

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% | 60% | 65% |
| Interest rate margin (from) | 4.25%* | 4.50%* | 4.71%* |
| 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% | 60% | 65% |
| Interest rate margin (from) | 3.45%* | 3.75%* | 4.00%* |
| Arrangement fees (from) | 1.5% (subject to a minimum fee of £2,500) | | |
| Annual review fee | £500 | | |
| 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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