



UK Residential Real Estate lending

Main Terms and Conditions

- GIB through its London Branch is now able to provide financing up to 10 years to clients in the GCC who are non-UK residents looking to purchase a property for private residence or investment purposes in the UK or to refinance existing mortgage with other UK providers.
- The property may be located in London or in any other main city in the UK.
- The main features of our product include
 - Loan to Property Value is up to 75%.
 - Loan tenor of 10 years with a consideration of a balloon repayment within pre-agreed terms.
 - GBP denominated loan.
- Interest rates based on 3 months LIBOR or any successor plus a margin with loan principal and interest to be made on a quarterly basis.
- This product is available to High Net Worth individuals who are non European Economic Area nationals or residents and subject to a minimum income and net worth thresholds.
- For additional information, please send an email to mortgage.enquiry@gibuk.com

GIB
بنك الخليج الدولي

This has been issued by Gulf International Bank BSC, London Branch ("GIB"). GIB is authorised by the Prudential Authority (PRA) and regulated by the PRA and Financial Conduct Authority (FCA) (FRN 204659).

Nothing contained in this document constitutes investment, legal, tax or other advice and it is not to be relied on in making a decision. Before making any consideration for the product, you should inform yourself about any legal or tax consequences, foreign exchange, or any other requirements that you may encounter under the laws of your country. The movement of interest rates, currency exchange rates may have an effect, unfavourable as well as favourable on the mortgage payments. GIB reserves the right to repossess the property if repayments are not maintained in accordance with the terms of the mortgage.