

## Services Tariff Guide Personal

| <b>General</b>  | <b>Personal</b>              | <b>Young Persons</b>         | <b>Teen</b>                  | <b>Grad</b>               | <b>Prime<br/>(Proposition closed on the 31<sup>st</sup> May 2022)</b> | <b>Personal Plus</b>         |
|---|------------------------------|------------------------------|------------------------------|---------------------------|---|------------------------------|
| Hardcopy Statement  | £5 per sheet                 | £5 per sheet                 | £5 per sheet                 | £5 per sheet              | n/a   | £5 per sheet                 |
| Duplicate Statement   | n/a                          | n/a                          | n/a                          | n/a                       | £5 per sheet  | n/a                          |
| Duplicate Tax Letters   | £35                          | n/a                          | n/a                          | n/a                       | n/a   | £35                          |
| Cert of debit interest  | £15                          | n/a                          | n/a                          | n/a                       | £15   | £15                          |
| Cert of credit interest   | £15                          | n/a                          | n/a                          | n/a                       | £15   | £15                          |
| Issue of debit card   | free                         | free                         | free                         | free                      | free  | free                         |
| Online Banking  | free                         | free                         | free                         | free                      | free  | free                         |
| Mobile Banking  | free                         | free                         | free                         | free                      | free  | free                         |
| Bankers reference   | £20                          | n/a                          | n/a                          | n/a                       | £20   | £20                          |
| <b>Cheques</b>  |                              |                              |                              |                           |   |                              |
| Cheque books  | n/a                          | n/a                          | n/a                          | n/a                       | free  | n/a                          |
| Cancelling a cheque   | n/a                          | n/a                          | n/a                          | n/a                       | free  | n/a                          |
| Cheques paid in returned  | £5                           | £5                           | £5                           | £5                        | £5  | £5                           |
| <b>Cash</b>   |                              |                              |                              |                           |   |                              |
| Cash withdrawal in Pound Sterling in Gibraltar (GBP notes over the counter) | free                         | free                         | free                         | free                      | free  | free                         |
| Currency notes over the counter (where there is no currency conversion)     | 1% min £10                   | 1% min £10                   | 1% min £10                   | 1% min £10                | 1% min £10  | 1% min £10                   |
| <b>Payments</b>   |                              |                              |                              |                           |   |                              |
| Faster payments (Sending money within Gibraltar and UK)                     | Online free                  | Online free                  | Online free                  | Online free               | Online free   | Online free                  |
| Standing Order Set Up   | Manual £50<br>Online free    | Manual £50<br>Online free    | Manual £50<br>Online free    | Manual £50<br>Online free | free  | Manual £50<br>Online free    |
| Standing Order payments   | Free local+<br>Int charge    | Free local+<br>Int charge    | Free local+<br>Int charge    | Free local+ Int<br>charge | Free local+ Int<br>charge   | Free local+<br>Int charge    |
| Manual Standing Order Amendment   | £25                          | £25                          | £25                          | £25                       | free  | £25                          |
| Chaps (Sending money within Gibraltar and UK)                               | £50<br>manual/<br>£25 online | £50<br>manual/<br>£25 online | £50<br>manual/<br>£25 online | £50 manual/<br>£25 online | £25 manual  | £50<br>manual/<br>£25 online |
| International Payments (Correspondent charges charged separately)           | £50<br>manual/<br>£25 online | £50<br>manual/<br>£25 online | £50<br>manual/<br>£25 online | £50 manual/<br>£25 online | £25 manual  | £50<br>manual/<br>£25 online |
| SEPA (Sending money outside Gibraltar in EUR)                               | £50<br>manual/<br>£15 online | £50<br>manual/<br>£15 online | £50<br>manual/<br>£15 online | £50 manual/<br>£15 online | £15 manual  | £50<br>manual/<br>£15 online |
| Receiving money from outside Gibraltar (Inward international Payment)       | n/a                          | n/a                          | n/a                          | n/a                       | n/a   | n/a                          |
| Payment details incomplete  | £25                          | £25                          | £25                          | £25                       | £25   | £25                          |
| Payment enquiry/ tracer   | £25                          | £25                          | £25                          | £25                       | £25   | £25                          |
| Chargeback processing services (Payment recall)                             | £25                          | £25                          | £25                          | £25                       | £25   | £25                          |

