

Mortgages

Services Tariff Guide 2024



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			
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			
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

5

	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





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.