

Non-Resident UK Mortgage Rates

Effective from 19 December 2025

Santander International offers mortgage solutions for customers looking to finance residential investment properties in the UK.

Whether you are looking to buy a new investment property, release equity from a property you already own, or refinance from a different lender, we can help you.

All applications are subject to status and lending criteria. This means that the amount we will lend you will depend on individual circumstances, the type of property and the amount you need to borrow.

All offers are subject to availability and can be withdrawn at any time.

The information in this document does not contain all of the details you need to consider when choosing a mortgage. Please call us on 08000 84 28 88, if calling from a UK landline or mobile or +44 1624 641 888 if calling from overseas, to speak with one of our mortgage specialists.

YOUR PROPERTY MAY BE AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Some things to bear in mind

Repayment method

Your mortgage will be an interest only mortgage which means that your monthly payment only pays the interest you owe. As you're only paying interest, you'll still have to repay the 'capital' (the amount you've borrowed) at the end of your mortgage term. You must make sure you have a way to pay this off when your mortgage ends. It's important that you check, on a yearly basis, that this arrangement is still on track to pay off your mortgage. If at any point you think that you won't be able to repay the capital at the end of your mortgage, it is important that you contact us to find out what your options are regarding your mortgage and payment arrangements. The sooner you act, the easier it will be to address any issues.

If you wish to repay the amount you borrow through a repayment mortgage (where your monthly payment is made up of capital and interest), you should contact one of our mortgage specialists.

Tracker rate mortgage

The interest rate will track the Bank of England base rate for the life of the mortgage term, so your payments will increase or decrease in line with any base rate changes.

Making capital repayments

You can make overpayments of the capital or full early repayment within the loan term on any monthly payment date. These capital repayments will not be subject to early repayment charges.

Fees and costs

The arrangement fee is 1% of the mortgage amount. You can choose to settle the fee to your Gold Account or by deducting the required amount from the sum available to you at drawdown of the mortgage.

Other fees and costs (including legal costs) may apply, details of which are available in our Non Resident UK Mortgage Charges leaflet.

Interest rates effective 19 December 2025

| Loan to Value | Current interest rate (variable) | Differential to Bank of England Base Rate (currently 3.75%) | Overall cost for comparison (APRC) |
|---------------|----------------------------------|---|------------------------------------|
| 50% | 5.34% | 1.59% | 5.7% |
| 60% | 5.39% | 1.64% | 5.8% |
| 75% | 5.59% | 1.84% | 6.0% |

Representative example

A mortgage of £850,000 payable over 5 years would require 60 monthly interest payments of £3,817.92 with capital of £850,000 capital repayment at the end of the period. This is based on a tracker rate for 5 years at 60% loan to value at 5.39% (variable).

The total amount payable would be £1,087.57 (mortgage including a 1% arrangement fee, plus £229,075.00 interest and capital repayment of £850,000). The overall cost for comparison is 5.8% APRC representative.

This example is an illustration of a typical mortgage and its total cost.

Other information

- There are completion deadlines for tracker rates which means your mortgage must be fully completed by a set date.
- All products and offers are subject to availability, subject to status and can be withdrawn at any time.
- The amount we will lend you will depend on individual circumstances, the type of property and the amount you borrow.
- We require you to have buildings insurance on the property.
- All APRCs in this leaflet are typical and variable and are based on an interest only mortgage.



08000 84 28 88 if calling from a UK landline or mobile, or +44 (0)1624 641 888 if calling from overseas
Monday to Friday 9am to 5pm (UK time), except Wednesdays when we open at 9.30am



santanderinternational.co.uk



info@santanderinternational.co.uk



Visit us at:

Santander Work Café
Market Hall, North Quay
Douglas, Isle of Man IM1 2BQ
British Isles
or
Santander Work Café
13-15 Charing Cross
St Helier, Jersey JE2 3RP
Channel Islands



Write to us at:

Santander International
PO Box 123, 19-21 Prospect Hill
Douglas, Isle of Man IM99 1ZZ
British Isles

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