



Fixed rates from 5.99%

Repayment type	Interest only	£100,000
Tracker/Fixed	Short-term fixed rate	minimum loan

Standard Terms					
	Ľ	TV			
55%	60%	65%	70%		
	Fixed Rate (from)				
6.49%	6.99%	7.25%	7.49%		
Reversionary Rate					
3.25%*	3.50%*	3.75%*	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%.

Fixed Rate Period - 1, 2 or 3 Years				
	Our fixed rates are available 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 at our discretion.

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%	
Complex Cases		
Arrangement Fee	+0.5%	









Term tracker loans from 1.99% plus Bank Rate

Repayment type	Interest only	£100,000
Tracker/Fixed	Tracker	minimum loan

Standard Terms					
	LTV				
55%	60%	65%	70%		
Interest Rate Margin (from)					
2.49%*	2.99%*	3.25%*	3.49%*		

 $^{^*}$ 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%.

Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum 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 at our discretion.

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%	
Complex Cases		
Arrangement Fee	+0.5%	

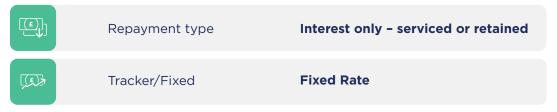








Short term loans





Standard Terms				
	L	TV		
55%	60%	65%	70%	
	Monthly Interest Rate (from)			
0.69%	0.74%	0.79%	0.84%	
Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term	
2.0% (subject to min. £2,500)	Nil	Nil	2 years	





RAW Capital Partners provides unregulated buy-to-let lending.

We are happy to lend to those with more complex circumstances. Our target market includes foreign nationals and UK expatriates and those with non-typical income profiles (business owners, professional landlords, retirees, etc.). We are also happy to lend to UK or offshore companies and trusts in well-regulated jurisdictions.

Our preferred security is standard construction new and good condition flats (1-2 bedroom) and houses (3-4 bedroom) in residential areas of major towns and cities in the United Kingdom, which are easily let and easily sold.

Exceptions to contents of Product Guide

We pride ourselves on being willing to consider (almost) any application.

However, when an application doesn't match the description above, or presents risks we are unable to effectively mitigate, higher interest rates and/or fees may be quoted.

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

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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