

# Loans

Services Tariff Guide 2023



**Gibraltar**  
INTERNATIONAL BANK

# Overview

- 3     Unsecured Loan  
Interest Rates
- 3     Secured Loan  
Interest Rates
- 4     Grad Assistance Loan  
Interest Rates
- 5     Commercial Mortgage Retail Business
- 5     Special Purpose Vehicles (SPV)
- 5     Commercial Mortgages High Value Corporates & Intermediaries



# Loans

## Retail Personal

3

### Unsecured Loan

Arrangement Fee  
1% minimum £100

Interest Rates	
Amounts	Fixed Pricing
£1,000 to £4,999	16.50% 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	11.50% pa

### Secured Loan

Arrangement Fee  
1%

Interest Rates	
Amounts	Floating Pricing
£25,000 minimum with maximum being treated on a case by case basis	Starts at 4.50% pa + Base and ends at 9.50% pa + Base (Dependent on amount and security vehicle presented)



# Loans

## Retail Personal

4

### Grad Assistance Loan

Arrangement Fee

1% minimum £75 charged upfront

#### Interest Rates

4.50% pa + Base



## Commercial Mortgage Retail Business

Arrangement Fee	Interest Rate
1% minimum £100	5% pa + Base

## Special Purpose Vehicles (SPV)

Arrangement Fee	Interest Rate
By negotiation	By negotiation

## Commercial Mortgages High Value Corporates & Intermediaries

Arrangement Fee	Interest Rate
By negotiation	By negotiation



**Gibraltar**  
INTERNATIONAL BANK

Gibraltar International Bank Limited provides deposit taking and lending facilities to its clients. For this purpose, it is authorised and supervised by the Gibraltar Financial Services Commission. Registered No 109679. Registered Office, 310 Main Street, Inces House Gibraltar, GX11 1AA.

The Bank further reserves the right to change or revise its fees and its interest rates at any time, in particular when money-market conditions have changed, and you are referred to Parts 8 and 10 of the Bank's General Terms and Conditions.