

OVERSEAS MORTGAGES

Basic information for overseas mortgages

<u>Country</u>	<u>Minimum loan (UK equivalent)</u>	<u>Maximum loan</u>	<u>Maximum loan as percentage of property value</u>	<u>Maximum Term</u>	<u>Repayment mortgage</u>	<u>Interest Only mortgage</u>
Australia	£100,000	No maximum	70%	30 years (to age 70)	Yes	Yes
Canada	£100,000	No maximum	70%	30 years (to age 70)	Yes	Yes
Cape Verde	£25,000	No maximum	50%	20 years (to age 65)	Yes	No
Caribbean	£250,000	No maximum	70%	20 years (to age 65/70)	Yes	Yes
Dubai	£100,000	No maximum	50%	15 years (to age 70)	Yes	No
Florida, USA	£68,000	No maximum	70%	30 years	Yes	Yes
France	£47,000	No maximum	100%	30 years (to age 80)	Yes	Yes
Gibraltar	£50,000	No maximum	80%	40 years (to age 80)	Yes	Yes
Greece	£225,000	No maximum	70%	25 years (to age 70)	Yes	No
Israel	£97,000	No maximum	75%	15 years	Yes	No
Italy	£220,000	No maximum	80%	25 years (to age 80)	Yes	No
Malta	£20,000	No maximum	90%	30 years (to age 65)	Yes	No
Monaco	£47,000	No maximum	85%	30 years (to age 80)	Yes	Yes
New Zealand	£100,000	No maximum	70%	30 years (to age 70)	Yes	Yes
Poland	£100,000	No maximum	70%	40 years (to age 64)	Yes	No
Portugal	£48,000	No maximum	80%	30 years (to age 80)	Yes	Yes
South Africa	£50,000	No maximum	80%	20 years (to age 70)	Yes	Yes
Spain	£26,400	No maximum	65%	35 years (to age 70)	Yes	Yes
Turkey	£20,000	No maximum	75%	20 years (to age 80)	Yes	No
USA	£100,000	No maximum	65/70%	30 years	Yes	Yes

The above information is subject to change without notice.

The FSA do not regulate mortgages on property overseas.