

# Chatham Views

Fees & Charges Guide



**Gibraltar**  
International Bank



# Mortgage

## Product details

Product offers lending up to 120% of the purchase price of the property in a single facility. The first 100% of the loan amount will be secured against the property. Any amount lent above 100% will be on an unsecured basis.

0.1% interest rate reductions for customers that mandate salary to GIB.



	3 Year Fixed	5 Year Fixed	10 Year Fixed	3 Year Base Rate Tracker
Rate	4.85%	4.75%	4.45%	Base + 1.0%
Set up fee	N/A	N/A	N/A	N/A
* Early repayment fee	Year 1 <b>3%</b> Year 2 <b>2%</b> Year 3 <b>1%</b>	Year 1 <b>5%</b> Year 2 <b>4%</b> Year 3 <b>3%</b> Year 4 <b>2%</b> Year 5 <b>1%</b>	Year 1 & 2 <b>5%</b> Year 3 & 4 <b>4%</b> Year 5 & 6 <b>3%</b> Year 7 & 8 <b>2%</b> Year 9 & 10 <b>1%</b>	N/A
Product renewal fee	£395	£395	£395	£395
Standard Variable Rate	6.75%	6.75%	6.75%	6.75%
Valuation fee	N/A	N/A	N/A	N/A
Redemption administration fee	£275	£275	£275	£275



\* You can make overpayments to your mortgage of up to 10% of the original Facility amount each calendar year without penalty. Any overpayments above this allowance will attract an Early Repayment Fee as set out in the Banks Tariff Guide above.

**£1,250 Cashback at Completion**