| <b>Overdrafts</b>                                       |          |     |          |          |          |          |
|---|----------|-----|----------|----------|----------|----------|
| Limits exceeded   | 19%+Base | n/a | n/a      | n/a      | 19%+Base | 19%+Base |
| Unarranged overdrafts                                   | 19%+Base | n/a | 19%+Base | 19%+Base | 19%+Base | 19%+Base |
| Unpays  | £10      | £10 | £10      | £10      | £10      | £10      |
| Amending a Facility Letter                              | £50      | n/a | n/a      | £50      | £50      | £50      |
| Letter highlighting default on terms of facility letter | £30      | n/a | n/a      | £30      | £30      | £30      |
| Missed payments   | £5       | n/a | n/a      | £5       | £5       | £5       |

### Services Tariff Guide – Corporate

| <b>General</b>  | <b>Business</b>          | <b>Business Plus</b>     | <b>Community<br/>(Charities &amp;<br/>Non-Profit<br/>Organisations)</b>  | <b>Business<br/>Premier</b> | <b>Crest</b>             | <b>Intermediary</b>      |
|---|--------------------------|--------------------------|--|-----------------------------|--------------------------|--------------------------|
| Maintaining the account fee (Account service & maintenance) | n/a                      | n/a                      | n/a  | n/a                         | n/a                      | £250 per qtr             |
| Monthly Account Holding Fee                                 | £15pm                    | £30pm                    | n/a  | £15pm                       | n/a                      | n/a                      |
| Hardcopy Statement  | £5 per sheet             | n/a                      | £5 per sheet   | £5 per sheet                | £5 per sheet             | £5 per sheet             |
| Duplicate Statement   | n/a                      | £5 per sheet             | n/a  | n/a                         | n/a                      | n/a                      |
| Audit certificates  | £50                      | £50                      | n/a  | £50                         | £50                      | £50                      |
| Pooled Accounts Letter                                      | n/a                      | n/a                      | n/a  | £25                         | n/a                      | £25                      |
| Bankers reference   | £20                      | £20                      | £20  | £20                         | £20                      | £20                      |
| Fixed deposit cancellation                                  | £250+ cancellation costs | £250+ cancellation costs | £250+ cancellation costs   | £250+ cancellation costs    | £250+ cancellation costs | £250+ cancellation costs |
| Certificate of balance                                      | £10                      | £10                      | £10  | £10                         | £10                      | £10                      |
| <b>Cheques</b>  |                          |                          |  |                             |                          |                          |
| Cheque books  | n/a                      | £50 per chequebook       | £25 (only issued by exception under Snr Mgt sign off)  | n/a                         | n/a                      | n/a                      |
| Cancelling a cheque   | n/a                      | free                     | free   | n/a                         | n/a                      | n/a                      |
| Cheques paid in returned                                    | £5                       | £5                       | £5   | £5                          | £5                       | £5                       |
| Cheques paid in   | 20p per cheque           | 20p per cheque           | This proposition is meant to operate via digital channels only. Any cheques paid in to be charged at Snr Mgt discretion. | 20p per cheque              | 20p per cheque           | 20p per cheque           |
| Retrieval of cheques  | n/a                      | £5 per item              | £5 per item  | n/a                         | n/a                      | n/a                      |

