

Mortgage Product Switch Request form - Owner Occupier (M208)



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. 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. There are **NO FEES** payable to change your mortgage product.

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
- by post, to Freepost, Family Building Society, or
- by email to us at 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.

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All of these mortgage products have limited funds available and may be withdrawn at any time. If your LTV exceeds the maximum LTV applicable to your selected product we will contact you. A revaluation of the property may be required to verify product eligibility.

Please note: If you want to change from a Capital & Interest Repayment mortgage to an Interest-Only mortgage (or vice versa) we will need to reassess your affordability. For more information, please call our New Business Team on 03330 140140.



Fixed initial interest rate - CAPITAL AND INTEREST REPAYMENT

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	Early repayment charges	Maximum Loan To Value (LTV)	Product code	Product selection
4.69% 2 Year Fixed Rate to 31/03/2028 (XF1159)	4.69%	Until 31/03/2028	7.69%	6.4% APRC	No	2% until 31/03/2027 1% until 31/03/2028	60% and below	XF1159 (EB)	☐
4.79% 2 Year Fixed Rate to 31/03/2028 (XF1160)	4.79%	Until 31/03/2028	7.69%	6.5% APRC	No	2% until 31/03/2027 1% until 31/03/2028	Above 60%	XF1160 (EB)	☐
4.69% 3 Year Fixed Rate to 31/03/2029 (XF1163)	4.69%	Until 31/03/2029	7.69%	5.9% APRC	No	3% until 31/03/2027 2% until 31/03/2028 1% until 31/03/2029	60% and below	XF1163 (EB)	☐
4.79% 3 Year Fixed Rate to 31/03/2029 (XF1164)	4.79%	Until 31/03/2029	7.69%	6.0% APRC	No	3% until 31/03/2027 2% until 31/03/2028 1% until 31/03/2029	Above 60%	XF1164 (EB)	☐

Representative example

A mortgage of £123,497.00 payable over 8 years initially on a fixed rate for 2 years at 4.79% and then on our variable Managed Mortgage Rate, currently 7.69% would require 27 monthly payments of £1,551.14 and 69 monthly payments of £1,675.62 plus one initial interest payment of £504.45.

The total amount payable would be £158,103.01 made up of the loan amount plus interest of £34,506.01 and a Mortgage Exit Fee of £100.

The overall cost for comparison is 6.5% APRC representative.

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5 Year Fixed initial interest rate - CAPITAL AND INTEREST REPAYMENT

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	Early repayment charges	Maximum Loan To Value (LTV)	Product code	Product selection
4.74% 5 Year Fixed Rate to 31/03/2031 (XF1165)	4.74%	Until 31/03/2031	7.69%	5.2% APRC	No	5% until 31/03/2027 4% until 31/03/2028 3% until 31/03/2029 2% until 31/03/2030 1% until 31/03/2031	60% and below	XF1165 (EB)	☐
4.84% 5 Year Fixed Rate to 31/03/2031 (XF1166)	4.84%	Until 31/03/2031	7.69%	5.3% APRC	No	5% until 31/03/2027 4% until 31/03/2028 3% until 31/03/2029 2% until 31/03/2030 1% until 31/03/2031	Above 60%	XF1166 (EB)	☐

Representative example

A mortgage of £123,497.00 payable over 8 years initially on a fixed rate for 5 years at 4.84% and then on our variable Managed Mortgage Rate, currently 7.69% would require 63 monthly payments of £1,554.07 and 33 monthly payments of £1,600.13 plus one initial interest payment of £509.75.

The total amount payable would be £151,320.45 made up of the loan amount plus interest of £27,723.45 and a Mortgage Exit Fee of £100.

The overall cost for comparison is 5.3% APRC representative.

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Please note: If you want to change from a Capital & Interest Repayment mortgage to an Interest-Only mortgage (or vice versa) we will need to reassess your affordability. For more information, please call our New Business Team on 03330 140140.



Fixed initial interest rate - INTEREST-ONLY

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	Early repayment charges	Maximum Loan To Value (LTV)	Product code	Product selection
5.24% 2 Year Fixed Rate to 31/03/2028 (XF1172)	5.24%	Until 31/03/2028	7.69%	7.2% APRC	No	2% until 31/03/2027 1% until 31/03/2028	60% and below	XF1172 (EB)	☐
5.39% 2 Year Fixed Rate to 31/03/2028 (XF1173)	5.39%	Until 31/03/2028	7.69%	7.2% APRC	No	2% until 31/03/2027 1% until 31/03/2028	Above 60%	XF1173 (EB)	☐
5.19% 5 Year Fixed Rate to 31/03/2031 (XF1177)	5.19%	Until 31/03/2031	7.69%	6.2% APRC	No	5% until 31/03/2027 4% until 31/03/2028 3% until 31/03/2029 2% until 31/03/2030 1% until 31/03/2031	60% and below	XF1177 (EB)	☐
5.34% 5 Year Fixed Rate to 31/03/2031 (XF1178)	5.34%	Until 31/03/2031	7.69%	6.3% APRC	No	5% until 31/03/2027 4% until 31/03/2028 3% until 31/03/2029 2% until 31/03/2030 1% until 31/03/2031	Above 60%	XF1178 (EB)	☐

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All of these mortgage products have limited funds available and may be withdrawn at any time. If your LTV exceeds the maximum LTV applicable to your selected product we will contact you. A revaluation of the property may be required to verify product eligibility.

