RAW
Capital Partners

New!
Bridge Lending

Mortgage rates

Fast and flexible buy-to-let mortgages
for UK residents.

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 6.24% and Tracker rates from 2.74% (plus Bank Rate)

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

Eligible loans benefit from a pre-offer valuation

NEW bridge lending for buy-to-let investors

July 2026

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Fixed rates from 6.24%

July 2026

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)			
6.24%	**6.49%**	**6.74%**	**6.99%**
Reversionary Rate			
3.00%†	**3.25%†**	**3.50%†**	**3.75%†**

† 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 September 2027** or **2028**.

Arrangement Fee (from)	Early repayment charge	Maximum term
2.0% (subject to min. £2,500)	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.

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.

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Term tracker loans from 2.74% plus Bank Rate

July 2026

Repayment type	**Interest only**
Tracker/Fixed	**Tracker**

£100,000
minimum loan

Standard Terms

LTV			For purchase of non-new build, refinance, equity release
55%*	**60%***	**65%**	**70%**
Interest Rate Margin (from)			
2.74%†	**2.99%†**	**3.24%†**	**3.49%†**

Arrangement Fee (from)	Early repayment charge	Maximum term
2.0% (subject to min. £2,500)	First Capital Repayment per Year **FREE** (**max 10%** of outstanding loan amount) **then £950**	**10 years**

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.

Risky or Complex Cases

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Bridge lending from 0.59% pcm

July 2026

Our unregulated bridge lending is designed to provide buy-to-let investors with short term financing when they need it:

- to seize opportunities to add to their portfolio
- chain break or portfolio rebalancing
- to exit investments in a managed way.

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

£100,000
minimum loan

Standard Terms

LTV		
50%*	**55%***	**60%***
Monthly Interest Rate (from)		
0.59%	**0.64%**	**0.69%**
Term (months)		
18	**15**	**12**

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

Arrangement Fee (from)	Early repayment charge
2.0% (subject to min. £2,500)	**Nil**

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.

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

We are happy to lend to those with more complex circumstances. Our target market includes UK residents with non-typical profiles (recent arrivals, first time buyer/first time landlords, non-owner occupiers, retirees, portfolio landlords, property developers, etc). We are also happy to lend to UK companies.

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.

Post-completion conditions*	
Annual review fee	**£500**

* Including lease extensions, development exit facilities and staged drawdowns.

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").

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