuaries (IFoA)
Architect	Architects Registration Board (ARB)
Barrister	The Bar Council
Commercial Airline Pilot	Civil Aviation Authority (CAA)
Dentist	General Dental Council (GDC)
Engineer	Institute of Engineering and Technology Incorporated Engineers (IEng) Institute of Engineering and Technology Chartered Engineers (CEng)
Medical Doctor	General Medical Council (GMC)
Solicitor	Law Society of England & Wales Law Society of Scotland
Surveyor	Royal Institute of Chartered Surveyors (RICS)
Veterinarian	Royal College of Veterinary Surgeons (RCVS)

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.