

GHL Buy to Let Mortgage Rate Guide



Product	BTL variable rate	5 year BTL tracker	3 year fixed rate	5 year fixed rate	3 year discounted rate
Profile and features	The traditional variable rate mortgage with no tie-ins. <ul style="list-style-type: none"> Minimum age 25. 	Tracks the Bank of England Base Rate for the first 5 years of the mortgage. <ul style="list-style-type: none"> The interest rate charged will be 4.50% above the Bank of England Base Rate. BTL variable rate charged from the beginning of year 6. Minimum age 25. 	A fixed rate for the first 3 years. <ul style="list-style-type: none"> BTL variable rate charged from the beginning of year 4. Minimum age 25. 	A fixed rate for the first 5 years. <ul style="list-style-type: none"> BTL variable rate charged from the beginning of year 6. Minimum age 25. 	A discounted rate for the first 3 years. <ul style="list-style-type: none"> BTL variable rate charged from the beginning of year 4. Minimum age 25.
Rate % p.a.	6.74%	5.00%	5.49%	5.89%	4.99%
Max LTV	85%	85%	85%	85%	85%
Fees	Valuation fee. Admin fee – £130.	Valuation fee. Admin fee – £130. Product fee – 1% of loan amount.	Valuation fee. Admin fee – £130. Product fee – 1% of loan amount.	Valuation fee. Admin fee – £130. Product fee – 1% of loan amount.	Valuation fee. Admin fee – £130. Product fee – 1% of loan amount.
Early repayment charge:	None.	Within first 5 year period – 3% of the amount repaid by way of capital repayment or in full redemption. Thereafter – none.	Within fixed rate period – 3% of the amount repaid by way of capital repayment or in full redemption. Thereafter – none.	Within fixed rate period – 5% of the amount repaid by way of capital repayment or in full redemption. Thereafter – none.	Within fixed rate period – 3% of the amount repaid by way of capital repayment or in full redemption. Thereafter – none.

Notes about our mortgage products

- Bank of England Base Rate is currently **0.50% p.a.**
- The BTL variable rate is currently **6.74% p.a.**
- At the end of any initial special deal, the interest rate will revert to the BTL variable rate.
- If you make any lump sum payments or repay the loan within a special deal period, an early repayment charge may be payable. Payments of up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompany all Facility Letters.
- The minimum mortgage term is 5 years and the maximum 25.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged daily on the balance outstanding at the end of the last quarter. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- The mortgage rate can vary in line with the general level of interest rates and economic conditions.
- All GHL Limited's mortgage products are subject to availability of funds and can be withdrawn at any time.

At the end of any special deal

- The rate will revert to the BTL variable rate (currently **6.74% p.a.**).

For interest only or part repayment/part interest only, it is your responsibility to ensure you have sufficient funds available at the end of the term with which to repay the loan.

All loans are subject to availability, status, valuation and approval, and are available in Guernsey only. Applicants must be aged 25 or over unless otherwise stated and security will be required on the property. Written quotations available on request. For customer service and training purposes, calls to Guernsey Home Loans Limited may be monitored and/or recorded.

Guernsey Home Loans Limited is a subsidiary of OneSavings Bank Plc who are authorised and regulated by the Financial Services Authority for general insurance and regulated mortgages and is covered by the Financial Ombudsman Service.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE