

Mortgages

Fees & Charges Guide



Gibraltar
International Bank



Residential Mortgages

Lifetime Tracker

Loan to Value (LTV)



	Max 70% LTV	Max 85% LTV	Max 90% LTV
Rate	Base Rate + 2.00%	Base Rate + 2.10%	Base Rate + 2.25%
Set up fee	£0	£0	£0
Early repayment fee	£0	£0	£0
Product renewal fee	£0	£0	£0
Standard Variable 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

Residential Mortgages

Fixed Rates

Loan to Value (LTV)



	Max 70% LTV		Max 90% LTV	
	3 Year Fixed	5 Year Fixed	3 Year Fixed	5 Year Fixed
Rate	4.75%	4.75%	4.85%	4.85%
Set up fee	£0	£0	£0	£0
* Early repayment fee	Year 1 3% Year 2 2% Year 3 1%	Year 1 5% Year 4 2% Year 2 4% Year 5 1% Year 3 3%	Year 1 3% Year 2 2% Year 3 1%	Year 1 5% Year 4 2% Year 2 4% Year 5 1% Year 3 3%
Product renewal fee	£395	£395	£395	£395
Standard Variable Rate	6.75%	6.75%	6.75%	6.75%
Valuation fee	Tariff-based	Tariff-based	Tariff-based	Tariff-based
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.

Buy-to-Let Mortgages

Tracker Mortgages

	Up to £500k	£500k and above
	4 Year Tracker	4 Year Tracker
Max. Loan to Value (LTV)	70% LTV	70% LTV
Eligibility criteria	General Market Residential Property subject to review	General Market Residential Property subject to review
Rate	Base Rate + 3.49% pa	Base Rate + 3.00% pa
Set up fee	1.00% of balance, minimum £999	1.00% of balance, minimum £999
Product renewal fee	£395	£395
Standard Variable Rate	6.75%	6.75%
Switch fee	1.00% of balance, minimum £1,000	1.00% of balance, minimum £1,000
Valuation fee	Tariff-based	Tariff-based
Administration fee (per tranche of repayment)	N/A	N/A
Redemption administration fee	£275	£275

Loans

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Loans

Retail Personal

Unsecured Loan



Arrangement fee
1% minimum £100

Interest Rates Amounts	Fixed Pricing
£1,000 to £4,999	16.50% per annum
£5,000 to £9,999	15.25% per annum
£10,000 to £14,999	14.00% per annum
£15,000 to £19,999	12.75% per annum
£20,000 to £25,000	11.50% per annum

Secured Loan



Arrangement fee
1% minimum

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