(Correct as at 18 August 2026)

Guernsey Mortgage Rates

Product Name	Product Features	LTV	Pay Rate	APR	Product	Application Fees*	Early Repayment Charges
5 Year Fixed Rate Products							
5-Year Fixed Rate	Fixed rate of interest until 30 September 2031	Up to 75%	5.14%	6.2%	F0100	Fee Free Includes cost of valuation	Year 1 – 5% Year 2 – 4% Year 3 – 3% Year 4 – 2% Year 5 – 1.5%
		75.1% to 90%	5.19%	6.2%	F0101		
Guernsey 100% Mortgage		Up to 100%*	5.29%	6.3%	N0032		
Guernsey Housing Association		40% to 80%	5.29%	6.3%	GH031		
3 Year Fixed Rate Products							
3-Year Fixed Rate	Fixed rate of interest until 30 September 2029	Up to 75%	5.34%	6.5%	F0102	Fee Free Includes cost of valuation	Yr 1: 3% Yr 2: 2% Yr 3: 1.5%
		75.1% to 90%	5.39%	6.5%	F0103		
2 Year Fixed Rate Products							
2-Year Fixed Rate	Fixed rate of interest until 30 September 2028	Up to 75%	5.09%	6.6%	F0104	£999 for purchased properties, re-mortgages and additional borrowing. Includes cost of valuation.	Yr 1: 2% Yr 2: 1.5%
		75.1% to 90%	5.19%	6.6%	F0105		
3-Year Base Rate Tracker	Guaranteed to track the bank of England Base Rate for 3 years (with a product floor of 4.04%)	Up to 75%	4.79% (Base + 1.04%)	6.3%	T0075	£1,499 for purchased properties, re-mortgages and additional borrowing. Includes cost of valuation.	No Early Repayment Charges
	Guaranteed to track the bank of England Base Rate for 3 years (with a product floor of 4.24%)	75.1% to 90%	4.99% (Base + 1.24%)	6.4%	T0076		
Buy-to-Let Products							
5-Year Fixed Rate	Fixed rate of interest until 30 September 2031	Up to 75%	5.59%	7.0%	BF032	Fee Free	5% until 30.09.31

Fees & Valuation

- Application fee includes a single standard valuation where applicable. Exclusions apply; non-standard valuations may incur additional charges.
- All legal fees are payable by the applicant(s). Non-standard conveyancing will attract additional charges.
- Limited offer: Free standard valuation (exclusions may apply).

Product Availability

- Limited issue offer – products may be withdrawn at any time.

Interest & Payments

- Interest is calculated daily.
- After the product's fixed/discount period ends, the mortgage reverts to the appropriate Skipton International Channel Island Follow on Rate:
- Buy-To-Let Follow-on Rate: currently 7.49%
- Residential Follow-on Rate: currently 6.49%
- Existing customers can find the revert rate applicable to their product in their mortgage offer letter.
- Monthly payments must be made by direct debit on the first working day of each month.

Loan Size & Limits

- Maximum total borrowing (including connected persons): £3 million.
- Minimum loan size: £100,000 (further advance minimum: £25,000).
- For Guernsey 100% Mortgage the maximum borrowing amount is £600,000.*

Portability

- Mortgage products are portable.
- When moving property:

Early Repayment Charges (ERCs) & Overpayments

- If the mortgage is repaid in full before the early repayment date, an early repayment charge will apply to the outstanding balance.
- Overpayments of up to 10% of the outstanding balance per year may be made without penalty.
- Unused overpayment allowance cannot be rolled into future years.
- For fixed rate mortgages, a “year” is defined as the anniversary of the rate product end date.
- For Buy-To-Let products, a “year” is defined from the date the mortgage was drawn or the latest product was selected (whichever is later).

Rental Requirements (Buy-To-Let Only)

- Rental income must cover 125% of the mortgage payment, calculated using the applicable pay rate of the chosen product.

How Much Can Be Borrowed?

- Residential products: Borrowing is based on Skipton International’s affordability metrics.
- Buy-To-Let products: Rental income must cover 125%, with the interest calculation matching the applicable pay rate for the selected 5 year fixed rate product.

Loan to value parameters

- Our criteria on maximum loans for residential properties are as follows (subject to product conditions):

Loan Amount	**Maximum LTV**			
	Standard Mortgage - Guernsey	100% Mortgage - Guernsey	Guernsey Housing Association (GHA) Mortgage - Guernsey	Buy-to-Let
Minimum £90,000 to £99,999	N/A	N/A	80%	N/A
£100,000 to £500,000	90%	100%	80%	75%
£500,001 to £600,000	90%	100%	N/A	75%
£600,001 to £800,000	90%	N/A	N/A	75%
£800,001 to £1,000,000	85%	N/A	N/A	75%
£1,000,001 to £1,250,000	80%	N/A	N/A	75%
£1,250,001–£1,500,000	80%	N/A	N/A	65%
£1,500,000 to £3,000,000	70%	N/A	N/A	65%

90% LTV remortgages allowed where the borrowing is to replace an existing loan plus any new home improvements, any element of capital raising must be restricted to 85%

Life Cover

- Life cover is not obligatory, however Skipton International Limited recommends seeking independent financial advice to explore suitable mortgage protection options.

Direct Debits

- All mortgages are conditional on monthly payments being made by Direct Debit on the first working day of each month.

Early Repayment Charge (ERC)

- Where no ERC applies, or the ERC period has expired, • interest is payable to the date of redemption, and • unlimited overpayments can be made.

Product Fees

- The 3 Year Base Rate Tracker includes a fee of £1,499.
- All other mortgage products are currently fee free.

Further Information

- Mortgage products can be withdrawn at short notice.
- Any mortgage offer issued will be valid for six months and not transferable to different properties.

Application Checklist

- Applications can be processed quickly when all required documentation is supplied at the time of application. An application checklist is included within the application pack to assist.

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