| <b>Cash</b>   |                                    |                                    |   |                                    |                                    |                                    |
|---|------------------------------------|------------------------------------|---|------------------------------------|------------------------------------|------------------------------------|
| Cash Deposited in Pounds Sterling in Gibraltar (GBP notes over the counter) | 0.60%                              | 0.60%                              | This proposition is meant to operate via digital channels only. Any cash paid in to be charged at Snr Mgt discretion. | By negotiation                     | By negotiation                     | By negotiation                     |
| Currency notes over the counter (where there is no currency conversion)     | 2% min £10                         | 2% min £10                         | This proposition is meant to operate via digital channels only. Any cash paid in to be charged at Snr Mgt discretion. | By negotiation                     | By negotiation                     | By negotiation                     |
| Cash withdrawals (large amounts/salaries)                                   | 1% minimum £100                    | 1% minimum £100                    | This proposition is meant to operate via digital channels only. Any cash paid in to be charged at Snr Mgt discretion. | By negotiation                     | By negotiation                     | By negotiation                     |
| <b>Payments</b>   |                                    |                                    |   |                                    |                                    |                                    |
| Faster payments (Sending money within Gibraltar and UK)                     | £1 online fee                      | £1 online fee                      | free  | £1 online fee                      | £1 online fee                      | £1 online fee                      |
| Standing Order Set Up   | Manual £50<br>Online free          | Manual £50<br>Online free          | Manual £50<br>Online free   | Manual £50<br>Online free          | Manual £50<br>Online free          | Manual £50<br>Online free          |
| Standing Orders   | Free local+ Int charge             | Free local+ Int charge             | Free local+ Int charge  | Free local+ Int charge             | Free local+ Int charge             | Free local+ Int charge             |
| Manual Standing Order amendments  | £25                                | £25                                | £25   | £25                                | £25                                | £25                                |
| BACS (Sending money within Gibraltar and UK)                                | £5 for the file plus 50p per item. | £5 for the file plus 50p per item. | £5 for the file plus 50p per item.  | £5 for the file plus 50p per item. | £5 for the file plus 50p per item. | £5 for the file plus 50p per item. |
| Chaps (Sending money within Gibraltar and UK)                               | £50 manual/<br>£25 online          | £50 manual/<br>£25 online          | £50 manual/<br>£25 online   | £50 manual/<br>£25 online          | £50 manual/<br>£25 online          | £50 manual/<br>£25 online          |
| International Payments (Correspondent charges charged separately)           | £50 manual/<br>£25 online          | £50 manual/<br>£25 online          | £50 manual/<br>£25 online   | £50 manual/<br>£25 online          | £50 manual/<br>£25 online          | £50 manual/<br>£25 online          |
| SEPA (Sending money outside Gibraltar in EUR)                               | £50 manual/<br>£15 online          | £50 manual/<br>£15 online          | £50 manual/<br>£15 online   | £50 manual/<br>£15 online          | £50 manual/<br>£15 online          | £50 manual/<br>£15 online          |

|   |          |          |          |          |          |          |
|---|----------|----------|----------|----------|----------|----------|
| Receiving money from outside Gibraltar (Inward international Payment) | free     | free     | free     | free     | free     | free     |
| Payment details incomplete  | £25      | £25      | £25      | £25      | £25      | £25      |
| Payment enquiry/tracer  | £25      | £25      | £25      | £25      | £25      | £25      |
| Chargeback processing services (Payment recall)                       | £25      | £25      | £25      | £25      | £25      | £25      |
| <b>Overdrafts</b>   |          |          |          |          |          |          |
| Limits exceeded   | 19%+Base | 19%+Base | 19%+Base | 19%+Base | 19%+Base | 19%+Base |
| Unarranged overdrafts   | 19%+Base | 19%+Base | 19%+Base | 19%+Base | 19%+Base | 19%+Base |
| Unpays  | £15      | £15      | £15      | £15      | £15      | £15      |
| Amend a facility letter   | £50      | £50      | £50      | £50      | £50      | £50      |
| Letter highlighting default on terms of facility letter               | £30      | £30      | £30      | £30      | £30      | £30      |
| Missed payments   | £5       | £5       | £5       | £5       | £5       | £5       |

## Trade Services

|   |          |
|---|----------|
| <b>Import Letters of Credit</b>   |          |
| Issuance Fee  | £90      |
| Risk commission 2.0% p.a. min. 30 days  | £90 Min  |
| Acceptance commission 2.0% p.a. min. 30 days  | £90 Min  |
| Document examination/payment/negotiation, 0.25% up to 4 million; 0.1% over and above 4 million  | £90 Min  |
| Amendment fee   | £75      |
| Cancellation fee  | £75      |
| Release of goods  | £60      |
| Extra handling fee, per hour or part thereof  | £55      |
| <b>Export Letters of Credit</b>   |          |
| Advising fee  | £90      |
| * Confirmation/acceptance/commitment commission, on a case-by-case basis, min 30 days in % p.a. | £90 Min  |
| Document examination/negotiation, 0.25% up to 4 million, 0.1% over and above 4 million          | £90 Min  |
| Amendment fee   | £75      |
| Cancellation fee  | £75      |
| Assignment of proceeds  | £60      |
| Transfer of Export Letter of Credit 0.5% of amount  | £300 Min |
| Pre-checking of documents, per document   | £15      |
| Extra handling fee, per hour or part thereof  | £55      |
|   |          |
|   |          |

|  |         |
|--|---------|
| <b>Standby Letter of Credit</b>              |         |
| Issuance fee                                 | £90     |
| Amendment fee                                | £60     |
| Risk commission 1.0% p.a. min. 30 days       | £90 Min |
| Claim under standby letter of credit         | £75 Min |
| Cancellation fee                             | £75     |
| Extra handling fee, per hour                 | £55     |
|  |         |
| <b>Import Collection</b>                     |         |
| Import Collection commission                 | £115    |
| Amendment fee                                | £60     |
| Return of documents                          | £90     |
| Document delivered free of payment           | £90     |
| Release of goods                             | £60     |
| Extra handling fee, per hour or part thereof | £55     |
| Protest (+fee from Notary Public)            | £60     |

|  |          |
|--|----------|
| <b>Export Collection</b>                     |          |
| Export Collection commission                 | £115     |
| Amendment fee                                | £60      |
| Cancellation fee for documents returned      | £90      |
| Documents delivered free of payment          | £90      |
| Tracer (2 free tracers)                      | £20      |
| Extra handling fee, per hour or part thereof | £55      |
| Protest (+ fee from Notary Public)           | £60      |
|  |          |
| <b>Guarantees</b>                            |          |
| 1% arrangement fee                           | £500 Min |
| Advising Fee                                 | £100     |
|  |          |
| <b>Additional costs</b>                      |          |
| Courier                                      | £30      |
| Registered airmail                           | £15      |
| SWIFT (Handling, reminder(s) to bank, etc.)  | £15      |

\*Export Letter of Credit and commitment commission cover payment for the foreign risk the Bank takes. Please contact Gibraltar International Bank Trade Finance desk for current price information as well as whether Gibraltar International Bank Limited has the capacity to make a commitment for a transaction.

## **Product – Interest rates and Fees**

### **Personal Savings Account**

Pricing set by Treasury team, currently 1.50% pa

### **Higher Interest Savings Account (HISA)**

Pricing set by Treasury team, currently 2.50% pa

### **Young Persons Savings Account**

Pricing set by Treasury team, currently 2.50% pa

### **Overdraft Personal Mass Market**

Arrangement Fee – 1%. Min £100.

Interest Rate – 9% pa+ Base, calculated on a daily basis

### **Overdraft Retail Business**

Arrangement Fee – 1% minimum £100.

Interest Rate – 5% pa + Base, calculated on a daily basis.

### **Bank Standard Variable Rate (SVR)**

SVR currently stands at 5% pa + Base

### **Japanese Yen Current Account**

Pricing set by Treasury team, -0.35% pa

All other Foreign Currency accounts 0.00% pa (rate relates to balance held on account)

**Loans Personal Mass Market**

*(Unsecured)*

Arrangement Fee – 1% minimum £100.

Interest Rates:

| <b>Amounts</b>     | <b>Fixed Pricing</b> |
|--------------------|----------------------|
| £1,000 to £4,999   | 16.5% pa             |
| £5,000 to £9,999   | 15.25% pa            |
| £10,000 to £14,999 | 14% pa               |
| £15,000 to £19,999 | 12.75% pa            |
| £20,000 to £24,999 | 11.5% pa             |

*(Secured)*

Arrangement Fee – 1% minimum £75.

