

Guernsey Mortgage Portfolio

Rates correct as of 04 July 2025



marsden
BUILDING SOCIETY

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Key information

Interest is calculated on a daily basis and monthly payments must be made by direct debit.

Booking fees are non-refundable and must be paid on application. Our mortgage products can be withdrawn at very short notice.

Valuation fees apply as part of the process and are non-refundable. Please ask your broker for more details.

AFR Conveyancers act for the Society in connection with mortgages on Guernsey property.

How to apply

Our mortgages are exclusively available through SPF Private Clients in Guernsey who provide advice and guidance around our mortgage range.

Partnering with them means the residents of Guernsey have access to a full range of mortgage solutions from the Marsden with competitive rates.



Part of **MARSDEN**

To access our mortgages, you will need to get in touch with a member of the SPF Private Clients team who can support you with your next steps.

Getting in touch with SPF



01481 715234



info@spf.gg



www.spf.gg/mortgages/marsden-mortgages

FOR GUERNSEY RESIDENTS ONLY. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Marsden Building Society (Guernsey) Registered Office P.O. Box 688, Court Place, Rue Du Manoir, St Peter Port, Guernsey GY1 3XZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in the FCA Financial Services Register under no: 206050. Complaints we cannot settle may be referred to the Channel Islands Financial Ombudsman Service.

Marsden Building Society is a member of the Building Societies Association, the Financial Services Compensation Scheme and the Financial Ombudsman Service. Principal Office, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ. FP195818-008

Residential

For purchase and remortgage

Product code	Product type	Rate	Reverts to GVR	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee*	Incentives
DSS249	Discount	4.74%	6.69%	30/09/27	60%	✓	✓	3% to 30/09/25 3% to 30/09/26 2% to 30/09/27	£0	£998	N/A
DSS250	Discount	4.84%%	6.69%	30/09/27	80%	✗	✓	3% to 30/09/25 3% to 30/09/26 2% to 30/09/27	£0	£998	N/A

*Where the loan size is over £500,000, a 0.35% arrangement fee will apply.

Additional information

- Must be a Guernsey resident
 - Minimum loan size £30,000
 - Maximum loan size £2,500,000
 - First bond on property required
- Valuation fee applicable and non-refundable
 - If you are looking to borrow against your home for a variety of reasons (home improvements for example), depending on the amount of the loan advance, documented evidence may be required to support the loan purpose

Retirement

For purchase & remortgage

Product code	Product type	Rate	Reverts to GVR	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee*	Incentives
DSG251	Discount	5.04%	6.69%	30/09/27	60%	✓	✓	3% to 30/09/25 3% to 30/09/26 2% to 30/09/27	£0	£998	N/A

*Where the loan size is over £750,000, a 0.35% arrangement fee will apply.

Additional information

- Must be a Guernsey resident
 - Available to borrowers aged 55+
 - Minimum loan size £30,000
 - Maximum loan size £2,500,000
- Valuation fee applicable and non-refundable
 - If you are looking to borrow against your home for a variety of reasons (home improvements for example), depending on the amount of the loan advance, documented evidence may be required to support the loan purpose

Expat Residential

For purchase and remortgage

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to SVR	Maximum LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
DSE246	Discount	4.84%	31/07/27	5.99% (variable)	31/07/30	8.54%	80%	Up to 65% LTV	✓	3% to 31/07/25 3% to 31/07/26 2% to 31/07/27	£299	Variable (see table below)	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.
DSE265	Discount	4.85%	31/10/27	5.99% (variable)	31/10/30	8.54%	80%	Up to 65% LTV	✓	3% to 31/10/25 3% to 31/10/26 2% to 31/10/27	£299	£998^	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.
FXE042	Fixed	5.29%	31/07/27	5.99% (variable)	31/07/30	8.54%	80%	Up to 65% LTV	✓	3% to 31/07/25 3% to 31/07/26 2% to 31/07/27	£299	Variable (see table below)	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.
FXE043	Fixed	5.29%	31/07/28	5.99% (variable)	31/07/30	8.54%	80%	Up to 65% LTV	✓	3% to 31/07/25 3% to 31/07/26 3% to 31/07/27 2% to 31/07/28	£299	Variable (see table below)	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.
FXE044	Fixed	5.39%	31/07/30	N/A	N/A	8.54%	80%	Up to 65% LTV	✓	5% to 31/07/25 5% to 31/07/26 5% to 31/07/27 4% to 31/07/28 3% to 31/07/29 2% to 31/07/30	£299	Variable (see table below)	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Arrangement Fees		
£30,000 to £500,000	0.40%	
£500,001 to £999,999	Discount rate	£1,999
	Fixed rate	£1,700
£1,000,000 and above	0.40%	

