

Mortgage rates

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

Loan amount from
£100k - £4m

Up to **£10m**
of lending to a single
counterparty

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

Annual
Fee free
overpayment



Completed residential
property required



Approval in principle
within **24 hours**



All applications
considered



Exceptional customer
service

Latest Features

Fixed rates from 5.99% and Tracker rates from 1.99% (plus Bank Rate)

First capital repayment per year free (max 10% of outstanding loan amount)

Eligible loans benefit from a pre-offer valuation

Eligible loans can pay interest from UK or non-UK bank account

You spoke, we listened

After a period of consultation with members of our introducer network, we have made a change to our lending criteria. Previously, we lent a proportion of current market value, with new build premium removed where applicable.

From now on, we will lend based on the value of the subject property in its current state - applying no new build premium deduction.

Please note that lending on new build property is now limited to 65% LTV.

No new build premium deduction

We hope this change provides greater certainty to you and your clients.

On average, we should see higher valuations and higher final loan amounts than previously. And, as the LTV is lower, so are the rates.

If you have any questions, contact a member of the team today.

Yours faithfully,

The RAW Team



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

£100,000
minimum loan

Standard Terms			For purchase of non-new build, refinance, equity release
LTV			
55%*	60%*	65%	70%
Interest Rate (from)			
6.49%	6.75%	6.99%	7.25%
Reversionary Rate			
3.25% [†]	3.50% [†]	3.75% [†]	3.99% [†]

New! No new build premium deduction applied

[†] Above Bank of England base rate ("Bank Rate").

* Loans of 60% LTV or less may be eligible for a pre-offer valuation.

Fixed Rate Period - 1 or 2 Years

Our fixed rates are available until the **end of June 2027 or 2028**.

Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
1.5% (subject to min. £2,500)	£500	First Capital Repayment per Year FREE (max 10% of outstanding loan amount) then 1.0% for each full or partial year of fixed rate period remaining then £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%

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.

	Repayment type	Interest only
	Tracker/Fixed	Tracker

£100,000
minimum loan

Standard Terms			For purchase of non-new build, refinance, equity release
LTV			
55%*	60%*	65%	70%
Interest Rate Margin (from)			
2.49%†	2.99%†	3.25%†	3.49%†
Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
1.5% <small>(subject to min. £2,500)</small>	£500	First Capital Repayment per Year FREE <small>(max 10% of outstanding loan amount)</small> then £950	5 years

New!
No new build premium deduction applied

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

† Above Bank of England base rate ("Bank Rate").

* Loans of 60% LTV or less may be eligible for a pre-offer valuation.

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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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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.

	Repayment type	Interest only - serviced or retained
	Tracker/Fixed	Fixed Rate

£100,000
minimum loan

Standard Terms			For purchase of non-new build, refinance, equity release
LTV			
55%*	60%*	65%	70%
Interest Rate Margin (from)			
0.69%	0.73%	0.77%	0.81%
Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
2.0% <small>(subject to min. £2,500)</small>	Nil	Nil	18 months

New! No new build premium deduction applied

* Loans of 60% LTV or less may be eligible for a pre-offer valuation.

Special rates and terms

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

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.

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

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