ROLV Capital Partners

Up to **70%** LTV

Mortgage rates

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

Loan amount from £100,00<u>0 – £4m</u>



Up to £8m of lending to a single counterparty Up to 70% loan to valuation rat

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£950

Approval in principle within 24 hours

Higher LTV's

Highest ever LTVs - now up to 70% Fixed rates from 6.00% Term tracker loans from 2.00% plus Bank Rate Flat repayment fee of £950 outside fixed rate period Lower rates for larger loans and UK expats

June 2025



Capital Partners

(E) Repaymen	t type Intere	est only	f
Tracker/Fix	red Short	-term fixed rate	minimum loan
Standard Ter	ms		
LTV			
55%	60% [†]	65 %†	70% ⁺
Fixed Rate (from)			
6.50%	6.99%	7.50%	7.99%
Reversionary Rate			
3.25%*	3.50%*	3.75%*	3.99%*
*All tracker/variable rate mortgages are pri as amended from time to time, subject to a	ced at a margin above the Bank of England a minimum interest rate of 5.00%	oase rate ("Bank Rate"),	

⁺drawdown from 1 July 2025

Fixed Rate Period - 1, 2 or 3 Years

Our fixed rates are available fixed until the end of 2026, 2027 or 2028.

Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
1.5% (subject to min. £2,500)	£500	1% for each full or partial year of fixed rate period remaining then £950 thereafter	5 years

All loans may be renewed for a further 5 years at the end of the initial term

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Special rates and terms

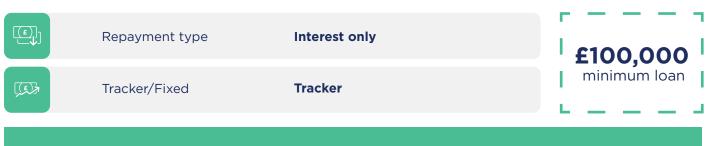
Special rates and terms are available in certain circumstances. Select one or more that apply!

Large Loans (>£1m)	
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 or fees. See the final page of this Product Guide for more information.
Interest Rate & Arrangement Fee	See final page of this Product Guide

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Term tracker loans from 2.00% plus Bank Rate



Standard Terms

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55%	60% [†]	65 %†	70% [†]
Interest Rate Margin (from)			
2.50%*	2.99%*	3.50%*	3.99%*

*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% ⁺drawdown from 1 July 2025

Arrangement	Annual review	Early repayment charge	Maximum
Fee (from)	fee		term
1.5% (subject to min. £2,500)	£500	£950	5 years

All loans may be renewed for a further 5 years at the end of the initial term

Special rates and terms

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

-0.25%	
-0.25%	
Some risk factors will attract higher interest rates or fees. See the final page of this Product Guide for more information	
See final page of this Product Guide	

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Repaymen Tracker/Fix Standard Ter	ed Fixed Rate		d £100,000 minimum Ioan
Standard Ter	1115		
55%	60% [†]	LTV 65%†	70 %†
Monthly Interest Rate (from)			
0.69%	0.74%	0.79%	0.84%
[†] drawdown from 1 July 2025			
Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
2.0% (subject to min. £2,500)	Nil	Nil	2 years
Risky or Com	plex Cases	Some risk factors will attract hi See the final page of this Product	
Interest Rate &	Interest Rate & Arrangement Fee		of this Product Guide

Interest Rate & Arrangement Fee

See final page of this Product Guide





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.

Examples of Risk Factors		
Property	Customer	
 Located in small towns or rural locations Close to commercial premises Houses of multiple occupancy (HMOs) Properties with 5+ bedrooms Leasehold with fewer than 75 years remaining Undergoing renovation or refurbishment Studio or basement flats 	 National and/or resident in high-risk jurisdictions Employed in high-risk sectors (e.g. extraction, pharmaceuticals) Joint borrower, sole proprietor Trust and company structures Variable income inc. self-employed, commissions 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

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