£25,000 minimum with maximum being treated on a case by case basis.

Interest Rates – Starts at 4.5% pa + Base and ends at 9.5% pa + Base (this all depends on amount and security vehicle presented).

**Grad Assistance Loan**

Arrangement Fee – 1% minimum £75 charged up front

Interest Rates – 4.5% pa + Base.

**Loans/ Commercial Mortgage Retail Business Segment**

Arrangement Fee – 1% minimum £100.

Interest Rate – 5% pa + Base.

**Loans – SPVs**

Arrangement fee and interest rate by negotiation.

## Mortgages Personal Retail

### Tracker Mortgages

| <i>Amount</i>        | <i>Product</i> | <i>Initial Interest Rate (Fixed)</i> | <i>Follow on Interest Rate (Standard Variable Rate)</i> | <i>Product Take Up Fee</i> | <i>Product switch fee prior to maturity</i>  | <i>LTV</i> | <i>Early Repayment Administration Fee (for each tranche of repayment)</i> | <i>Product Status</i> |
|----------------------|----------------|--------------------------------------|---|----------------------------|--|------------|---|-----------------------|
| Up to £125,000       | 3 Year Tracker | 4.25%pa+ Base                        | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 80%        | n/a   | Open                  |
| Up to £125,000       | 3 Year Tracker | 4.5%pa+ Base                         | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 90%*       | n/a   | Open                  |
| £125,001 to£250,000  | 4 Year Tracker | 3.5%pa+ Base                         | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 80%        | n/a   | Open                  |
| £125,001 to£250,000  | 4 Year Tracker | 4%pa+ Base                           | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 90%*       | n/a   | Open                  |
| £250,001 to £500,000 | 4 Year Tracker | 2%pa+ Base                           | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 60%        | n/a   | Open                  |
|                      |                |                                      |   |                            |  |            |   |                       |



|                      |                |               |             |      |  |     |     |      |
|----------------------|----------------|---------------|-------------|------|--|-----|-----|------|
| £250,001 to £500,000 | 4 Year Tracker | 2.25%pa+ Base | 5% pa+ Base | £395 | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 80% | n/a | Open |
| £500,001 and above   | 4 Year Tracker | 1.5%pa+ Base  | 5% pa+ Base | £395 | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 60% | n/a | Open |
| £500,001 and above   | 4 Year Tracker | 2.10%pa+ Base | 5% pa+ Base | £395 | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 80% | n/a | Open |

\*for Government Shared Home Ownership Schemes and for all first-time buyers LTV can go up to 90%

Mortgage Arrangement Fee – for amounts up to £250,000, £999 flat fee. For amounts above £250,000 1%. Minimum £999.

Equity Release Fee – for existing mortgage account holders with GIB only, 1%. Minimum £300.

Mortgage Redemption Admin Fee - £275.

Valuation Fee - a fee in relation to the valuation of the property will be payable. This fee will be quoted by the relevant valuer.

#### Buy to Let Mortgages Personal Retail

| <b>Amount</b>      | <b>Product</b> | <b>Initial Interest Rate (Fixed)</b> | <b>Follow on Interest Rate (Standard Variable Rate)</b> | <b>Product Take Up Fee</b> | <b>Product switch fee prior to maturity</b>  | <b>LTV</b> | <b>Early Repayment Administration Fee (for each tranche of repayment)</b> | <b>Product Status</b> |
|--------------------|----------------|--------------------------------------|---|----------------------------|--|------------|---|-----------------------|
| Up to £500,000     | 4 Year Tracker | 3.49%pa+ Base                        | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 75%*       | n/a   | Open                  |
| £500,001 and above | 4 Year Tracker | 3%pa+ Base                           | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 70%*       | n/a   | Open                  |

\*LTV at 75% only applies to residential BTL not Corporate/Commercial BTL. Interest-only requests must always be capped at 70% LTV. When a request exceeds £1m – LTV should be scaled down from 70%LTV to no more than 60%LTV.

