

Family Building Society refreshes mortgage product range and introduces new BoE tracker rates.

Family Building Society has today (25 June) announced the launch of a refreshed range of products including the introduction of a new range of 2-year interest only tracker products for owner occupiers, as well as UK and expat Buy to Let landlords, including those borrowing through limited company SPVs.

The Society has also reintroduced 5-year fixed rate HMO products for UK and expat landlords, following their withdrawal in March, and reduced its 2-year fixed rate by 30bps and its 5-year UK Landlord rates by 10bps.

Darren Deacon, Head of Intermediary Sales, commented, “The UK housing market is facing a period of uncertainty, with confidence among homebuyers and those looking to remortgage affected by events at home and overseas. Brokers have told us that enquiries for tracker products are on the increase. Our new BoE tracker rates give borrowers seeking an interest-only option greater flexibility while they wait for more stable economic and political conditions before committing to a longer-term fixed rate.”

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About Family Building Society

The Family Building Society, launched in July 2014, is a trading name of National Counties Building Society.

1. National Counties Building Society is the UK’s eleventh largest building society, with over 69,000 members and £2.7bn of assets. Operating from its head office in Epsom, Surrey, the Society employs approximately 220 people and offers a range of competitive savings and mortgage products throughout the UK.
2. National Counties Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
3. Eligible deposits with Family Building Society are protected up to a total of £120,000 by the Financial Services Compensation Scheme, the UK’s deposit guarantee scheme.

(cont.)

Notes – 25/6/26

Repayment - Fixed Rates

Owner Occupier Fixed Rates

Repayment Fixed Rates

Product Type	LTV	Rate	Product Fee
2 Year Core	60%	5.54%	£999
	80%	5.64%	
5 Year Core	60%	5.49%	
	80%	5.59%	
2 Year JBSP	80%	5.69%	£599
	90%	5.79%	
5 Year JBSP	80%	5.64%	
	90%	5.74%	
5 Year Family Mortgage	100%	5.79%	£0

Repayment Discount Rates

Product Type	LTV	Rate	Product Fee
2 Year Core	80%	5.19%	£999
2 Year JBSP		5.29%	

Interest-Only Fixed Rates

Product Type	LTV	Rate	Product Fee
2 Year Core	60%	5.89%	£999
	80%	6.04%	
5 Year Core	60%	5.89%	
	80%	6.04%	
2 Year JBSP	80%	6.14%	£599

Interest-Only Discount Rates

Product Type	LTV	Rate	Product Fee
2 Year Core	60%	5.89%	£999
	80%	6.04%	
5 Year Core	60%	5.89%	
	80%	6.04%	
2 Year JBSP	80%	6.14%	£599

Interest-Only Tracker Rate

Product Type	LTV	Rate	Product Fee
2 Year Core	80%	5.54%	£999

Buy to Let Fixed Rates

New Business

Product Type	LTV	Rate	Product Fee
2 Year UK Landlord	75%	5.64%	1.00%
2 Year UK Landlord		5.19%	2.00%
5 Year UK Landlord		5.79%	1.00%
2 Year Limited Company		5.84%	1.00%
2 Year Limited Company		5.39%	2.00%
5 Year Limited Company		5.79%	1.00%
2 Year Expat		5.89%	1.00%
2 Year Expat		5.49%	2.00%
5 Year Expat		5.94%	1.00%
2 Year Expat Limited Company		6.04%	1.00%
5 Year Expat Limited Company		6.14%	

Buy to Let HMO Rates

New Business

Product Type	LTV	Rate	Product Fee
2 Year UK Landlord HMO	75%	5.84%	1.00%
5 Year UK Landlord HMO		5.99%	
2 Year Limited Company HMO		6.04%	
5 Year Limited Company HMO		5.99%	
2 Year Expat HMO		6.09%	
5 Year Expat HMO		6.14%	

Buy to Let Tracker Rates

New Business

Product Type	LTV	Rate	Product Fee
2 Year UK Landlord	75%	5.34%	1.00%
2 Year Limited Company		5.39%	
2 Year Expat		5.39%	

Existing Borrower, Product Switch & Further Advance

Product Type	LTV	Rate	Product Fee
2 Year UK Landlord	75%	6.09%	None
5 Year UK Landlord		5.84%	
2 Year Limited Company		6.29%	
5 Year Limited Company		5.94%	
2 Year Expat		6.34%	
5 Year Expat		6.09%	

Discounted Variable Rates

Existing Borrower, Product Switch & Further Advance

Product Type	LTV	Rate	Product Fee
2 Year UK Landlord	75%	5.49%	None
2 Year Limited Company		5.84%	
2 Year Expat		5.84%	

END