

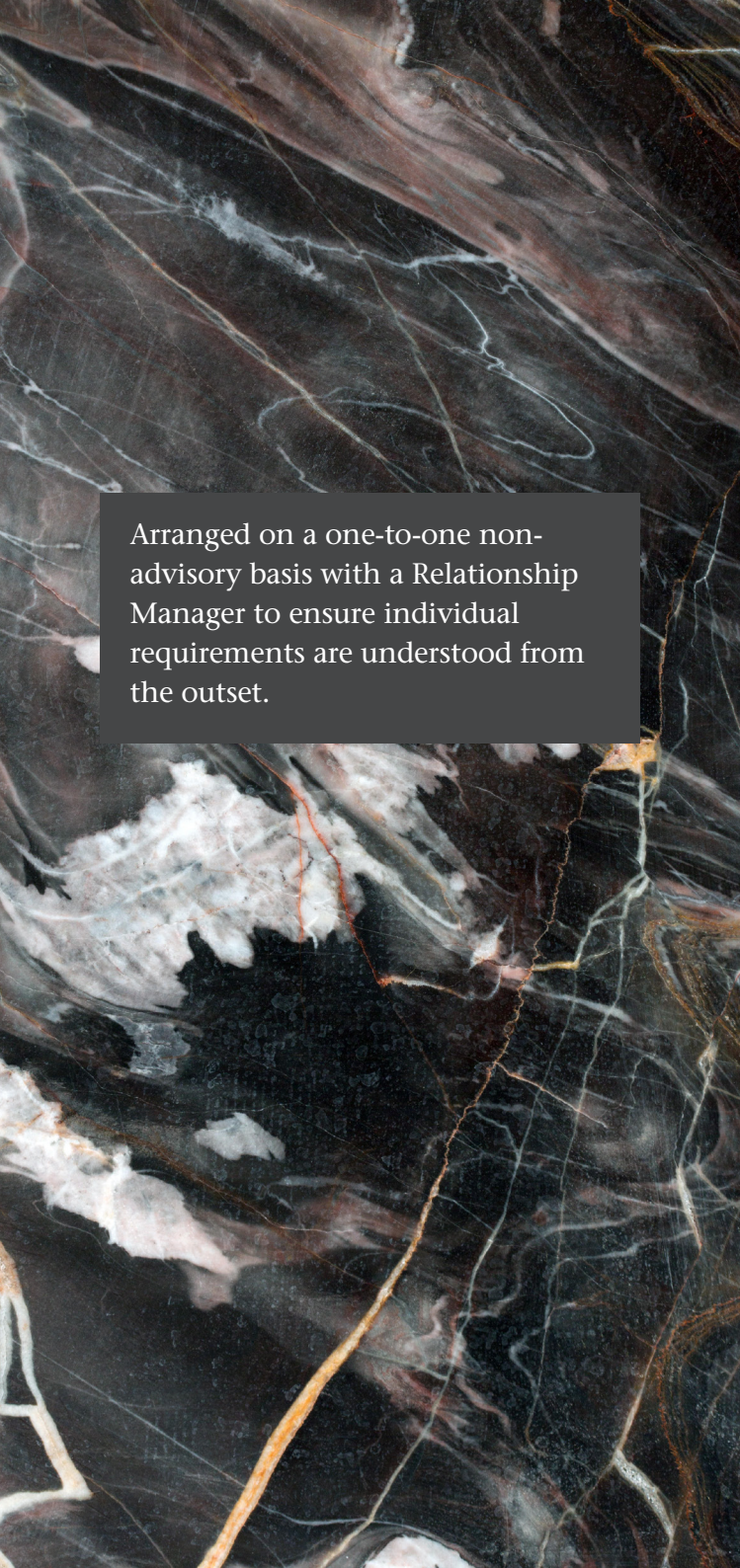
PRIVATE
BANKING

Real Estate Lending

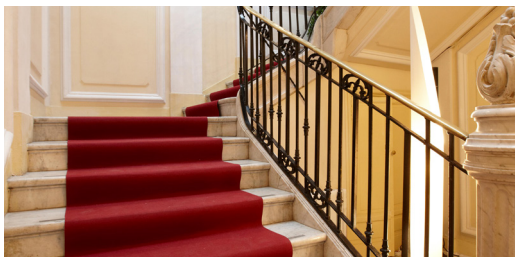


EuropeArabBank 

PART OF THE ARAB BANK GROUP

The background is a full-page image of a dark, marbled surface, likely stone or marble. It features intricate, swirling patterns in shades of black, dark brown, and deep red, with thin veins of white and light grey. A semi-transparent dark grey rectangular box is positioned in the upper-middle section of the image, containing white text.

Arranged on a one-to-one non-advisory basis with a Relationship Manager to ensure individual requirements are understood from the outset.



Non-Resident Mortgages

Europe Arab Bank is pleased to offer mortgages to customers resident outside the United Kingdom (UK) who wish to purchase property in the UK for their personal use: that is, an 'owner-occupied' residential property.

