

Mortgage rates

Fast and flexible mortgages for
Channel Islanders.

Loan amount from
£50,000 - £4m

Up to **£8.5m**
to a single borrower

Up to **70%**
loan to valuation ratio

Day 1
underwriter access



Completed residential
property required



Approval in principle
within 24 hours



All applications
considered





Exceptional customer
service

Build your wealth with the RAW Mortgage Fund from RAW Capital Partners, a Guernsey-regulated specialist investment management company that has lent over £300m to clients all over the world.

June 2025

Term loans

	Repayment type	Interest only
	Tracker / Fixed	Tracker
 <p>Channel Island residents</p>	Maximum LTV	70%
	Maximum loan duration	5 years
	Interest rate margin (from)	3.75%*
	Arrangement fees (from)	1.5% (subject to a minimum fee of £2,500)
	Annual review fee	No Charge
	Early repayment charge	£950
	Illustrative APR	9.6%*

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

*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.

Please inform the team at the time of application that you would be interested in a fixed rate period. Illustrative Annual Percentage Rate ("APR") based on a loan amount of £400,000, an interest rate margin of 3.75%, a loan term of 5 years, and arrangement and valuation fees of £7,000.

The actual APR may be different. 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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