

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 6.74% and Tracker rates from 2.99% (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

	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)			
6.74%	6.99%	7.24%	7.49%
Reversionary Rate			
3.25%†	3.50%†	3.75%†	3.99%†

† 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)	Annual review fee	Early repayment charge	Maximum term
2.0% (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.

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)			
2.99%†	3.24%†	3.49%†	3.74%†
Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
2.0% (subject to min. £2,500)	£500	First Capital Repayment per Year FREE (max 10% of outstanding loan amount) then £950	5 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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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

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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 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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