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## Small deposit, big dreams: Lloyds unveils new first home mortgage in the islands

- **New 5% Deposit Mortgage** aims to help more first-time buyers get onto the property ladder in the Crown Dependencies.
- Lloyds' free homebuyer events set to help buyers navigate the full process.

Lloyds has unveiled a new mortgage designed to make it easier for first-time buyers to get on the property ladder in Guernsey, Jersey and the Isle of Man.

The 5% Deposit Mortgage, available to both new and existing Lloyds customers, allows first-time buyers to apply for lending of up to £500,000 with fixed-rate options over three or five years. The product is not available as a buy-to-let mortgage or remortgage.

As one of the largest mortgage lenders across the Crown Dependencies, Lloyds supports its customers with a range of products. This new first time buyer mortgage represents the bank's lowest deposit offer to date for those taking their first step into homeownership in the islands.

Lloyds also offers a free-to-use online [mortgage calculator](#) so buyers can quickly understand what their monthly repayments could look like.

### From viewing to moving

Over the next few months, Lloyds is hosting free homebuyer events at its branches across the islands, bringing together local estate agents, legal firms and developers to help buyers navigate the full process.

- **Isle of Man:** Saturday 21 Feb, 10am – 1pm, Lloyds' Villiers House branch
- **Guernsey:** Saturday 7 March, 10am – 1pm, Lloyds' Smith Street branch
- **Jersey:** Saturday 28 March, 10am – 1pm, Lloyds' Broad Street branch

**Adele Bohlen, CEO, Lloyds Crown Dependencies, said:** "Buying your first home is a milestone that brings both security and opportunity, but too often the size of the deposit stands in the way. We created this new 5% Deposit Mortgage – our strongest offer yet for first time buyers – to help more people get onto the property ladder in the islands."

**Adele added:** "We look forward to seeing homebuyers at our events across the islands. We have teamed up with local estate agents, legal firms and developers to help homebuyers navigate the process and find their dream first home."

For full information and terms and conditions, visit [lloydsbank.com/islands](#).

**Ends**

## Contact