

GBTI ANNOUNCES

NEW MORTGAGE RATES STARTING AS LOW AS 3%

New mortgage structure and GBTI Advantage rewards help make home ownership more affordable for Guyanese families.

Guyana Bank for Trade and Industry (GBTI) has introduced a new mortgage rate structure, with rates starting as low as 3%, effective May 1, 2026.

The new rates are designed to make homeownership more affordable for Guyanese families, whether they are buying their first home, building a home, or refinancing an existing mortgage.

The rates apply across every loan size, from low-income housing and young professional housing to high-value properties.

THE NEW MORTGAGE RATES

| LOAN AMOUNT | INTEREST RATE |
|----------------|---------------------------|
| UP TO \$4M | 3.5% |
| \$4M TO \$9M | 3.7% |
| \$9M TO \$20M | 4.25% |
| \$20M TO \$40M | 4.75% |
| \$40M TO \$60M | 4.99% |
| ABOVE \$60M | 5.25% – 6.5% (NEGOTIABLE) |

Loans up to \$30M in project cost may also qualify under GBTI's Low-Income Housing Loan category, creating more affordable financing options for first-time buyers.

SAVE EVEN MORE WITH GBTI ADVANTAGE

Customers who do more with GBTI can reduce their mortgage rate by up to 50 basis points through the GBTI Advantage programme.

This means customers may save on monthly payments by combining their mortgage with other GBTI services such as salary banking, credit cards, insurance, and investments.

Examples of possible savings:

| MORTGAGE AMOUNT | STANDARD RATE | GBTI ADVANTAGE RATE |
|-----------------|---------------|---------------------|
| UP TO \$4M | 3.5% | AS LOW AS 3% |
| \$40M - \$60M | 4.99% | 4.49% |
| \$20M - \$40M | 4.75% | 4.25% |
| \$9M - \$20M | 4.25% | 3.75% |

How to apply

The new mortgage rates and GBTI Advantage programme are now available. Customers can:

- Visit any GBTI branch nationwide
- Call the GBTI Customer Service Centre
- Visit gbtibank.com to learn more or start an application

Terms and conditions apply. All applications are subject to GBTI's lending criteria.



MORE THAN A MORTGAGE, A PARTNERSHIP THAT PAYS

Speaking on the announcement, Senior Manager of Marketing, Pernell Cummings, said:

“We want every Guyanese family to know that owning a home is more achievable than ever. Through our new rates and GBTI Advantage, customers can be rewarded for doing more with GBTI. This is about real savings, real value, and a banking relationship that grows with you.”

Chief Executive Officer Shawn Gurcharran added:

“At GBTI, we value long-term partnerships. From your first savings account to your first home, your first car, your first credit card, and your prime life account, we want to support you at every stage. ‘Seeing Guyana Through Your Eyes’ is more than a tagline for us; it is a guiding principle.”



About GBTI

Guyana Bank for Trade and Industry is one of Guyana's leading commercial banks, with more than 180 years of service. GBTI continues to support home ownership, customer growth, and national development.

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