

| Location of property | Currency of the loan | LTV Interest rate margins | | | Underlying rates | Location of property | Currency of the loan | LTV Interest rate margins | | | Underlying rates | |
|----------------------|--|---------------------------|-------|-------|--|---|---|----------------------------|-------|-------|--|--|
| | | 50% | 60% | 70% | | | | 50% | 60% | 70% | | |
| Great Britain | Pounds Sterling (Base Rate) | 3.99% | 3.99% | 3.99% | plus the bank's prevailing UK base rate | USA | US Dollars | 3.19% | N/A | N/A | plus the bank's Cost of Funds rate for the relevant currency | |
| | All other currencies | 3.19% | 3.39% | 3.69% | plus the bank's Cost of Funds rate for the relevant currency | | California, Florida, Nevada & Oregon | Pound Sterling (Base Rate) | 3.89% | N/A | N/A | plus the bank's prevailing UK base rate |
| France | Euro | 1.39% | 1.49% | 1.59% | plus the bank's Cost of Funds rate for the relevant currency | USA | | All other currencies | 3.39% | N/A | N/A | plus the bank's Cost of Funds rate for the relevant currency |
| | Pounds Sterling (Base Rate) | 2.29% | 2.29% | 2.29% | plus the bank's prevailing UK base rate | | Colorado, Connecticut, Hawaii, New Jersey, New York, Washington State | US Dollars | 2.99% | 3.19% | N/A | plus the bank's Cost of Funds rate for the relevant currency |
| | All other currencies | 1.59% | 1.69% | 1.79% | plus the bank's Cost of Funds rate for the relevant currency | | | Pound Sterling (Base Rate) | 3.89% | 3.89% | N/A | plus the bank's prevailing UK base rate |
| Spain | Euro | 3.29% | 3.29% | N/A | plus the prevailing EURIBOR | Canada | All other currencies | 3.19% | 3.39% | N/A | plus the bank's Cost of Funds rate for the relevant currency | |
| | Pounds Sterling (Base Rate) | 3.49% | 3.49% | N/A | plus the bank's prevailing UK base rate | | British Columbia (Greater Vancouver, Squamish, Whistler, Victoria, Kelowna & Nanaimo) | Canadian Dollars | 1.39% | 1.49% | 1.59% | plus the bank's Cost of Funds rate for the relevant currency |
| | All other currencies | 3.49% | 3.49% | N/A | plus relevant interbank market rate of the selected currency | | | Pound Sterling (Base Rate) | 2.29% | 2.29% | 2.29% | plus the bank's prevailing UK base rate |
| | | | | | | Ontario (Greater Toronto & Peterborough), Quebec (Mont-Tremblant, Quebec City & Montreal) | All other currencies | 1.59% | 1.69% | 1.79% | plus the bank's Cost of Funds rate for the relevant currency | |
| | | | | | | Alberta (Calgary & Edmonton) | | | | | | |
| Location of property | Currency of the loan | LTV Interest rate margins | | | Underlying rates | Location of property | Currency of the loan | LTV Interest rate margins | | | Underlying rates | |
| Hong Kong | Hong Kong Dollars | 1.39% | 1.49% | 1.59% | plus the bank's Cost of Funds rate for the relevant currency | Australia | Australian Dollars | 1.39% | 1.49% | 1.59% | plus the bank's Cost of Funds rate for the relevant currency | |
| | Pound Sterling (Base Rate) | 2.29% | 2.29% | 2.29% | plus the bank's prevailing UK base rate | | New South Wales, Queensland, South Australia, Western Australia & Victoria | Pound Sterling (Base Rate) | 2.29% | 2.29% | 2.29% | plus the bank's prevailing UK base rate |
| | All other currencies | 1.59% | 1.69% | 1.79% | plus the bank's Cost of Funds rate for the relevant currency | | | All other currencies | 1.59% | 1.69% | 1.79% | plus the bank's Cost of Funds rate for the relevant currency |
| Dubai | Pound Sterling (Base Rate) | 5.49% | N/A | N/A | plus the bank's prevailing UK base rate | New Zealand | New Zealand Dollars | 1.39% | 1.49% | 1.59% | plus the bank's Cost of Funds rate for the relevant currency | |
| | Villas only & Selected Developers only | All other currencies | 4.99% | N/A | N/A | | plus the bank's Cost of Funds rate for the relevant currency | Pound Sterling (Base Rate) | 2.29% | 2.29% | 2.29% | plus the bank's prevailing UK base rate |
| Singapore | Singapore Dollars | 1.39% | 1.49% | 1.59% | plus the bank's Cost of Funds rate for the relevant currency | | | All other currencies | 1.59% | 1.69% | 1.79% | plus the bank's Cost of Funds rate for the relevant currency |
| | Pound Sterling (Base Rate) | 2.29% | 2.29% | 2.29% | plus the bank's prevailing UK base rate | | | | | | | |
| | All other currencies | 1.59% | 1.69% | 1.79% | plus the bank's Cost of Funds rate for the relevant currency | | | | | | | |

Important Information

The bank offers variable interest rates calculated by the interest rate margin + underlying rate¹
The interest rate margin varies according to the country of property, mortgage currency and Loan to Value²

Interest only mortgages

Add 0.20% to the interest rate margins shown.

For Hong Kong, Singapore and Dubai properties, interest only mortgages are not available.

Spanish properties: interest only mortgages are available for the first two years of the mortgage. The loan will be switched to a repayment mortgage from month 25.

¹ The underlying rate is linked to one of the rates below, depending on the country, property and mortgage currency:-

- the prevailing bank's UK base rate
- the Bank of England base rate
- the Bank's Cost of Funds for the relevant currency³
- LIBOR or EURIBOR rates³

² The Loan to Value is the amount you wish to borrow compared to the actual value of the property. It is shown as a percentage.

³ Rates are normally floating, based on a 3-month rollover period