

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 16 March 2026)	Arrangement Fee
CAPITAL AND INTEREST				
2-Year Fixed Rate	Up to 40 years*	0%-90%	5.25%	£999
5-Year Fixed Rate	Up to 40 years*	0%-90%	5.60%	£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%	5.60%	£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%	5.60%	£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 16 March 2026)	Arrangement Fee
GUERNSEY HOUSING ASSOCIATION/ANDIUM HOUSING SCHEMES + FIRST STEP				
2-Year Fixed Rate	Up to 40 years*	0%-90%	5.25%	£999
5-Year Fixed Rate	Up to 40 years*	0%-90%	5.60%	£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.

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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.

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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.