

Channel Islands Mortgage Rates

We are pleased to continue to offer a wide range of mortgages in the Channel Islands. These products are aimed at private individuals looking to purchase or re-mortgage property in Guernsey or Jersey.

Mortgage type	Term	Loan to Value (LTV)	Interest rates (As at 14 January 2026)	Arrangement Fee
CAPITAL AND INTEREST				
2-Year Fixed Rate	Up to 40 years*	0%-80%	4.65%	£999
	Up to 40 years*	81%-90%	4.85%	£999
5-Year Fixed Rate	Up to 40 years*	0%-80%	4.95%	£999
	Up to 40 years*	81%-90%	5.15%	£999
2-Year Base Rate Tracker	Up to 40 years*	0%-80%	0.70% above BoE base rate	£999
	Up to 40 years*	81%-90%	0.90% above BoE base rate	£999
Standard Base Rate Tracker	Up to 40 years*	0%-90%	3.00% above BoE base rate	£999
Lifestyle Mortgage	Up to 40 years*	0%-80%	1.50% above BoE base rate	£999
INTEREST ONLY				
2-Year Fixed Rate	Up to 10 years	0%-65%	5.50%	£999
5-Year Fixed Rate	Up to 10 years	0%-65%	5.50%	£999
2-Year Base Rate Tracker	Up to 10 years	0%-65%	1.25% above BoE base rate	£999
Standard Base Rate Tracker	Up to 10 years	0%-65%	3.00% above BoE base rate	£999
BUY-TO-LET				
2-Year Fixed Rate	Up to 25 years	0%-75%	5.50%	£1,299
5-Year Fixed Rate	Up to 25 years	0%-75%	5.50%	£1,299
2-Year Base Rate Tracker	Up to 25 years	0%-75%	1.25% above BoE base rate	£1,299
Standard Base Rate Tracker	Up to 25 years	0%-75%	3.00% above BoE base rate	£1,299

* Up to retirement age - typically 70 years.

Mortgage type	Term	Loan to Value (LTV)	Interest rates (As at 14 January 2026)	Arrangement Fee
GUERNSEY HOUSING ASSOCIATION/ANDIUM HOUSING SCHEMES + FIRST STEP				
2-Year Fixed Rate	Up to 40 years*	0%-80%	4.65%	£999
	Up to 40 years*	81%-90%	4.85%	£999
5-Year Fixed Rate	Up to 40 years*	0%-80%	4.95%	£999
	Up to 40 years*	81%-90%	5.15%	£999
2-Year Base Rate Tracker	Up to 40 years*	0%-80%	0.70% above BoE base rate	£999
	Up to 40 years*	81%-90%	0.90% above BoE base rate	£999
Standard Base Rate Tracker	Up to 40 years*	0%-90%	3.00% above BoE base rate	£999

* Up to retirement age - typically 70 years.

Bank of England

ANNUAL PERCENTAGE RATE OF CHARGE REPRESENTATIVE ("APRC")

This APRC representative example is for information only and does not constitute a Mortgage Information Sheet. Mortgage Rates are subject to change and withdrawal at short notice. Unless specified, Mortgage Rates are generally available for loans of £100,000 up to £1million. Loans over £1million are priced on a case-by-case basis. The Bank of England Base Rate means the Bank of England Official Bank Rate (or the equivalent rate set by any central bank or monetary authority which replaces the Bank of England).

APRC REPRESENTATIVE EXAMPLE:

A mortgage of £500,000 payable over 30 years on a variable tracker rate of 0.70% above the Bank of England Base Rate for 2 years and then our variable tracker rate of 3.00% above the Bank of England Base Rate for the remaining term would require 24 monthly payments of £2,981.70 followed by 336 monthly payments of £3,722.07. The total amount payable would be £1,324,415.32 made up of the loan amount plus interest and legal and valuation costs. The overall cost for comparison is 8.1% APRC representative. This representative example shows the costs of a typical mortgage in the Guernsey and Jersey.

BESPOKE MORTGAGES

The above is Butterfield's standard mortgage product matrix. However, Butterfield is always open to discuss bespoke solutions that do not fit in these criteria. For bespoke solutions, rates and lending criteria may alter.

LET'S START A CONVERSATION

Get in touch with one of our local lending specialists to have a conversation about the right product for you. Simply email CIMortgages@Butterfieldgroup.com.

Your property may be repossessed if you do not keep up with repayments on your mortgage. To apply, you must be 18+ and resident in Guernsey or Jersey. All mortgages are subject to status and valuation. The maximum amount you can borrow will depend on your individual financial situation, your other circumstances, the property you wish to buy and the type of mortgage you choose. Terms and conditions apply.

Butterfield Bank (Channel Islands) Limited ("BBCIL") acting through its Jersey branch (Butterfield Bank (Channel Islands) Limited, Jersey Branch) under the registered business name 'Butterfield Bank Jersey' ("Butterfield Bank Jersey") is regulated by the Jersey Financial Services Commission to conduct deposit-taking business under the Banking Business (Jersey) Law 1991 (as amended), and investment business, fund service business and money service business pursuant to the Financial Services (Jersey) Law 1998 (as amended). Butterfield Bank Jersey is registered under the Data Protection (Jersey) Law 2018 (as amended) and its business name is registered with the Jersey Registrar of Companies (with registration number 35466) under the Registration of Business Names (Jersey) Law 1956 (as amended). Butterfield Bank Jersey's registered office address and principal place of business is at IFC6, IFC Jersey, St Helier, Jersey JE2 3BZ. Butterfield Bank Jersey is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the Government of Jersey website www.gov.je/dcs, or on request.

BBCIL is licensed and regulated by the Guernsey Financial Services Commission under The Banking Supervision (Bailiwick of Guernsey) Law, 2020, The Protection of Investors (Bailiwick of Guernsey) Law, 2020, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, each as amended from time to time, under registration number 85. BBCIL is registered with the Guernsey Registry under registration number 21061. BBCIL's registered office address is P.O. Box 25, Martello Court, Admiral Park, St Peter Port, Guernsey, GY1 3AP.

BBCIL is registered under the Data Protection (Bailiwick of Guernsey) Law 2017, under registration number 11160. BBCIL's products and services are available in Guernsey and only in those other jurisdictions where they may be legally offered or obtained.

BBCIL is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). The Scheme offers protection only in respect of 'qualifying deposits' (as that term is used in the Ordinance) of up to £50,000, subject to certain limitations as set out in the Ordinance. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or upon request. Deposits are not covered by the UK Financial Services Compensation Scheme under the Financial Services and Markets Act 2000, nor are deposits covered by any equivalent scheme outside of the Bailiwick of Guernsey.

BBCIL is a wholly-owned subsidiary of The Bank of N.T. Butterfield & Son Limited. Terms and Conditions can be obtained from our website and copies of the latest audited accounts are available on request.