

Fixed rate products

August 2022

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	6.24% (0.52%/month)
Arrangement fees from	2.5% (<i>subject to a minimum fee of £2000</i>)
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	5.70%
	FIXED RATE EXPIRES ON 30 NOVEMBER 2023 TRACKER RATE APPLIED FROM 01 DECEMBER 2023 FOR REMAINDER OF THE TERM
Arrangement fees from	1.5% (<i>subject to a minimum fee of £2000</i>)
Annual review fee	£500
Early repayment charges**	£950

*Max LTV for fixed rate is 55%. Additional lending up to 65% LTV (bridging) or 70% LTV (term) will be on a tracker rate from 7% + base (and will track the base rate throughout the term of the loan)

** One fee-free partial repayment will be permitted during a period of one month following the expiry of the fixed rate period.

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

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