

Mortgages

Services Tariff Guide 2023



Gibraltar
INTERNATIONAL BANK

Overview

Residential Mortgages

P3 Lifetime Tracker

Max 70% LTV

Max 85% LTV

Max 90% LTV

P4 Fixed Rates

Max 70% LTV, 3 Year

Max 70% LTV, 5 Year

Max 90% LTV, 3 Year

Max 90% LTV, 5 Year

Buy-to-Let Tracker Mortgages

P5 Tracker Mortgages

Up to £500K

£500K and above



Loan to Value (LTV)

	Max 70% LTV	Max 85% LTV	Max 90% LTV
Rate	2.00% + base rate (7.25%)	2.10% + base rate (7.35%)	2.25% + base rate (7.50%)
Set up fee	£0	£0	£0
Early repayment fee	£0	£0	£0
Product renewal fee	£0	£0	£0
Follow on Rate	N/A	N/A	N/A
Switch fee	1.00% of balance, minimum £999	1.00% of balance, minimum £999	1.00% of balance, minimum £999
Valuation Fee	Tariff-based	Tariff-based	Tariff-based
Redemption Administration Fee	£275	£275	£275



Loan to Value (LTV)

	Max 70% LTV		Max 90% LTV	
	3 Year Fixed	5 Year Fixed	3 Year Fixed	5 Year Fixed
Rate	5.25%	5.25%	5.35%	5.35%
Set up fee	£0	£0	£0	£0
Early repayment fee	1.00% of Sum Paid	1.00% of Sum Paid	1.00% of Sum Paid	1.00% of Sum Paid
Product renewal fee	£395	£395	£395	£395
Follow on Rate	2.00% + Base rate (7.25%)	2.00% + Base rate (7.25%)	2.10% + Base rate (7.35%)	2.10% + Base rate (7.35%)
Switch fee	1.00% of balance, minimum £999	1.00% of balance, minimum £999	1.00% of balance, minimum £999	1.00% of balance, minimum £999
Valuation Fee	Tariff-based	Tariff-based	Tariff-based	Tariff-based
Redemption Administration Fee	£275	£275	£275	£275

A 0.15% discount on the listed interest rate is available for purchasers of 3-year residency and co-ownership properties.



Buy-to-Let Mortgages

Tracker Mortgages

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	Up to £500K	£500K and above
	4 Year Tracker	4 Year Tracker
Max. Loan to Value (LTV)	75%	70%
Eligibility Criteria	General Market Residential Property subject to review	General Market Residential Property subject to review
Rate	3.49% pa + base rate	3.00% pa + base rate
Set up fee	1.00%, minimum £999	1.00%, minimum £999
Product renewal fee	£395	£395
Follow on Rate	5.00% pa + base rate	5.00% pa + base rate
Switch fee	1.00% of balance, minimum £1,000	1.00% of balance, minimum £1,000
Administration fee (per tranche of repayment)	N/A	N/A
Redemption Administration Fee	£275	£275





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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.