

Product Guide

RAW Mortgages

Version history

	Description of change	Date
1	Fixed rate loans introduced	22 Jun 2022
2	Product offering amended	23 Jun 2023

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Licensed by the Guernsey
Financial Services Commission

Registered No. 55668

Term loans

Repayment type	Interest only
Tracker/fixed	Tracker

Channel Island residents	
Maximum term	5 years
Maximum LTV	55%
Interest rates margin (from)	3.75%*
Arrangement fees (from)	1.5% <i>(subject to a minimum fee of £2,500)</i>
Annual review fee	No charge
Early repayment charge	£950

Illustrative APR	9.4%
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*All tracker/variable rate mortgages are priced at a margin above the Bank of England Base Rate, as amended from time to time.

Please note that fixed rate periods can be considered on request. Please inform the team at the time of application that you would be interested in a fixed rate period.

Illustrative Annual Percentage Rate ("APR") based on a loan amount of £400,000, an interest rate margin of 3.75%, a loan term of 5 years, and arrangement and valuation fees of £7,000. The actual APR may be different.

Please note that the contents of this Product Guide are indicative terms only. Final offers are determined on a case-by-case basis.

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