Please note: If you want to change from a Capital & Interest Repayment mortgage to an Interest-Only mortgage (or vice versa) we will need to reassess your affordability. For more information, please call our New Business Team on 03330 140140.



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	Early repayment charges	Maximum Loan To Value (LTV)	Product code	Product selection
Representative example A mortgage of £123,497.00 payable over 8 years initially on a fixed rate for 2 years at 5.39% and then on our variable Managed Mortgage Rate, currently 7.69% would require 27 monthly payments of £554.71 and 69 monthly payments of £790.86 plus one initial interest payment of £567.94. The total amount payable would be £193,711.45 made up of the loan amount plus interest of £70,114.45 and a Mortgage Exit Fee of £100. The overall cost for comparison is 7.2% APRC representative.									

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Please note: If you want to change from a Capital & Interest Repayment mortgage to an Interest-Only mortgage (or vice versa) we will need to reassess your affordability. For more information, please call our New Business Team on 03330 140140.



Discounted initial variable interest rate - INTEREST-ONLY

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	Early repayment charges	Maximum Loan To Value (LTV)	Product code	Product selection
5.69% (2.00% discounted rate from follow on rate) for 3 years (XD0219)	5.69%	3 years	7.69%	7.1% APRC	3.94%	3% in the first year 2% in the second year 1% in the third year	60% and below	XD0219 (EB)	☐
5.94% (1.75% discounted rate from follow on rate) for 3 years (XD0220)	5.94%	3 years	7.69%	7.3% APRC	4.19%	3% in the first year 2% in the second year 1% in the third year	Above 60%	XD0220 (EB)	☐

Representative example

A mortgage of £123,497.00 payable over 8 years initially on a discounted variable rate for 3 years at 1.75% below our variable Managed Mortgage Rate and then on our variable Managed Mortgage Rate, currently 7.69% would require 35 monthly payments of £611.31 and 61 monthly payments of £790.72 plus one initial interest payment of £605.98.

The total amount payable would be £193,832.75 made up of the loan amount plus interest of £70,235.75 and a Mortgage Exit Fee of £100.

The overall cost for comparison is 7.3% APRC representative.

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All of these mortgage products have limited funds available and may be withdrawn at any time. If your LTV exceeds the maximum LTV applicable to your selected product we will contact you. A revaluation of the property may be required to verify product eligibility.

Please note: If you want to change from a Capital & Interest Repayment mortgage to an Interest-Only mortgage (or vice versa) we will need to reassess your affordability. For more information, please call our New Business Team on 03330 140140.



Retirement Interest-Only Mortgage - Fixed initial interest rate - INTEREST-ONLY

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	Early repayment charges	Maximum Loan To Value (LTV)	Product code	Product selection
5.54% RIO 5 Year Fixed Rate to 31/03/2031 (XFZ031)	5.54%	Until 31/03/2031	7.69%	6.8% APRC	No	5% until 31/03/2027 4% until 31/03/2028 3% until 31/03/2029 2% until 31/03/2030 1% until 31/03/2031	50%	XFZ031 (EB)	☐

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.

Representative example

A mortgage of £150,000.00 payable over 12 years initially on a fixed rate for 5 years at 5.54% and then on our variable Managed Mortgage Rate, currently 7.69% would require 64 monthly payments of £692.50 and 80 monthly payments of £959.60 plus one initial interest payment of £686.22.

The total amount payable would be £271,874.22 made up of the loan amount plus interest of £121,774.22 and a Mortgage Exit Fee of £100.

The overall cost for comparison is 6.8% APRC representative.

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All of these mortgage products have limited funds available and may be withdrawn at any time. If your LTV exceeds the maximum LTV applicable to your selected product we will contact you. A revaluation of the property may be required to verify product eligibility.

Please note: If you want to change from a Capital & Interest Repayment mortgage to an Interest-Only mortgage (or vice versa) we will need to reassess your affordability. For more information, please call our New Business Team on 03330 140140.



THE MORTGAGE WILL BE SECURED ON YOUR PROPERTY (WHICH MAY BE YOUR HOME). THE PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

For Customer Enquiries please contact our Family Service Team (Mortgages):
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.

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