- Arranged on a one-to-one non-advisory basis with a Relationship Manager to ensure individual requirements are understood from the outset
- Choice of repayment methods
- Competitive interest rates

Overview of key features

Loan to value

- Up to 75% of the value of the property is typical

Term

- We offer repayment terms of up to 25 years

Repayments

- You may make partial repayments of principal (capital) through the term with a final repayment at the end
- Repayments of principal are typically available at fixed 3, 6 or 12 monthly intervals
- Your property may be repossessed if you do not keep up repayments on your mortgage



Loan Fees

- There is a 1% arrangement fee
- Valuation and legal fees of EAB and the borrower are paid by the borrower

Interest periods

- Interest is typically at a variable rate based on the Bank of England Base Rate, plus a margin, payable at the end of the 3 month period. Other periods may be available by negotiation

Insurance

- Buildings insurance cover for the property will be a condition of the mortgage offer
- EAB will not advise on insurance or any third party offering insurance

Property valuation

- The valuation will be obtained from an independent RICS-accredited valuer appointed by the Bank

Loans are subject to eligibility and suitability assessment upon application. This brochure does not constitute an offer of mortgage, nor does it try to explain all our mortgage conditions, policies and procedures



Other Real Estate loans available

Buy-to-let property loans

- For customers wishing to purchase residential property in the UK as a rental investment, and not for personal use
- Available to both overseas and UK investors

Commercial Real Estate loans

- For customers wishing to purchase commercial property in the UK, applications will be considered on a case by case basis
- Available to both overseas and UK investors

How we can help

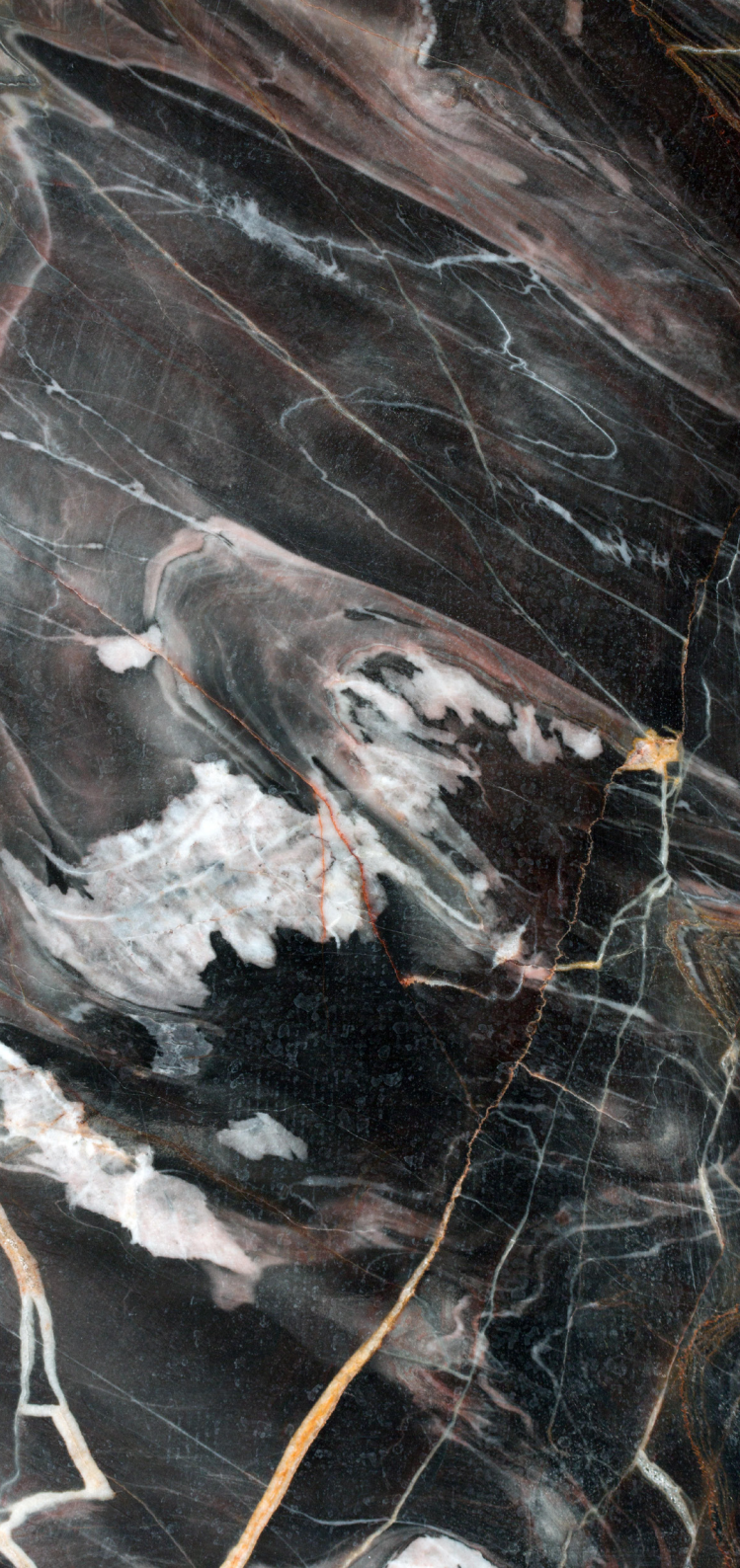
For more information, and for our range of Real Estate services please contact your Relationship Manager or reach out to Private Banking on

Tel: +44 (0)207 355 8230

Email: PrivateBanking@eabplc.com

Or visit our website by scanning our QR code.
We will be happy to help.





Our Private Banking offices

UNITED KINGDOM

London

Private Banking

35 Park Lane

Mayfair

London W1K 1RB

Tel. (0)20 7355 8230

Fax. (0)20 7499 4193

FRANCE*

Paris

41 Avenue de Friedland

75008 Paris

(Entrance at the corner of
rue Arsène Houssaye)

Tel. (0)1 45 61 60 00

Fax. (0)1 42 89 09 78

www.eabplc.com | www.eabsa.eu

Europe Arab Bank plc 2022. All Rights Reserved. Registered in England and Wales number 5575857. Registered Office: 35 Park Lane, Mayfair, London W1K 1RB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Not all products and services are regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

*Europe Arab Bank SA (EAB SA), a wholly owned subsidiary of Europe Arab Bank plc, authorised and regulated by the French Prudential Supervision and Resolution Authority (ACPR). This product brochure does not refer to products offered by EAB SA.