NatWest International

Residential Mortgage Rates - Gibraltar

Rates correct as at[a]
02/09/2024

Product Name		Initial Rate[c]	End Date	Follow on Rate[c] (variable)	Overall cost for comparison	Product Fee[e]	Minimum Loan	Early Repayment Charge[d]
Residential Borrowing Range								
Maximum 60% Loan to Value[b] product								
2 Year Fixed Rate		5.14%	30/11/2026	7.99%	**7.6% APR**	£999		2% Year 1, 1% Year 2
2 Year Fixed Rate		5.39%	30/11/2026	7.99%	**7.6% APR**	£0		2% Year 1, 1% Year 2
5 Year Fixed Rate		4.64%	30/11/2029	7.99%	**6.7% APR**	£999	£30,000	5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
5 Year Fixed Rate		4.84%	30/11/2029	7.99%	**6.8% APR**	£0		5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
2 Year Base Rate Tracker[f]	(Base Rate + 0.64%)	5.64%	30/11/2026	7.99%	**7.8% APR**	£999		No Charge
Maximum 75% Loan to Value[b] product								
2 Year Fixed Rate		5.24%	30/11/2026	7.99%	**7.7% APR**	£999		2% Year 1, 1% Year 2
2 Year Fixed Rate		5.49%	30/11/2026	7.99%	**7.7% APR**	£0		2% Year 1, 1% Year 2
5 Year Fixed Rate		4.74%	30/11/2029	7.99%	**6.8% APR**	£999	£30,000	5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
5 Year Fixed Rate		4.94%	30/11/2029	7.99%	**6.8% APR**	£0		5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
2 Year Base Rate Tracker[f]	(Base Rate + 0.74%)	5.74%	30/11/2026	7.99%	**7.8% APR**	£999		No Charge
Maximum 85% Loan to Value[b] product								
2 Year Fixed Rate		5.39%	30/11/2026	7.99%	**7.7% APR**	£999		2% Year 1, 1% Year 2
2 Year Fixed Rate		5.69%	30/11/2026	7.99%	**7.7% APR**	£0		2% Year 1, 1% Year 2
5 Year Fixed Rate		4.89%	30/11/2029	7.99%	**6.8% APR**	£999	£30,000	5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
5 Year Fixed Rate		5.09%	30/11/2029	7.99%	**6.9% APR**	£0		5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
2 Year Base Rate Tracker[f]	(Base Rate + 0.84%)	5.84%	30/11/2026	7.99%	**7.8% APR**	£999		No Charge

Additional Borrowing for existing customers - above products available (minimum loan for additional borrowing £25,000)

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Maximum 90% Loan to Value[b] product								
2 Year Fixed Rate		5.49%	30/11/2026	7.99%	**7.7% APR**	£999		2% Year 1, 1% Year 2
2 Year Fixed Rate		5.79%	30/11/2026	7.99%	**7.7% APR**	£0		2% Year 1, 1% Year 2
5 Year Fixed Rate		4.99%	30/11/2029	7.99%	**6.9% APR**	£999	£30,000	5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
5 Year Fixed Rate		5.19%	30/11/2029	7.99%	**6.9% APR**	£0		5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
2 Year Base Rate Tracker[f]	(Base Rate + 0.94%)	5.94%	30/11/2026	7.99%	**7.8% APR**	£999		No Charge
Green Mortgage Products - available for properties with Energy Efficiency Ratings of A or B								
2 Year Fixed Rate (max 60% Loan to Value)		5.34%	30/11/2026	7.99%	**7.6% APR**	No Fee	£30,000	2% Year 1, 1% Year 2
2 Year Fixed Rate (max 75% Loan to Value)		5.44%	30/11/2026	7.99%	**7.7% APR**			2% Year 1, 1% Year 2
2 Year Fixed Rate (max 85% Loan to Value)		5.64%	30/11/2026	7.99%	**7.7% APR**			2% Year 1, 1% Year 2
2 Year Fixed Rate (max 90% Loan to Value)		5.74%	30/11/2026	7.99%	**7.7% APR**			2% Year 1, 1% Year 2

Additional Borrowing for existing customers - above products available (minimum loan for additional borrowing £25,000)

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Product Name	Initial Rate[c]	End Date	Follow on Rate[c] (variable)	Overall cost for comparison	Product Fee[e]	Minimum Loan	Early Repayment Charge[d]
Buy to Let Borrowing Range[h]							
Maximum 60% Loan to Value[b] product							
2 Year Fixed Rate	5.49%	30/11/2026	7.99%	**7.7% APR**	£999	£100,000	2% Year 1, 1% Year 2
5 Year Fixed Rate	5.09%	30/11/2029	7.99%	**6.9% APR**	£999		5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
Maximum 75% Loan to Value[b] product							
2 Year Fixed Rate	5.59%	30/11/2026	7.99%	**7.8% APR**	£999	£100,000	2% Year 1, 1% Year 2
5 Year Fixed Rate	5.19%	30/11/2029	7.99%	**7.0% APR**	£999		5% Year 1, 4% Year 2, 3% Year 3, 2% Year 4, 1% Year 5
Green Mortgage Product - available for properties with Energy Efficiency Ratings of A or B							
2 Year Fixed Rate (max 75% Loan to Value)	5.54%	30/11/2026	7.99%	**7.7% APR**	£999	£100,000	2% Year 1, 1% Year 2

