



Channel  
Island  
Mortgages



# Feel at home with a mortgage that's right for you.

## Everyone deserves a home they love.

Our friendly on-island experts understand the intricacies of local markets and we offer an extensive suite of products to meet almost every mortgage need.

Our streamlined digital application process, together with a dedicated and personalised service that sees all lending decisions made locally, means we will respond to your mortgage application within a few days.

And with our competitive rates, your mortgage could cost less than you think. Our flexible affordability criteria is not based on salary multiples, meaning you may be able to borrow more.

Wherever you are on your homeownership journey, we're here to help you every step of the way.


*Competitive rates.*

*Flexible finance options.*

*A friendly, on-island team.*

*Let's start a conversation today.*





*Whether you are looking for your first home or looking to switch your current mortgage provider, your mortgage should fit perfectly with your way of life.*

# Our Mortgages

We offer a range of mortgages designed to suit you. Whether you're a first-time buyer, an existing homeowner looking for a better mortgage deal or are investing in a Buy-to-Let we're here to help.

## **FIXED RATE**

Our Fixed Rate mortgage is ideal for those who want to know what their monthly outgoings will be without having to worry about what is happening in the market. We have a range of terms to suit your needs from a 2-Year or 5-Year.

## **BASE RATE TRACKERS**

We offer a 2-Year Base Rate Tracker mortgage which provides you with a margin above the Bank of England Base rate for a 2-year period, ideal when there is uncertainty in the market. The interest rate will revert to our Standard Base Rate Tracker rate for the remainder of the term.

## **INTEREST ONLY**

Our Interest Only mortgage is available as a Fixed Rate or Base Rate Tracker and is ideal if you are looking to reduce your monthly repayments. At the end of the term you can either re-mortgage for another term or switch to one of our interest and capital repayment mortgages so you can start to repay the outstanding loan on the property.

## **BUY-TO-LET**

As part of our bespoke solutions we are able to offer Buy-to-Let mortgages to clients looking to purchase investment properties, in either their personal names or in a non-personal structure. Interest rates, fees, terms and conditions for both personal and non-personal Buy-to-Lets will vary.

## **LIFESTYLE MORTGAGE**

Our Lifestyle Mortgage is ideal for those professionals who receive additional payments through bonuses, dividends or commissions, as well as those who have considerable savings.

This is a truly flexible mortgage that operates similarly to an overdraft facility, where you can use your savings, bonus or dividends to reduce your interest payments, without locking your funds away. Giving you the ability to make withdrawals when you need to.

## **BESPOKE**

Butterfield is always open to discuss bespoke solutions that do not necessarily fit into our standard parameters. This includes all aspects of residential property lending. For bespoke solutions, rates and lending criteria may alter.



# Take the first step

The first step is to know what type of mortgage you need and what you can afford. 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](mailto:CIMortgages@Butterfieldgroup.com) or call us on: 01534 843 300 or 01481 751 900.

You can also visit our website to take advantage of our easy-to-use Mortgage Calculator and get started with your online application today. To visit our website please scan the QR code.

JERSEY



GUERNSEY



## OUR RATES

For information on our latest rates please scan the QR code.

## OUR TEAM

Our local experts have an extensive understanding of the local market, with decades of experience in Guernsey and Jersey. We will aim to respond to all queries within a few days.

Let's start a conversation about how Butterfield can make mortgage financing as comfortable as the place you call home.

## FEES

For our current arrangement fee please scan the QR code.

For bespoke lending solutions our fees may alter.

Legal fees, document duty and valuation costs are the responsibility of the Applicant.

Early Repayment charge ("ERC") – on our Fixed Rate Mortgages, an ERC on the outstanding balance will apply.

In a calendar year you can make a one off maximum 10% repayment without incurring an ERC.

## MORTGAGE SERVICING

Interest and capital repayments are to be made monthly. The Applicant can nominate to have their scheduled payment deducted from a Bank account of their choice.

*Discover how much you could borrow today.*



## ABOUT BUTTERFIELD GROUP

Butterfield is a leading bank and trust company delivering financial and fiduciary solutions with a personal touch. Rooted in our small island heritage, we put relationships at the centre of everything we do, offering a full-service experience that feels curated and comfortable for our clients and advisers.

Butterfield is a publicly-traded company in the US on the New York Stock Exchange (NYSE: NTB) and in Bermuda on the Bermuda Stock Exchange (BSX: NTB BH). We operate in 10 jurisdictions, including client-facing offices in Bermuda, Cayman Islands, Guernsey, Jersey, Switzerland, Singapore, the Bahamas, and the United Kingdom as well as non-client-facing service centres in Canada and Mauritius.

From savings to mortgages to investments, our mission is to protect and grow your wealth. Combining local expertise with global coverage, our highly-experienced Channel Islands team is here to deliver the products and services you need to accomplish your financial goals – whatever they may be.



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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"). The Scheme aims to provide protection for eligible depositors of up to £50,000. For further information about the Scheme and to understand your eligibility, please refer to [www.jrdca.org.je/jdcs](http://www.jrdca.org.je/jdcs).

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.

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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.