

Product Guide

RAW Mortgages

Version history

	Description of change	Date
1	Fixed rate loans added	22/06/22
2	One fee-free partial repayment for fixed rate UK Expat added	27/06/22
3	Fixed rates amended	11/08/22

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Financial Services Commission

Registered No. 55668

Tracker/variable rate products

Non-UK Residents			
Product type	Term loan		
Maximum term	Up to £500,000	Over £500,000	
	7 years	10 years	
Repayment type	Interest only		
Tracker/fixed	Tracker		
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 £2000)		
Annual review fee	£500		
Early repayment charge	£950		

UK Expats (UK born)				
Product type	Term loan			
Maximum term	10 years			
Repayment type	Interest only			
Tracker/fixed	Tracker			
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 £2000)			
Annual review fee	£500			
Early repayment charge	£950			

Tracker/variable rate products

UK Residents			
Product type	Bridging loan		
Maximum term	11 months		
Repayment type	Interest only		
Tracker/fixed	Tracker		
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 £2000)		
Annual review fee	No charge		
Early repayment charge	No charge		

Chinese Nationals, residing in China	
Product type	Term loan
Maximum term	5 years
Repayment type	Interest only
Tracker/fixed	Tracker
Maximum LTV	55%
Interest rates from (+ base rate)	4.75%
Arrangement fees from	2.0% (subject to a minimum fee of £2000)
Annual review fee	£500
Early repayment charge	£950

Channel Island Residents	
Product type	Term loan
Maximum term	5 years
Repayment type	Interest only
Tracker/fixed	Tracker
Maximum LTV	55%
Interest rates from (+ base rate)	3.75%
Arrangement fees from	1.5% (subject to a minimum fee of £2000)
Annual review fee	No charge
Early repayment charge	£950

Fixed rate products

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.