



# SKIPTON INTERNATIONAL

## GUERNSEY RESIDENTIAL MORTGAGE RATES

Rates correct as at 3 December 2018

Product Name	Product Features	LTV	Pay Rate	APR	Product	Application Fees	Early Repayment Charges
3 Year Base Rate Tracker	Guaranteed to track the Bank of England Base Rate for three years (with a minimum Base Rate of 0.75%).	Up to 70%	2.24% (Base + 1.49%)	3.7%	BRT87	Fee Free Limited Offer	3% until end of tracker term
		70.1% to 80%	2.74% (Base + 1.99%)	3.8%	BRT88		
		80.1% to 85%	3.49% (Base + 2.74%)	4.0%	BRT89		
		85.1% to 90%	3.99% (Base + 3.24%)	4.2%	BRT90		
5-Year Fixed Rate	Fixed rate of interest until 31 January 2024	Up to 70%	2.74%	3.6%	FX529		5% until 31.01.24
		70.1% to 80%	2.99%	3.7%	FX526		
		80.1% to 85%	3.74%	4.0%	FX527		
		85.1% to 90%	4.24%	4.3%	FX528		
Next Generation Mortgage	Fixed rate of interest until 31 January 2024	Up to 100%	4.74%	4.5%	NGU62		
Guernsey Housing Association	Fixed rate of interest until 31 January 2024	40% to 80%	3.74%	4.0%	GHA06		5% until 31.01.24
Standard Variable Rate	Variable rate of interest	Up to 90%	4.99%	5.2%	SVR04	No Charge (unless property improvement)	

- A valuation fee is payable once an application has been approved. See our Valuation Fee Scale for further information: (<https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Guernsey-Valuation-Fee-Scale.pdf>)
- Limited issue offer. These products may be withdrawn at anytime
- No early repayment charges following the end of the product period
- Mortgages are portable
- Interest is calculated on a daily basis
- Following the fixed or tracker period outlined above the interest rate will revert to Skipton International Channel Island Residential Follow on Rate
- Skipton International Channel Island Residential Follow on Rate is currently 3.99%
- Existing customers will find the revert rate applicable to their current mortgage product detailed in their mortgage offer letter.
- Monthly Payments must be made by direct debit on the first working day of each month
- The maximum loan size to any individual, together with connected persons is £3 million
- The minimum loan size is £100,000 (further advance £25,000)
- Should you choose to repay your mortgage facility in full prior to the early repayment date, an early repayment charge will be calculated against the total outstanding mortgage balance. Overpayments of up to 10% of the mortgage balance can be made in any one year without penalty. A year is defined from the date on which the mortgage was drawn or new product selected whichever is the latter. Please note this facility cannot be rolled over into subsequent years if the facility is not used in any one year.



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### How much can be borrowed?

This is based on the affordability metrics.

### Loan to value parameters

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

Loan Amount	Maximum LTV
Up to £500,000	90%
£500,001 - £750,000	85%
750,001 - £1,000,000	80%
£1,000,001 - £3 million	70%

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

Whilst life cover is not obligatory, Skipton International Limited recommends that you seek independent financial advice to explore mortgage protection options.

### Direct Debits

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

### ERC (Early Repayment Charge)

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

### Product Fees

These products are currently product fee free.

### Further information

- Our mortgage products can be withdrawn at very short notice
- Any mortgage offer we make will be valid for six months and is not transferable to different properties

### Application checklist

Applications can be processed very quickly provided all necessary documentation is supplied at the point of application. An application checklist is included in the application pack to assist.

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**Please call us on: 01481 730730**  
**or visit: [www.skiptoninternational.com](http://www.skiptoninternational.com)**

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

Registered Office: Tudor House, The Bordage, St. Peter Port, Guernsey, GY1 6DS. Minimum age 18 years. All mortgages are subject to status and valuation. Skipton International Limited requires a first charge on the property. To help maintain service and quality, telephone calls may be recorded and monitored.