

# Product Guide

## RAW Mortgages

26 January 2024

**RAW Capital Partners Limited**

Carinthia House  
9-12 The Grange  
St Peter Port  
Guernsey GY1 2QJ

Telephone +44 1481 708 250  
Email [info@rawcapitalpartners.com](mailto:info@rawcapitalpartners.com)  
[www.rawcapitalpartners.com](http://www.rawcapitalpartners.com)

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## Term loans

Repayment type	Interest only
Tracker/fixed	Tracker

Non-UK resident individuals, trusts and companies		
Maximum LTV	55%	+10%
Maximum term	5 years	1 year
Interest rate margin (from)	4.25%*	7.25%*
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 LTV	55%	+10%
Maximum term	7 years	1 year
Interest rate margin (from)	2.99%*	7.25%*
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.

## Introductory fixed rates

We are happy to consider offering introductory fixed rates on the first 55% LTV of our term loan products. Lending more than 55% will be offered on a standard variable rate.

	Fixed rate expires 31/12/2024	Fixed rate expires 31/12/2025
Non-UK resident	8.75%	8.25%
UK expat	7.99%	7.49%

## Short term loans

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

<b>Non-UK resident individuals, trusts and companies</b>	
<b>LTV</b>	55%
<b>Term</b>	2 years
<b>Interest rate fixed (from)</b>	0.69% pcm
<b>Arrangement fees (from)</b>	2.0% <i>(subject to a minimum fee of £2,500)</i>
<b>Annual review fee</b>	<b>No charge</b>
<b>Early repayment charges</b>	<b>No charge</b>

<b>UK residents</b>	
<b>LTV</b>	55%
<b>Maximum term</b>	11 months
<b>Interest rate fixed (from)</b>	0.65% pcm
<b>Arrangement fees (from)</b>	2.0% <i>(subject to a minimum fee of £2,500)</i>
<b>Annual review fee</b>	<b>No charge</b>
<b>Early repayment charge</b>	<b>No charge</b>

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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