

GUERNSEY RESIDENTIAL MORTGAGE RATES

Correct as of 18 December 2025

Product Name	Product Features	LTV	Pay Rate	APR	Product	Application Fees*	Early Repayment Charges
5-Year Fixed Rate	Fixed rate of interest until 31 January 2031	Up to 75%	4.79%	6.1%	F0092	Fee Free Includes cost of valuation	Year 1 – 5%
		75.1% to 90%	4.99%	6.2%	F0093		Year 2 – 4%
Guernsey 100% Mortgage		Up to 100%**	5.29%	6.3%	N0030		Year 3 – 3%
Guernsey Housing Association		40% to 80%	5.29%	6.3%	GH029		Year 4 – 2%
							Year 5 – 1.5%
3-Year Fixed Rate	Fixed rate of interest until 31 January 2029	Up to 75%	4.99%	6.4%	F0094		Yr 1: 3%
		75.1% to 90%	5.19%	6.5%	F0095		Yr 2: 2%
							Yr 3: 1.5%
3-Year Base Rate Tracker	Guaranteed to track the bank of England Base Rate for 3 years (with a product floor of 4.49%)	Up to 75%	5.24% (Base + 1.49%)	6.5%	T0065	£1,499 for purchased properties, re-mortgages and additional borrowing.	No Early Repayment Charges
	Guaranteed to track the bank of England Base Rate for 3 years (with a product floor of 4.69%)	75.1% to 90%	5.44% (Base + 1.69%)	6.6%	T0066	Includes cost of valuation.	

The application fee will cover a single standard valuation where applicable *. Please note this offer excludes all legal fees, which are payable by the applicant(s). Non-standard conveyancing matters will attract additional charges. Please refer to the Guernsey Mortgage Fee leaflet for further information

(<https://www.skiptoninternational.com/media/n0pdodlb/guernsey-application-fee.pdf>).

** Maximum borrowing amount for the Guernsey 100% Mortgage is £500,000

- Limited offer. Free standard valuation. Exclusions may apply.
- Limited issue offer. These products may be withdrawn at anytime
- Mortgages are portable
- Interest is calculated on a daily basis
- Following the fixed period outlined above the interest rate will revert to Skipton International Channel Island Residential Follow on Rate
- Skipton International Channel Island Residential Follow on Rate is currently 6.49%
- Existing customers will find the revert rate applicable to their current mortgage product detailed in their mortgage offer letter.
- Monthly Payments must be made by direct debit on the first working day of each month
- The maximum loan size to any individual, together with connected persons is £3 million
- The minimum loan size is £100,000 (further advance £25,000)
- Should you choose to repay your mortgage facility in full prior to the early repayment date, an early repayment charge will be calculated against the total outstanding mortgage balance. Overpayments of up to 10% of the mortgage balance can be made in any one year without penalty. Please note this facility cannot be rolled over into subsequent years if the facility is not used in any one year.
 - For Fixed Rate Mortgages – a year is defined as the anniversary of the rate product end date.

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How much can be borrowed?

This is based on the affordability metrics.

Loan to value parameters

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

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

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

Whilst life cover is not obligatory, Skipton International Limited recommends that you seek independent financial advice to explore mortgage protection options.

Direct Debits

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

ERC (Early Repayment Charge)

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

Product Fees

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

Further information

- Our mortgage products can be withdrawn at very short notice
- Any mortgage offer we make will be valid for six months and is not transferable to different properties

Application checklist

Applications can be processed very quickly provided all necessary documentation is supplied at the point of application. An application checklist is included in the application pack to assist.

Please call us on: 01481 734000
or visit: www.skiptoninternational.com

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

Registered Office: Tudor House, The Bordage, St. Peter Port, Guernsey, GY1 6DS. Skipton International Ltd is licensed under the Lending, Credit and Finance (Bailiwick of Guernsey) Law 2022. All mortgages are subject to status and valuation. To maintain service and quality, telephone calls may be recorded.