

Mortgage Fact Sheet

1. Who we are

- Turicum Private Bank is a privately-owned Gibraltar company with strong links to Switzerland
- Our roots can be found in the origin of our name 'Turicum', which is the Latin name that was given to Zurich by the Romans when they founded the city in 15 BC
- The Bank was established in 1993 by bankers, asset managers and lawyers from Zurich, Geneva and Liechtenstein
- However, our home is in Gibraltar which is highly recognised for its financial and political stability and its favourable business and tax environment
- Turicum is authorised and regulated by the Gibraltar Financial Services Commission (GFSC) to provide Banking services including Mortgage Loans, Investment Services and Collective Investment Scheme Depository Services
- Additionally, we operate a representative office in Zurich authorised by the Swiss Financial Market Supervisory Authority (FINMA)

2. Our Mortgages

- Mortgages in GBP for Residential and Buy to Let purposes
- Available to clients currently living or looking to relocate to Gibraltar
- Eligible to Higher Executive Possessing Specialist Skills (HEPSS), High Net Worth Individuals (HNWI) and Category 2 persons
- Up to 85% loan to value available for Residential capital repayment mortgages
- Up to 70% loan to value available for Residential interest only mortgages
- Up to 75% loan to value available for Buy to Let mortgages (interest only or capital repayment)
- Amortised or serial mortgages are available
- Minimum term of 5 years, maximum of 30 years
- 3-year tracker mortgages are available at competitive rates
- Early repayment charges may be applicable during the tracker period
- Mortgages available to companies for residential and Buy to Let purposes
- Fund releases available
- Guarantors accepted
- Application fee of 0.25% (negotiable) with a minimum of GBP 500 for residential mortgages
- Application fee of 1% with a minimum of GBP 500 for Buy to Let mortgages
- Our offer will be tailored to the client's individual circumstances, and we can offer various solutions

3. Our Mortgage Team

- Qualified Mortgage Accredited Relationship Manager to manage the application
- Dedicated Officer to assess and process the application from start to finish
- Interview, assessment and processing all done through the Gibraltar office, with all departments on site to provide a committed personal service
- Locally based credit department for all post completion queries.

Please contact us to receive a quote based on your personal circumstances:

TURICUM PRIVATE BANK

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Think carefully about securing other debts against your home.

Your home may be repossessed if you do not keep up the repayments on your mortgage.

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