

Mortgage rates

Fast and flexible UK buy-to-let mortgages for foreign nationals and UK expats with 5-star service.

£50,000 - £4m
on a single property

Up to £8.5m
to a single borrower

Up to 65%
loan to value

Day 1
underwriter access



Completed residential
property required



Approval in principle
within 24 hours



All applications
considered



Exceptional customer
service

New rates. Introductory fixed rate of **6.49%**.
Limited time offer!

Build your wealth with the RAW Mortgage Fund from RAW Capital Partners, a Guernsey-regulated specialist investment management company that has lent over £250m to clients all over the world.

6.49% special rate for completion by 31 October 2024

We are happy to consider offering introductory fixed rates on the first 55% LTV of our term loan products.

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|--|------------------|------------------------------|
|  <p>Lower rates fixed for first year</p> | Fixed rate | 6.49% |
| | Drawdown before | 31 October 2024 |
| | Fixed rate ends | 30 September 2025 |
| | Subject property | UK Major towns/cities |

Once the fixed rate period ends, the interest rate payable on the mortgage loans will revert to 3.25% plus Bank Rate for the rest of their term.



Top up to higher LTVs


Lending more than 55% will be offered on a standard variable rate.


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|---|-----------------------------|------------------------------|
|  <p>Higher maximum LTV for all loans on UK property</p> | Structure | Second charge lending |
| | LTV | Additional 10% |
| | Interest rate margin (from) | 7.25%* |
| | Maximum term | 1 year |

Offered alongside our first charge lending (max 55% LTV), our second charge lending is available to high quality applicants on high quality security.

Term loans



| | | |
|--|-----------------|----------------------|
|  | Repayment type | Interest only |
|  | Tracker / Fixed | Tracker |


| | | |
|---|-----------------------------|--|
|  <p>Non-UK resident individuals, trusts and companies</p> | Maximum LTV | 55% |
| | Maximum term | 5 years |
| | Interest rate margin (from) | 2.25%* |
| | Arrangement fees (from) | 1.5% (subject to a minimum fee of £2,500) |
| | Annual review fee | £500 |
| | Early repayment charge | £950 |


| | | |
|---|-----------------------------|--|
|  <p>UK expats (British passport holder)</p> | Maximum LTV | 55% |
| | Maximum term | 7 years |
| | Interest rate margin (from) | 2.25%* |
| | Arrangement fees (from) | 1.5% (subject to a minimum fee of £2,500) |
| | Annual review fee | £500 |
| | Early repayment charge | £950 |

*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% on first charge and 8.00% on second charge mortgage loans.

Short term loans

| | | |
|--|-----------------|----------------------|
|  | Repayment type | Interest only |
|  | Tracker / Fixed | Tracker |

| | | |
|---|-----------------------------|--|
|  <p>Non-UK resident individuals, trusts and companies</p> | Maximum LTV | 55% |
| | Maximum term | 2 years |
| | Interest rate margin (from) | 0.69% pcm |
| | Arrangement fees (from) | 2.0% (subject to a minimum fee of £2,500) |
| | Annual review fee | No charge |
| | Early repayment charge | No charge |

| | | |
|--|-----------------------------|--|
|  <p>UK residents</p> | Maximum LTV | 55% |
| | Maximum term | 11 months |
| | Interest rate margin (from) | 0.65% pcm |
| | Arrangement fees (from) | 2.0% (subject to a minimum fee of £2,500) |
| | Annual review fee | No charge |
| | Early repayment charge | No charge |

Please note that the contents of this Product Guide are indicative terms only. Final offers are determined on a case-by-case basis. 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"). RAW Capital Partners Limited is licensed by the GFSC under the Protection of Investors Law and Lending, Credit & Finance Law. Registration Number: 2101792. 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. RAW Capital Partners Limited is licensed by the GFSC under the Protection of Investors Law and Lending, Credit & Finance Law and RAW Capital Secured Mortgage Funding Ltd. Registration Number: 2101792.