

Family Building Society reintroduces wide range of fixed rate products.

Family Building Society has today (26 March) announced the launch a new range of fixed rate Owner Occupier and Buy to Let products including an expanded 5-year fixed rate range.

These new products cover the Society's main lending areas including Core, JBSP, Family Mortgage and RIO for Owner Occupier, and UK Landlord, Limited Company, Expat, Expat Limited Company and HMOs for Buy to Let borrowers. Family Building Society has also repriced their variable discounted Interest-Only products and also launched variable discounted rate options for existing Repayment and Buy to Let borrowers for switch and further advance purposes.

Darren Deacon, Head of Intermediary Sales, commented, "We understand the acute frustration that intermediaries face in trying to source mortgages for their clients in the face of volatile swap rates and product availability. This new, expanded product range is designed to provide increased choice for a wide range borrowers and intermediaries alike who are faced with continually changing marketplace."

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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.

Notes – 26/03/26

Repayment - Fixed Rates

Product Type	LTV	Rate	Product Fee	Availability
2 Year Core	80%	5.74%	£999	New & Existing
5 Year Core		5.59%	£999	New & Existing
2 Year JBSP	90%	5.89%	£599	New & Existing
5 Year JBSP		5.74%	£599	New & Existing
5 Year Family Mortgage	100%*	5.99%	None	Purchase, only

*Additional security required. Minimum LTV 80%.

Repayment Variable Discounted Rates

Product Type	LTV	Current Pay Rate (variable)	Product Fee	Availability
2 Year Core	80%	4.99%	None	Existing only
2 Year JBSP		5.09%	None	Existing only

Interest-Only Fixed Rates

Product Type	LTV	Rate	Product Fee	Availability
2 Year Core	80%	6.34%	£999	New & Existing
5 Year RIO	50%	6.34%	£999	New & Existing

Interest-Only Variable Discounted Rates

Product Type	LTV	Current Pay Rate (variable)	Product Fee	Availability
2 Year Core	80%	5.34%	£999	New & Existing
2 Year JBSP		5.49%	£599	New & Existing
2 Year Expat		5.59%	£999	New & Existing

Buy to Let Fixed Rates

Product Type	LTV	Rate	Product Fee	Availability
2 Year UK Landlord	75%	6.19%	£999	New only
		6.34%	None	Existing only
		4.89%	3% (min. £2k)	New only
5 Year UK Landlord		6.04%	£999	New only
2 Year Limited Company		6.19%	1% (min. £1k)	New only
		6.64%	None	Existing only
		5.24%	3% (min. £2k)	New only
5 Year Limited Company		6.04%	1% (min. £1k)	New only
2 Year Expat		6.24%	1% (min. £1k)	New only
		6.69%	None	Existing only
	5.34%	3% (min. £2k)	New only	
5 Year Expat	6.19%	1% (min. £1k)	New only	
2 Year Expat Limited Company	6.39%	1% (min. £1k)	New only	
5 Year Expat Limited Company	6.39%	1% (min. £1k)	New only	

Buy to Let HMO Fixed Rates - New Business

Product Type	LTV	Rate	Product Fee	Availability
2 Year UK Landlord	75%	6.39%	£999	New & Existing
2 Year Limited Company		6.39%	1% (min. £1k)	New & Existing
2 Year Expat		6.44%		New & Existing

Buy to Let Variable Discounted Rates

Product Type	LTV	Current Pay Rate (variable)	Product Fee	Availability
2 Year UK Landlord	75%	5.39%	None	Existing only
2 Year Limited Company		5.69%	None	Existing only
2 Year Expat		5.74%	None	Existing only

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