

# LOANS & GUARANTEES

## Gibraltar Residential Mortgages

Arrangement fee	0.25% (min. GBP 500)
Early repayment admin fee	GBP 500

## Commercial Mortgages & Other Loans

Arrangement fee	1.00% (min. GBP 500)
Amendment/Extension fee	0.50% (min. GBP 250)
Early repayment admin fee	GBP 500

## Overdrafts

Arrangement fee	1.00% (min. GBP 500)
Amendment/Extension fee	0.50% (min. GBP 250)

## Guarantees

Arrangement fee	1.00% (min. GBP 500)
Amendment/Extension	up to 0.50% (min. GBP 250)
Commission	up to 1.50%

## Invest Loans & Back-to-Back Loans

Arrangement fee	0.50% (min. GBP 500)
Amendment/Extension fee	GBP 500

## Other loan fees

Foreign exchange & other lines - Arrangement fee	0.50% (min. GBP 500)
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## Unauthorised overdrafts

Interest rate	25% p.a.
First reminder	GBP 30
Second reminder	GBP 50
Third reminder	GBP 100

### *Notes to Loans & Guarantees*

Loan interest rates will be made available upon request and will depend on circumstances including loan purpose, duration, borrower circumstances and risk profile.

In the case of GBP loans, interest rates will be set against Bank of England Base Rate, and in the case of other currencies against Trusted Novus Bank market funding rate.

Client will be responsible for valuation fees due to the independent surveyor used by the Bank and for legal fees incurred in connection with a mortgage including land registry, Notary and other legal fees. Details of these fees will be made available upon request.