Buy to Let - Additional Borrowing for existing customers - above products available (minimum loan for additional borrowing £25,000)[h]

Representative Example - 2 Year Fixed rate

A mortgage of £200,000 payable over 25 years initially on a fixed rate of 5.24% for 2 years and then our variable rate of 7.99% for the remaining 23 years would require 24 monthly payments of £1,194.88 and 276 payments of £1,512.60. The total amount payable would be £446,154.72 made up of the loan amount of £200,000.00 plus interest of £246,154.72. A CHAPS fee of £30 is also payable. The overall cost for comparison is 7.7% APR representative.

a All rates and charges quoted are correct as at the date on page 1 for mortgages up to £1 million, above which additional lending criteria may apply. All figures are an indication only and are not a formal quotation or commitment to lend.

b LTV may be reduced depending on individual circumstances, repayment method, loan amount and property age or type.

c At the end of the Fixed Rate or Base Rate Tracker term (Switch date), the rate will automatically switch to the Bank's Standard Variable Rate or Buy to let Standard Variable Rate unless you choose a new fixed or variable rate product available at the time.

d Please refer to the section overleaf on overpayments.

e If the application is withdrawn before the offer of loan has been issued, the Product Fee will not be applied and if it was paid upfront, will be refunded.
If the application is withdrawn after the offer of loan has been issued, the Product Fee will be applied and, if it was paid upfront will not be refunded.
In all circumstances, if the valuation states the property is not suitable for security purposes, the fee will not be applied or if it was paid upfront will be refunded.

f These rates track the Bank's base rate, so the interest rate and monthly repayments on your mortgage will change when Base Rate changes.

g £250 Cashback offers available for First Time Buyers, subject to conditions. Only available for new customers purchasing their first home, cashback is only payable once.

h **You must currently own no more than nine Buy to Let properties and your maximum borrowing cannot exceed £3.5million. Buy to let properties are subject to a minimum purchase price of £150,000.**

i A/B energy efficiency ratings to support Green Mortgage applications must be confirmed on a current Energy Performance Certificate (EPC) provided by a registered domestic assessor.

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Eligibility
This will depend on your individual circumstances. We'll look at your income and outgoings and give you and idea how much we can lend you.

Repayment methods
With a **capital and interest repayment** mortgage your monthly repayments meet the interest accrued on your mortgage, as well as repaying a portion of capital each month. This means your mortgage is repaid in full over the term of your loan. The mortgage is guaranteed to be paid off in full if you make all the payments.

With an **interest only** mortgage, your payments only cover the interest on your mortgage. At the end of the mortgage you will still owe the amount you originally borrowed. A repayment strategy must be nominated at the outset.

- The repayment strategy should be designed to eventually pay off your loan in full at the end of the mortgage term.
- You will need to make suitable arrangements to repay the capital at the end of the term. You should regularly check the performance of any investment used as a repayment strategy, to see whether it is likely to be adequate to repay the capital at the end of the term.

Regular overpayments
This is an additional payment made on top of your usual monthly payment that you can choose to make, which will reduce the amount you owe us and could help you to pay less each month over the term of the mortgage. You can make overpayments of up to 10% of your usual monthly payment without penalty (restrictions may apply, please contact us for further details).

Lump sum overpayments
These are additional payments that you can make at any time and are not linked to your monthly payment. These payments will reduce the balance of your mortgage, which could help you to pay less each month or repay your mortgage more quickly. Lump sum overpayments must be a minimum of £1,000 and are limited to 2 overpayments in a 12 month period. Overpayments may incur early repayment charges, please contact us for further details.

Fees and charges (subject to change, please refer to our Mortgage Tariff of Charges for full details on fees that may be payable during the term of the mortgage)

• Drawdown fee	£30
• Stage drawdown facilities*	1% of loan amount (minimum £1,000)
• Residential ProductMaturity Renewal Fee	Advised at product maturity
• Buy To Let Product Maturity Renewal Fee	£499
• Porting of rate to new property (at Bank discretion)	£0

- These figures do not include any valuation fees, legal fees or any other fees that may be payable

* Stage drawdown fees apply to home improvements requiring 3 or more drawdowns and a minimum facility of £50,000. The facility must initially be taken on the Bank's standard variable rate until completion of the works (maximum period of 18 months). On completion, the mortgage must be switched to a Fixed Rate or Base Rate Tracker product with no further fee.

Cancellation of bookings during product fee free periods
If an offer of loan has been issued and a cancellation is requested, any subsequent bookings in the same name will incur our standard product fee charge. Please refer to your Relationship Manager or Personal Mortgage Arranger for further details.

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