

## 3 REASONS TO CHOOSE RAW THIS WINTER



### 1.same fast and flexible service...

<b>Decision in principle</b> within 24 hours	<b>Complex cases</b> made to look easy
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We are a specialist lender to non-UK resident individuals, trusts and companies who understand that not everyone can tick all the 'right' boxes when applying for a mortgage.

### 2.lower rates fixed for first year...

<b>Fixed rate</b>	7.24%
<b>Fixed rate ends</b>	31 December 2024

RAW Mortgages are offering lower fixed rates on first charge lending for the first year of its term!

To qualify, you need to do is drawdown by **31 January 2024**. Once completed, you will enjoy a low fixed rate until the end of next year (standard variable rate thereafter).

### 3.higher maximum LTV!

<b>Structure</b>	Second charge lending
<b>LTV</b>	max. 65%
<b>Interest rate fixed (from)</b>	7.25% plus Base Rate
<b>Maximum term</b>	1 year

Offered alongside our first charge lending, our second charge lending is available to high quality applicants on high quality security. See the final page of this Product Guide for more information.

## Term loans

Repayment type	Interest only
Tracker/fixed	Tracker

Non-UK resident individuals, trusts and companies	
Maximum term	5 years
LTV	55% <sup>†</sup>
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% <sup>†</sup>
Interest rate margin (from)	2.99%*
Arrangement fees (from)	1.5% (subject to a minimum fee of £2,500)
Annual review fee	£500
Early repayment charge	£950

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

<sup>†</sup> if you or your client require a higher LTV, additional lending may be available on a second charge basis – please see the final page of this Product Guide for more information

## Short term loans

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

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

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

<sup>†</sup> if you or your client require a higher LTV, additional lending may be available on a second charge basis – please see the final page of this Product Guide for more information

## Second charge loans

Offered alongside our term and short-term loans, our second charge lending is available to high quality applicants on high quality security.

<b>Repayment type</b>	Interest only
<b>Tracker/fixed</b>	Variable

<b>Second charge lending</b>	
<b>Maximum term</b>	12 months
<b>Maximum LTV</b>	max. 65%
<b>Interest rate fixed (from)</b>	7.25%*
<b>Arrangement fees (from)</b>	as per First Charge lending
<b>Annual review fee</b>	<b>No charge</b>
<b>Early repayment charges</b>	<b>No charge</b>

\*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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