

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

Non-UK resident individuals, trusts and companies	
Maximum term	5 years
LTV	55%
Interest rate margin (from)	4.25%*
Arrangement fees (from)	1.5% (subject to a minimum fee of £2,500)
Annual review fee	£500
Early repayment charge	£950

UK expats (UK born)	
Maximum term	7 years
LTV	55%
Interest rate margin (from)	3.45%*
Arrangement fees (from)	1.5% (subject to a minimum fee of £2,500)
Annual review fee	£500
Early repayment charge	£950

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

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.

Short term loans

Repayment type	Interest only – serviced or deducted from drawdown
Tracker/fixed	Fixed

UK residents	
Maximum term	11 months
LTV	55%
Interest rate fixed (from)	8.25%
Arrangement fees (from)	2.0% <i>(subject to a minimum fee of £2,500)</i>
Annual review fee	No charge
Early repayment charge	No charge

Chinese national and resident	
Maximum term	24 months
Maximum LTV	55%
Interest rate fixed (from)	8.88%
Arrangement fees (from)	2.0% <i>(subject to a minimum fee of £2,500)</i>
Annual review fee	No charge
Early repayment charges	No charge

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

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