

# Specialist lending for non-UK residents

## UK expats

## RAW Mortgages

A fast and flexible solution for those in unique circumstances

**ALL**  
circumstances  
considered

Loans from  
**£50k**  
to  
**£4m**

Max  
**70%**  
LTV

From  
**3.45%**  
+ base

### OUTSTANDING SERVICE

We take pride in the flexibility of our lending criteria and speed with which we make decisions:

- No 'tick-box' approach
- Decision in principle provided one business day following receipt of application
- Finance provided in as little as one week

### ELIGIBILITY CRITERIA

While our lending criteria are flexible, we specialise in lending to non-UK resident companies, trusts and individuals.

- No 'tick-box' approach
- No age restrictions
- No income requirement
- No stress tests

### WHAT IT COSTS

- Interest rates from 3.45% over base rate (base rate minimum 0.75%)
- Arrangement fees of 1.5% (min £2,000) payable in advance
- Valuation and legal fees at borrower's expense
- No early repayment charge (£950 administration fee for full or partial repayment)
- Annual review fee £500

### BUY-TO-LET SPECIALISTS

We offer interest-only tracker and fixed-rate mortgage loans secured against buy-to-let residential property in the UK:

- Loans from £50,000 to £4 million
- Maximum 70% loan to valuation ratio (LTV)
- Loan terms up to 10 years
- Fixed-rate now available (up to 55% LTV)

### SECURITY TYPES

We seek to lend on quality security, that is more easily sold and more easily let. While we consider each case on its merits, we generally will **not** lend against:

- Property with planning or residency restrictions
- Property of non-traditional construction
- Mobile homes and houseboats

### HOW DO I APPLY?

To apply, simply contact RAW Capital Partners by phone or email with an outline of your requirements.

Alternatively, you can find everything you need on our website.



Find out more

[applications@rawcapitalpartners.com](mailto:applications@rawcapitalpartners.com)

+44 1481 708250

[www.rawcapitalpartners.com](http://www.rawcapitalpartners.com)