

Mortgage rates

Fast and flexible UK buy-to-let mortgages for foreign nationals and UK expats with 5-star service.

£50,000 - £4m
on a single property

Up to £8.5m
to a single borrower

Up to 65%
loan to value

Day 1
underwriter access



Completed residential
property required



Approval in principle
within 24 hours



All applications
considered



Exceptional customer
service

New rates.

Introductory fixed rate of **6.49%**.

Build your wealth with the RAW Mortgage Fund from RAW Capital Partners, a Guernsey-regulated specialist investment management company that has lent more than £250m to clients all over the world.

6.49% introductory fixed rate



We are happy to consider offering introductory fixed rates on the first 55% LTV of our term loan products.

 <p>Lower rates fixed for first year</p>	Fixed rate	6.49%
	Fixed rate ends	31st December 2025
	Subject property	UK Major towns/cities

Once the fixed rate period ends, the interest rate payable on the mortgage loans will revert to 3.25% plus Bank Rate for the rest of their term.



Top up to higher LTVs


Lending more than 55% will be offered on a standard variable rate.


 <p>Higher maximum LTV for all loans on UK property</p>	Structure	Second charge lending
	LTV	Additional 10%
	Interest rate margin (from)	7.25%*
	Maximum loan duration	1 year

Offered alongside our first charge lending (max 55% LTV), our second charge lending is available to high quality applicants on high quality security.

Term loans



	Repayment type	Interest only
	Tracker / Fixed	Tracker


 <p>Non-UK resident individuals, trusts and companies</p>	Maximum LTV	55%
	Maximum loan duration	5 years
	Interest rate margin (from)	2.25%*
	Arrangement fees (from)	1.5% (subject to a minimum fee of £2,500)
	Annual review fee	£500
	Early repayment charge	£950


 <p>UK expats (British passport holder)</p>	Maximum LTV	55%
	Maximum term	7 years
	Interest rate margin (from)	2.25%*
	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 ("Bank Rate"), as amended from time to time, subject to a minimum interest rate of 5.00% on first charge and 8.00% on second charge mortgage loans.

Short term loans

	Repayment type	Interest only
	Tracker / Fixed	Fixed

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

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

Please note that the contents of this Product Guide are indicative terms only. Final offers are determined on a case-by-case basis. RAW Mortgages are provided through the RAW Mortgage Fund (or one of its subsidiary companies) which is authorised as an open-ended collective investment scheme by the Guernsey Financial Services Commission ("GFSC") and by RAW Capital Secured Mortgage Funding Ltd. RAW Capital Partners Limited is licensed by the GFSC under the Protection of Investors Law and Lending, Credit & Finance Law and RAW Capital Secured Mortgage Funding Ltd . Registration Number: 2101792.