

# Mortgage rates

Fast and flexible UK buy-to-let mortgages for foreign nationals and UK expats.

Loan amount from £50,000 - £4m

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Completed residential

property required





Approval in principle within 24 hours Up to **65%** Ioan to valuation ratio

All applications

considered

Day 1 underwriter access

> Exceptional customer service

# New rates.

Fixed rates from 6.00%

Short term loans

Term tracker loans from 2.00% plus Bank Rate

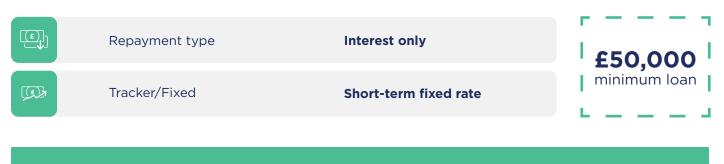
Up to 5 year terms available

Lower rates for larger loans

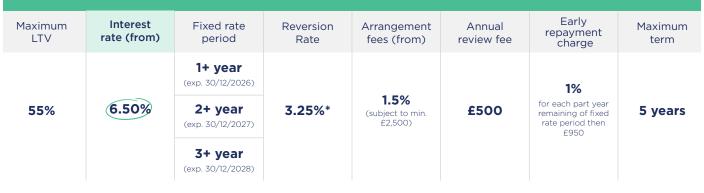
Lower rates for expats



Capital Partners



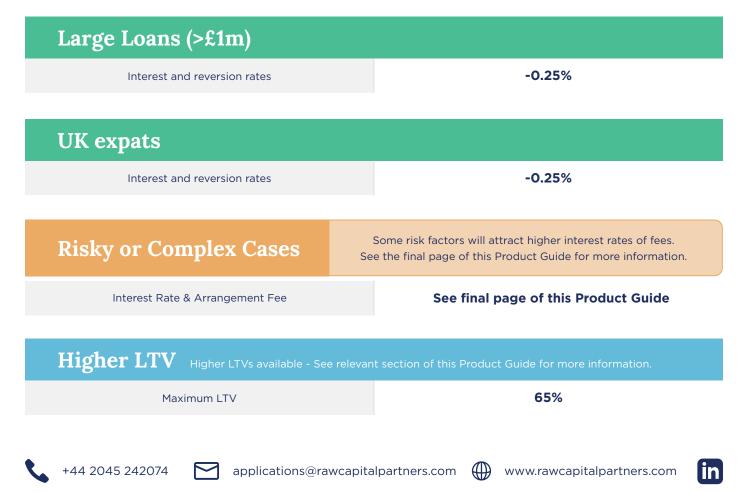
#### **Standard Terms**



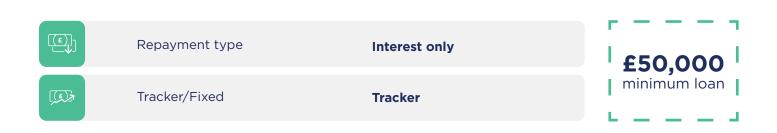
\*above Bank of England base rate

## Special rates and terms

Special rates and terms are available in certain circumstances. Select one or more that apply!



### Term tracker loans from 2.00% plus Bank Rate



**Standard Terms** 

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Maximum LTV	Interest rate (from)	Arrangement fees (from)	Annual review fee	Early repayment charge	Maximum term
55%	2.50%*	<b>1.5%</b> (subject to min. £2,500)	£500	£950	5 years

\*above Bank of England base rate

### Special rates and terms

Special rates and terms are available in certain circumstances. Select one or more that apply!

Interest and reversion rates	-0.25%
UK expats	
Interest and reversion rates	-0.25%
Risky or Complex Cases	Some risk factors will attract higher interest rates of fees. See the final page of this Product Guide for more information.
Interest Rate & Arrangement Fee	See final page of this Product Guide
Higher LTV Higher LTVs available - See	relevant section of this Product Guide for more information.
Maximum LTV	65%



#### Short term loans

Repayment type
Interest only - serviced or retained

Tracker/Fixed
Fixed rate

**Standard Terms** 

Maximum LTV	Interest rate (from)	Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
55%	(per calender month)	<b>2.0%</b> (subject to min. £2,500)	Nil	Nil	2 years

\*above Bank of England base rate

### **Risky or Complex Cases**

Some risk factors will attract higher interest rates of fees. See the final page of this Product Guide for more information.

Interest Rate & Arrangement Fee

See final page of this Product Guide

Higher LTVs available - See relevant section of this Product Guide for more information.

Maximum LTV

**65**%





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#### Increase maximum LTV with a second charge mortgage loan from RAW Mortgages

Eligible customers are seeking a first charge mortgage secured on residential property in the UK.

Loan to valuation ratios up to 65% are available on mortgage loans secured on residential property in the UK. Lending above 55% will be offered with a second charge mortgage loan.

Second Charge Lending Structure							
Maximum LTV	Interest rate (from)	Maximum Ioan duration	Repayment fee				
65% LTV	7.25%*	1 Year	£O				
	*above Bank of England base rate						
Blende <u>d ir</u>	interest rates The blended interest rates, when accompanied by a first charge mortgage loan, are as follows:						
		first charge mortgage loa	n, are as follows:				
Product	<b>Short-term fixed rates</b> (fixed rate period)		n, are as follows: m tracker loans				
Product 55%							
	(fixed rate period)		m tracker loans				

\*Assuming Bank Rate of 4.50%

#### **Fee-free Repayments**

Capital repayments of second charge mortgage loans are available fee-free. Fee-free capital repayments allow you to reduce your mortgage balance and your blended interest rate.

All tracker/variable rate mortgages are priced at 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.





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We pride ourselves on being willing to consider (almost) any application. However, from time-to-time, an application will present risks we are unable to effectively mitigate.

In this cases, higher interest and fees may be quoted.

#### **Risk Factors** Property Customer Located in small towns or rural locations National and/or resident in high-risk iurisdictions Close to commercial premises Employed in high-risk sectors (e.g. extraction, Houses of multiple occupancy (HMOs) pharmaceuticals) Properties with 5+ bedrooms Joint borrower, sole proprietor Leasehold with fewer than 75 years remaining Trust and company structures Undergoing renovation or refurbishment Variable income inc. self-employed, commissions Studio or basement flats Low or no income (e.g. students, retirees)

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

#### **Outside Product Guide**

Please note that some applications, within our business risk appetite but outside of our normal lending criteria, may attract interest rates and fees far outside those stated here.

These will be made clear to you on application.

#### Disclaimer

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.

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