(Correct as at 18 August 2026)

Guernsey Mortgage Rates

Product Name	Product Features	LTV	Pay Rate	APR	Product	Application Fees*	Early Repayment Charges
5 Year Fixed Rate Products							
5-Year Fixed Rate	Fixed rate of interest until 30 September 2031	Up to 75%	5.14%	6.2%	F0100	Fee Free Includes cost of valuation	Year 1 – 5% Year 2 – 4% Year 3 – 3% Year 4 – 2% Year 5 – 1.5%
		75.1% to 90%	5.19%	6.2%	F0101		
Guernsey 100% Mortgage		Up to 100%*	5.29%	6.3%	N0032		
Guernsey Housing Association		40% to 80%	5.29%	6.3%	GH031		
3 Year Fixed Rate Products							
3-Year Fixed Rate	Fixed rate of interest until 30 September 2029	Up to 75%	5.34%	6.5%	F0102	Fee Free Includes cost of valuation	Yr 1: 3% Yr 2: 2% Yr 3: 1.5%
		75.1% to 90%	5.39%	6.5%	F0103		
2 Year Fixed Rate Products							
2-Year Fixed Rate	Fixed rate of interest until 30 September 2028	Up to 75%	5.09%	6.6%	F0104	£999 for purchased properties, re-mortgages and additional borrowing. Includes cost of valuation.	Yr 1: 2% Yr 2: 1.5%
		75.1% to 90%	5.19%	6.6%	F0105		
3-Year Base Rate Tracker	Guaranteed to track the bank of England Base Rate for 3 years (with a product floor of 4.04%)	Up to 75%	4.79% (Base + 1.04%)	6.3%	T0075	£1,499 for purchased properties, re-mortgages and additional borrowing. Includes cost of valuation.	No Early Repayment Charges
	Guaranteed to track the bank of England Base Rate for 3 years (with a product floor of 4.24%)	75.1% to 90%	4.99% (Base + 1.24%)	6.4%	T0076		
Buy-to-Let Products							
5-Year Fixed Rate	Fixed rate of interest until 30 September 2031	Up to 75%	5.59%	7.0%	BF032	Fee Free	5% until 30.09.31

Fees & Valuation

- Application fee includes a single standard valuation where applicable. Exclusions apply; non-standard valuations may incur additional charges.
- All legal fees are payable by the applicant(s). Non-standard conveyancing will attract additional charges.
- Limited offer: Free standard valuation (exclusions may apply).

Product Availability

- Limited issue offer – products may be withdrawn at any time.

Interest & Payments

- Interest is calculated daily.
- After the product's fixed/discount period ends, the mortgage reverts to the appropriate Skipton International Channel Island Follow on Rate:
- Buy-To-Let Follow-on Rate: currently 7.49%
- Residential Follow-on Rate: currently 6.49%
- Existing customers can find the revert rate applicable to their product in their mortgage offer letter.
- Monthly payments must be made by direct debit on the first working day of each month.

Loan Size & Limits

- Maximum total borrowing (including connected persons): £3 million.
- Minimum loan size: £100,000 (further advance minimum: £25,000).
- For Guernsey 100% Mortgage the maximum borrowing amount is £600,000.*

Portability

- Mortgage products are portable.
- When moving property:

Early Repayment Charges (ERCs) & Overpayments

- If the mortgage is repaid in full before the early repayment date, an early repayment charge will apply to the outstanding balance.
- Overpayments of up to 10% of the outstanding balance per year may be made without penalty.
- Unused overpayment allowance cannot be rolled into future years.
- For fixed rate mortgages, a “year” is defined as the anniversary of the rate product end date.
- For Buy-To-Let products, a “year” is defined from the date the mortgage was drawn or the latest product was selected (whichever is later).

Rental Requirements (Buy-To-Let Only)

- Rental income must cover 125% of the mortgage payment, calculated using the applicable pay rate of the chosen product.

How Much Can Be Borrowed?

- Residential products: Borrowing is based on Skipton International’s affordability metrics.
- Buy-To-Let products: Rental income must cover 125%, with the interest calculation matching the applicable pay rate for the selected 5 year fixed rate product.

Loan to value parameters

- Our criteria on maximum loans for residential properties are as follows (subject to product conditions):

Loan Amount	**Maximum LTV**			
	Standard Mortgage - Guernsey	100% Mortgage - Guernsey	Guernsey Housing Association (GHA) Mortgage - Guernsey	Buy-to-Let
Minimum £90,000 to £99,999	N/A	N/A	80%	N/A
£100,000 to £500,000	90%	100%	80%	75%
£500,001 to £600,000	90%	100%	N/A	75%
£600,001 to £800,000	90%	N/A	N/A	75%
£800,001 to £1,000,000	85%	N/A	N/A	75%
£1,000,001 to £1,250,000	80%	N/A	N/A	75%
£1,250,001–£1,500,000	80%	N/A	N/A	65%
£1,500,000 to £3,000,000	70%	N/A	N/A	65%

90% LTV remortgages allowed where the borrowing is to replace an existing loan plus any new home improvements, any element of capital raising must be restricted to 85%

Life Cover

- Life cover is not obligatory, however Skipton International Limited recommends seeking independent financial advice to explore suitable mortgage protection options.

Direct Debits

- All mortgages are conditional on monthly payments being made by Direct Debit on the first working day of each month.

Early Repayment Charge (ERC)

- Where no ERC applies, or the ERC period has expired, • interest is payable to the date of redemption, and • unlimited overpayments can be made.

Product Fees

- The 3 Year Base Rate Tracker includes a fee of £1,499.
- All other mortgage products are currently fee free.

Further Information

- Mortgage products can be withdrawn at short notice.
- Any mortgage offer issued will be valid for six months and not transferable to different properties.

Application Checklist

- Applications can be processed quickly when all required documentation is supplied at the time of application. An application checklist is included within the application pack to assist.

SKIPTON INTERNATIONAL

PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, GY1 6SD
Telephone: +44 (0)1481 730730
Website: www.skiptoninternational.com

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.