## **High Value Segment**

### **Overdraft Personal High Value**

Arrangement fee and interest rate by negotiation.

### **Overdraft High Value Corporates**

Arrangement fee and interest rate by negotiation.

### **Loans High Value Personal**

Arrangement fee and interest rate by negotiation.

### **Educational Assistance Loan**

Interest rate to be applied will be 4.5% pa + Base. Arrangement fee, 1% minimum £75 to be applied on the full amount sanctioned and charged at the outset on accepting our offer letter.

### **Loans/ Commercial Mortgages High Value Corporates / Intermediaries**

Arrangement fee and interest rate by negotiation.

## Mortgages High Value Personal

### Tracker Mortgages

| <i>Amount</i>        | <i>Product</i> | <i>Initial Interest Rate (Fixed)</i> | <i>Follow on Interest Rate (Standard Variable Rate)</i> | <i>Product Take Up Fee</i> | <i>Product switch fee prior to maturity</i>  | <i>LTV</i> | <i>Early Repayment Administration Fee (for each tranche of repayment)</i> | <i>Product Status</i> |
|----------------------|----------------|--------------------------------------|---|----------------------------|--|------------|---|-----------------------|
| Up to £125,000       | 3 Year Tracker | 4.25%pa+ Base                        | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 80%        | n/a   | Open                  |
| Up to £125,000       | 3 Year Tracker | 4.5%pa+ Base                         | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 90%*       | n/a   | Open                  |
| £125,001 to£250,000  | 4 Year Tracker | 3.5%pa+ Base                         | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 80%        | n/a   | Open                  |
| £125,001 to£250,000  | 4 Year Tracker | 4%pa+ Base                           | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 90%*       | n/a   | Open                  |
| £250,001 to £500,000 | 4 Year Tracker | 2%pa+ Base                           | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 60%        | n/a   | Open                  |
| £250,001 to £500,000 | 4 Year Tracker | 2.25%pa+ Base                        | 5% pa+ Base   | £395                       | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 80%        | n/a   | Open                  |
|                      |                |                                      |   |                            |  |            |   |                       |

|                    |                |               |             |      |  |     |     |      |
|--------------------|----------------|---------------|-------------|------|--|-----|-----|------|
| £500,001 and above | 4 Year Tracker | 1.5%pa+ Base  | 5% pa+ Base | £395 | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 60% | n/a | Open |
| £500,001 and above | 4 Year Tracker | 2.10%pa+ Base | 5% pa+ Base | £395 | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 80% | n/a | Open |

\*for all first-time buyers LTV can go up to 90%

All fees and interest rates by negotiation, standard rates as follows:

Mortgage Arrangement Fee – for amounts up to £250,000, £999 flat fee. For amounts above £250,000 1%. Minimum £999.

Equity Release Fee – for existing mortgage account holders with GIB only, 1%. Minimum £300.

Mortgage Redemption Admin Fee - £275.

Valuation Fee - a fee in relation to the valuation of the property will be payable. This fee will be quoted by the relevant valuer.

#### Buy to Let Mortgages High Value Personal

| Amount             | Product        | Initial Interest Rate (Fixed) | Follow on Interest Rate (Standard Variable Rate) | Product Take Up Fee | Product switch fee prior to maturity   | LTV  | Early Repayment Administration Fee (for each tranche of repayment) | Product Status |
|--------------------|----------------|-------------------------------|--|---------------------|--|------|--|----------------|
| Up to £500,000     | 4 Year Tracker | 3.49%pa+ Base                 | 5% pa+ Base                                      | £395                | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 75%* | n/a  | Open           |
| £500,001 and above | 4 Year Tracker | 3%pa+ Base                    | 5% pa+ Base                                      | £395                | Fee will be equal to the interest due till maturity of the product, minimum £1,000 | 70%* | n/a  | Open           |

\*LTV at 75% only applies to residential BTL not Corporate/Commercial BTL. Interest-only requests must always be capped at 70% LTV. When a request exceeds £1m – LTV should be scaled down from 70%LTV to no more than 60%LTV.

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