

Mortgage rates

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

Loan amount from
£100,000 - £4m

Up to **£8m**
of lending to a single
counterparty

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

£950
repayment fee



Completed residential
property required



Approval in principle
within 24 hours



All applications
considered



Exceptional customer
service

Higher LTV's

Highest ever LTVs - now up to 70%

Fixed rates from 5.99%

Term tracker loans from 1.99% plus Bank Rate

Rates quoted available to all applicants

Flat repayment fee of £950 outside fixed rate period

July 2025

	Repayment type	Interest only
	Tracker/Fixed	Short-term fixed rate

£100,000
minimum loan

Standard Terms

LTV			
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%
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UK expats

Interest and reversion rates	-0.25%
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Complex Cases

Arrangement Fee	+0.5%
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	Repayment type	Interest only
	Tracker/Fixed	Tracker

£100,000
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)

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UK expats

Interest and reversion rates	-0.25%
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Complex Cases

Arrangement Fee	+0.5%
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Repayment type

Interest only – serviced or retained



Tracker/Fixed

Fixed Rate

£100,000
minimum loan

Standard Terms

LTV

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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