

Guernsey Mortgage Portfolio

Rates correct as of 27 August 2021



marsden
BUILDING SOCIETY



Contents

3. Residential

4. Retirement Mortgages

5. Retirement Interest Only

6. Expat: Residential

7. Expat: Buy to Let

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.

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.



**PRIVATE
CLIENTS**

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 Our mortgage products can be withdrawn at very short notice.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.

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: Block E HirzelCourt, HirzelStreet, St Peter Port, Guernsey, GY1 2NQ. Registered with the Guernsey Financial Services Commission as a Non-Regulated Financial Services Business (Bailiwick of Guernsey) Law, 2008. Complaints we cannot settle may be referred to the Channel Islands Financial Ombudsman Service.

Marsden Building Society is authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in the Financial Services Register under no: 206050. 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. FP192973

Residential

For purchase and remortgage

Product code	Product type	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
DSS008	Discount	1.59%	4.24%	30.11.23	80%	Up to 60% LTV	✓	3% to 30.11.21 3% to 30.11.22 2% to 30.11.23	£0	£998	N/A
DSS009	Discount	1.69%	4.24%	30.11.24	80%	Up to 60% LTV	✓	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 2% to 30.11.24	£0	£998	N/A
DSS953	Discount	1.79%	4.24%	30.11.25	80%	Up to 60% LTV	✓	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 3% to 30.11.24 2% to 30.11.25	£0	£998	N/A

Additional information

- Must be a Guernsey resident
- Minimum loan size £30,000
- Maximum loan size £750,000
- 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 Mortgages

For purchase & remortgage

Product code	Product type	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
DSG006	Discount	1.99%	4.24%	30.11.23	60%	✓	✓	3% to 30.11.21 3% to 30.11.22 2% to 30.11.23	£0	£998	N/A
DSG007	Discount	2.09%	4.24%	30.11.24	60%	✓	✓	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 2% to 30.11.24	£0	£998	N/A
DSG952	Discount	2.19%	4.24%	30.11.25	60%	✓	✓	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 3% to 30.11.24 2% to 30.11.25	£0	£998	N/A

Additional information

- Must be a Guernsey resident
- Available to borrowers aged 55+
- Minimum loan size £30,000
- Maximum loan size £750,000
- 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

Retirement Interest Only (RIO) Mortgages

For purchase & remortgage

Product code	Product type	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
FXK737	Fixed	2.29%	4.24%	30.11.23	55%	✓	✗	3% to 30.11.21 3% to 30.11.22 2% to 30.11.23	£0	£998	N/A
FXK738	Fixed	2.59%	4.24%	30.11.23	55%	✓	✗	3% to 30.11.21 3% to 30.11.22 2% to 30.11.23	£0	£0	N/A

Additional information

- Must be a Guernsey resident
- Available to borrowers aged 55+
- Minimum loan size £30,000
- Maximum loan size £750,000
- 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	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
DSE997	Discount	2.69%	5.70%	31.10.23	80%	Up to 50% LTV	✓	3% to 31.10.21 3% to 31.10.22 2% to 31.10.23	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSE974	Discount	2.99%	5.70%	31.10.25	80%	Up to 50% LTV	✓	3% to 31.10.21 3% to 31.10.22 3% to 31.10.23 3% to 31.10.24 2% to 31.10.25	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXE757	Fixed	2.99%	5.70%	31.10.23	80%	Up to 50% LTV	✓	3% to 31.10.21 3% to 31.10.22 2% to 31.10.23	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

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 £750,000
- Free valuation on properties up to £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

Expat: Buy to Let

For purchase and remortgage

Product code	Product type	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
DSX027	Discount	2.59%	5.85%	30.11.23	65%	Up to 60% LTV	✓	3% to 30.11.21 3% to 30.11.22 2% to 30.11.23	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSX028	Discount	2.69%	5.85%	30.11.24	65%	Up to 60% LTV	✓	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 2% to 30.11.24	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSX029	Discount	2.79%	5.85%	30.11.25	65%	Up to 60% LTV	✓	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 3% to 30.11.24 2% to 30.11.25	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSX030	Discount	2.99%	5.85%	30.11.23	65%	Up to 60% LTV	✓	3% to 30.11.21 3% to 30.11.22 2% to 30.11.23	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX375	Fixed	2.99%	5.85%	30.11.23	65%	Up to 60% LTV	✓	3% to 30.11.21 3% to 30.11.22 2% to 30.11.23	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

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
- Free valuation on properties up to £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