

Western Europe

Cyprus - Max 70% LTV - Max term 15 or 30 years depending on currency - £50,000 minimum loan - All major currencies - Repayment mortgages only.

France – Incl. Corsica - Max 80% LTV - Max term 30 years - All major currencies - €50,000 minimum loan Repayment & Interest only

2.10%	Variable	80%	Repayment	€100,000	None
3.00%	Variable	80%	Interest Only	€100,000	None
3.35%	Fixed	80%	Repayment	€100,000	3% for the first 5 yrs

Gibraltar - Max 90% LTV- Max term 40 years - £50,000 minimum loan - Sterling only - Repayment & Interest

Greece - Max 70% LTV - Max term 25 years - €250,000 minimum loan - Euros, US Dollars & Sterling only - Repayment mortgages only

Italy - Max 80% LTV - Max term 40 years - €80,000 minimum loan - Euros only - Repayment mortgages only.

Interest Rate	Product type	Max LTV	Repayment method	Minimum loan
2.75%	Variable	80%	Repayment	€250,000
2.60%	Variable	70%	Repayment	€250,000
2.50%	Variable	60%	Repayment	€250,000
4.30%	Fixed	80%	Repayment	€250,000
4.00%	Fixed	60%	Repayment	€250,000

Malta - Max 90% LTV in Euros - Max term 30 years - £20,000 minimum loan - Euros only - Repayment & Interest only mortgages.

Monaco - Max 90% LTV - Max term 25 years - €50,000 minimum loan - Euros only - Repayment and Interest only mortgages.

Portugal - Max 80% LTV - Max term 30 years - €50,000 minimum loan - All major currencies - Repayment & Interest only mortgages.

3.70%	Variable	80%	Interest Only	€150,000	0.5% for the term
3.75%	Variable	80%	Repayment	€150,000	0.5% for the term
4.01%	Variable	80%	Repayment	€50,000	0.5% for the term

Spain - Max 70% LTV - Max term 40 years - €30,000 minimum loan - All major currencies - Repayment & Interest only mortgages.

2.27%	Variable	70%	Repayment	€50,000	0.5% x 5yrs 0.25% thereafter
2.44%	Variable	60%	Interest Only	€100,000	None
3.75%	Fixed	60%	Repayment	€100,000	0.5% x 3yrs 0.25% thereafter

Switzerland - Max 60% LTV - Max term 35 years - £150,000 minimum loan - Swiss Francs only - Repayment & five year Interest only mortgages

Turkey – Max 70% LTV

4.20%	Variable	70%	Repayment	€50,000	None
6.60%	Fixed	70%	Repayment	€50,000	3% for the first 5 yrs
7.0%	Fixed	70%	Repayment	€50,000	3% for the first 5yr