Additional information

- Must be a UK or Guernsey citizen
- Available on UK property only
- Must use a UK solicitor
- Minimum loan size £30,000
- Maximum loan size £2,500,000
- Part and part available up to 50% LTV
- If you are looking to borrow against your home for a variety of reasons (home improvements for example), depending on the amount of the loan advance, documented evidence may be required to support the loan purpose

Expat Residential

For purchase and remortgage

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to SVR	Maximum LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
FXE060	Fixed	4.99%	31/08/27	5.99% (variable)	31/08/30	8.54%	80%	Up to 65% LTV	✓	3% to 31/08/25 3% to 31/08/26 2% to 31/08/27	£299	1.00%	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.
FXE079	Fixed	5.09%	31/10/27	5.99% (variable)	31/10/30	8.54%	80%	Up to 65% LTV	✓	3% to 31/10/25 3% to 31/10/26 2% to 31/10/27	£299	£998^	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.
FXE080	Fixed	4.99%	31/10/27	5.99% (variable)	31/10/30	8.54%	80%	Up to 65% LTV	✓	3% to 31/10/25 3% to 31/10/26 2% to 31/10/27	£299	£1,499^	Free valuation on properties up to £500,000. Legal assist on remortgage cases. 10% annual overpayments permitted.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Must be a UK or Guernsey citizen
- Available on UK property only
- Must use a UK solicitor
- Minimum loan size £30,000
- Maximum loan size £2,500,000
- Part and part available up to 50% LTV
- If you are looking to borrow against your home for a variety of reasons (home improvements for example), depending on the amount of the loan advance, documented evidence may be required to support the loan purpose

Expat Buy to Let

For purchase and remortgage

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to LVR	LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
DSX570	Discount	5.14%	31/07/27	6.14% (variable)	31/07/30	8.69%	75%	✓	✓	3% to 31/07/25 3% to 31/07/26 2% to 31/07/27	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSX578	Discount	4.99%	31/10/27	6.14% (variable)	31/10/30	8.69%	75%	✓	✓	3% to 31/10/25 3% to 31/10/26 2% to 31/10/27	£299	£1,499^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX514	Fixed	5.49%	31/07/27	6.14% (variable)	31/07/30	8.69%	75%	✓	✓	3% to 31/07/25 3% to 31/07/26 2% to 31/07/27	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX515	Fixed	5.49%	31/07/28	6.14% (variable)	31/07/30	8.69%	75%	✓	✓	3% to 31/07/25 3% to 31/07/26 3% to 31/07/27 2% to 31/07/28	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX516	Fixed	5.39%	31/07/30	N/A	N/A	8.69%	75%	✓	✓	5% to 31/07/25 5% to 31/07/26 5% to 31/07/27 4% to 31/07/28 3% to 31/07/29 2% to 31/07/30	£299	Variable (see table below)	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX528	Fixed	5.19%	31/08/27	6.14% (variable)	31/08/30	8.69%	75%	✓	✓	3% to 31/08/25 3% to 31/08/26 2% to 31/08/27	£299	1.00%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX531	Fixed	5.19%	30/09/27	6.14% (variable)	30/09/30	8.69%	75%	✓	✓	3% to 30/09/25 3% to 30/09/26 2% to 30/09/27	£299	£1,499^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX532	Fixed	5.29%	30/09/30	N/A	N/A	8.69%	75%	✓	✓	5% to 30/09/25 5% to 30/09/26 5% to 30/09/27 4% to 30/09/28 3% to 30/09/29 2% to 30/09/30	£299	£1,499^	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Must be a UK or Guernsey citizen
- Available on UK property only
- Must use a UK solicitor
- Minimum loan size £100,000
- Maximum loan size £2,500,000
- If you are looking to borrow against your home for a variety of reasons (home improvements for example), depending on the amount of the loan advance, documented evidence may be required to support the loan purpose

Arrangement Fees	
£100,000 to £400,000	0.40%
£400,001 to £750,000	£1,700
£750,001 and above	0.40%

Expat Buy to Let

For remortgage only

Product Code	Product Type	Rate	End Date	Reverts to LVR	LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
FXX517	Fixed	5.49%	31/05/30	8.69%	75%	✓	✓	5% to 31/05/26 5% to 31/05/27 4% to 31/05/28 3% to 31/05/29 2% to 31/05/30	£0	£998^	Free valuation on properties up to £500,000. Legal assist.
FXX518	Fixed	5.49%	30/06/30	8.69%	75%	✓	✓	5% to 30/06/26 5% to 30/06/27 4% to 30/06/28 3% to 30/06/29 2% to 30/06/30	£0	£998^	Free valuation on properties up to £500,000. Legal assist.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Must be a UK or Guernsey citizen
- Available on UK property only
- Must use a UK solicitor
- Minimum loan size £100,000
- Maximum loan size £750,000
- If you are looking to borrow against your home for a variety of reasons (home improvements for example), depending on the amount of the loan advance, documented evidence may be required to support the loan purpose