

# Product Guide

## Raw Mortgages

June 2022

### Version history

	<b>Description of change</b>	<b>Date</b>
<b>1.</b>	Fixed rate loans added	22/06/2022
<b>2.</b>		
<b>3.</b>		
<b>4.</b>		

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Financial Services Commission

Registered No. 55668

## Tracker/variable rate

Non-UK Residents			
Product type	Term loan		
Maximum term	Loans up to £500,000	Loans over £500,000	
	7 years	10 years	
Repayment type	Interest only		
Maximum LTV	55%	60%	65%
Interest rates from (+ base rate)	4.25%	4.50%	4.71%
Arrangement fees from	1.5% (subject to a minimum fee of £2,000)		
Annual review fee	£500		
Early repayment charge	£950		

UK Expats (UK born)				
Product type	Term loan			
Maximum term	10 years			
Repayment type	Interest only			
Maximum LTV				Property value £200k - £500k
	55%	60%	65%	70%
Interest rates from (+ base rate)	3.45%	3.75%	4.00%	4.21%
Arrangement fees from	1.5% (subject to a minimum fee of £2,000)			
Annual review fee	£500			
Early repayment charge	£950			

UK Residents			
Product type	Bridging loan		
Maximum term	11 months		
Repayment type	Interest only		
Maximum LTV	55%	60%	65%
Interest rates from (+ base rate)	3.99%	4.24%	4.45%
Arrangement fees from	2.5% (subject to a minimum fee of £2,000)		
Annual review fee	No charge		
Early repayment charge	No charge		

## Tracker/variable rate

<b>Chinese National &amp; Residents</b>	
Product type	Term loan
Maximum term	5 years
Repayment type	Interest only
Maximum LTV	55%
Interest rates from (+ base rate)	4.75%
Arrangement fees from	2% (subject to a minimum fee of £2,000)
Annual review fee	£500
Early repayment charge	£950

<b>Channel Island Residents</b>	
Product type	Term loan
Maximum term	5 years
Repayment type	Interest only
Maximum LTV	55%
Interest rates from (+ base rate)	3.75%
Arrangement fees from	1.5% (subject to a minimum fee of £2,000)
Annual review fee	<b>No charge</b>
Early repayment charge	£950

## Fixed rate

UK Residents	
Product type	Bridging loan
Maximum term	11 months
Repayment type	Interest only <i>Serviced or rolled-up</i>
Maximum LTV	55%*
Fixed interest rate	5.25% (0.44%/month)
Arrangement fees from	2.5% (subject to a minimum fee of £2,000)
Early repayment charges	No charge

UK Expats (UK born)	
Product type	Term loan
Maximum term	10 years
Repayment type	Interest only
Maximum LTV	55%*
Fixed interest rate	4.99%
	<i>Fixed rate expires on 30 September 2023, after which our standard variable rates apply for the remainder of the term</i>
Arrangement fees from	1.5% (subject to a minimum fee of £2,000)
Annual review fee	£500
Early repayment charges	£950

\*Additional lending is available up to 65% LTV (UK Residents) or 70% LTV (UK Expats) which is provided on a tracker/variable rate basis from 7.00% plus Bank of England Base Rate throughout the term of the loan.

RAW Mortgages are provided through the RAW Mortgage Fund which is authorised as an open-ended scheme by the Guernsey Financial Services Commission. RAW Capital Partners Limited is licensed by the Guernsey Financial Services Commission under the Protection of Investors Law. Registration Number: 2101792.

**Your property may be repossessed if you do not keep up repayments on your mortgage.**