

Lending services

Flexible, quick, tailored

Centurium Bank is a boutique wealth manager and private bank with offices in the UK, Isle of Man, Switzerland and United Arab Emirates. A purpose-led organisation, we seek to protect our clients, advise them with integrity and make their lives easier. We work closely with individuals and families across generations to deliver a high level of service that helps them meet their financial needs – now and in the future – whether they are based in the UK or internationally.

Bespoke competitive rates for your clients

Lending consistently since 1987, across all economic cycles, we focus on addressing clients' individual circumstances, tailoring the loan according to the profile of the client, loan terms and security.

Clients benefit from our low-geared balance sheet and long-term view, as well as a broader discussion of their finances. We do not ask for investments to be transferred to us as a condition of lending unless the loan is secured against those investments.

We offer:

- A range of lending solutions and advice both on and offshore
- Interest only or repayment options
- Fixed and variable interest rates
- Lending in GBP, USD or EUR
- Lending secured on property in the UK, IOM, Jersey and Guernsey, where the purchaser or beneficiary will occupy the property
- Assistance to buy UK buy-to-let investment properties
- Lending to corporate structures registered in the UK, IOM, Jersey, BVI and Mauritius*
- Equity can be released from investments where these are held on or transferred to our platform.

*subject to meeting certain criteria.

WEALTH PLANNING | INVESTMENT MANAGEMENT | PRIVATE BANKING

PAM
AWARDS
2023

WINNER
Total Wealth Planning
– High Net Worth

COLWMA
CITY OF LONDON WEALTH MANAGEMENT AWARDS
WINNER 2023
Best Private Bank
Nedbank Private Wealth

WealthBriefing MENA
AWARDS 2023
WINNER
Private Bank – Overall Client Service
Nedbank Private Wealth

Lending Rates

For intermediary use only

Tracker Rate Mortgages:

Two Year Floating Tracker rates

Principal private residence LTV* up to 60%
Principal private residence LTV* 60% to 75%
Buy-to-let in personal names
Buy-to-let in corporate names†

BoE base** + 0.95%
BoE base** + 1.10%
BoE base** + 1.35%
BoE base** + 1.89%

Five Year Floating Tracker rates

Principal private residence LTV* up to 60%
Principal private residence LTV* 60% to 75%
Buy-to-let in personal names
Buy-to-let in corporate names†

BoE base** + 1.20%
BoE base** + 1.35%
BoE base** + 1.75%
BoE base** + 2.25%

Fixed Rate Mortgages:

Two Year Fixed rates

Principal private residence LTV* up to 60%
Principal private residence LTV* 60% to 75%
Buy-to-let in personal names
Buy-to-let in corporate names†

5.80%
6.00%
6.30%
6.60%

Three Year Fixed rates

Principal private residence LTV* up to 60%
Principle private residence LTV* 60% to 75%
Buy-to-let in personal names
Buy-to-let in corporate names†

5.55%
5.75%
6.05%
6.35%

Five Year Fixed rates

Principal private residence LTV* up to 60%
Principal private residence LTV* 60% to 75%
Buy-to-let in personal names
Buy-to-let in corporate names†

4.95%
5.15%
5.45%
5.75%

Longer term fixed rates - available on request

* Loan to value ** Bank of England base rate
† must be supported by a personal guarantee.

Loan terms

- Fixed Rates: Loan size £500,000 to £5,000,000.
- Floating Trackers: Loan Size £500,000 to £10,000,000
- Larger Loans may be available on request and priced on a case-by-case basis.
- Fixed rate - only available on an interest only basis
- Arrangement fee 1% of the loan. 0.50% paid to the broker.
- Maximum loan to value: 75% (dependent of property value, property use, structure and location).
- Early repayment charges apply to fixed rate loans
- Applicant pays for the valuation instructed by Centurium Bank. They may pay an additional sum for a homebuyer or full survey.
- Applicant pays the solicitor's fee. For properties valued below £2m, Centurium Bank can use the applicant's solicitors, if appropriate.



Eligibility criteria

The property

- First legal charge only.
- Purchase or re-mortgage of, or further advance against, a primary residence, second home, or buy-to-let.
- Residential or investment property located in the UK, Jersey, Guernsey or the Isle of Man.
- Residential property must be habitable and occupied by the client and/or a close relative.
- Investment property must be habitable, or let out on an acceptable tenancy.
- No houses of multiple occupancy (HMOs) accepted.
- No working farms, no short-leasehold (<85 years), no high rise, no development finance for new-builds or otherwise non-standard or higher risk properties.

The applicant

- Must not have adverse account history or credit history prior to the date of application
- Must be a UK, I.O.M, Guernsey or Jersey resident or national (other than those residing in the EU/EEA). Residents/nationals from other jurisdictions may be considered only on an case-by-case basis.

Important information

- The rate is indicative and non-binding up until the issuance of a formal offer, at which point the rate becomes legally binding for three months.
- Offers are valid only for three months - offer will lapse at the end of three month validity period at which time the pricing may have changed.
- Rate may be withdrawn at any time.



Contact our senior credit specialist **Chiraag Patel**
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services-client@centuriumbank.com



Centurium Bank Limited is licensed by the Financial Conduct Authority to provide regulated mortgages in the UK. If your client fails to keep up loan repayments, the home or the assets used to secure the loan may be at risk.

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