

Galbraith

**OLD BANK HOUSE**  
BANK STREET, CROMARTY



## OLD BANK HOUSE, BANK STREET, CROMARTY

A handsome B listed, semi-detached house of historic note in a conservation village.

Inverness 23 miles. ■ Airport 30 miles.

- One Reception Room. Four Bedrooms.
- Sensitively renovated and retaining original features.
- Self-contained, one bedroom annexe.
- Wood pellet boiler heating system.
- Secluded, easily maintained grounds.

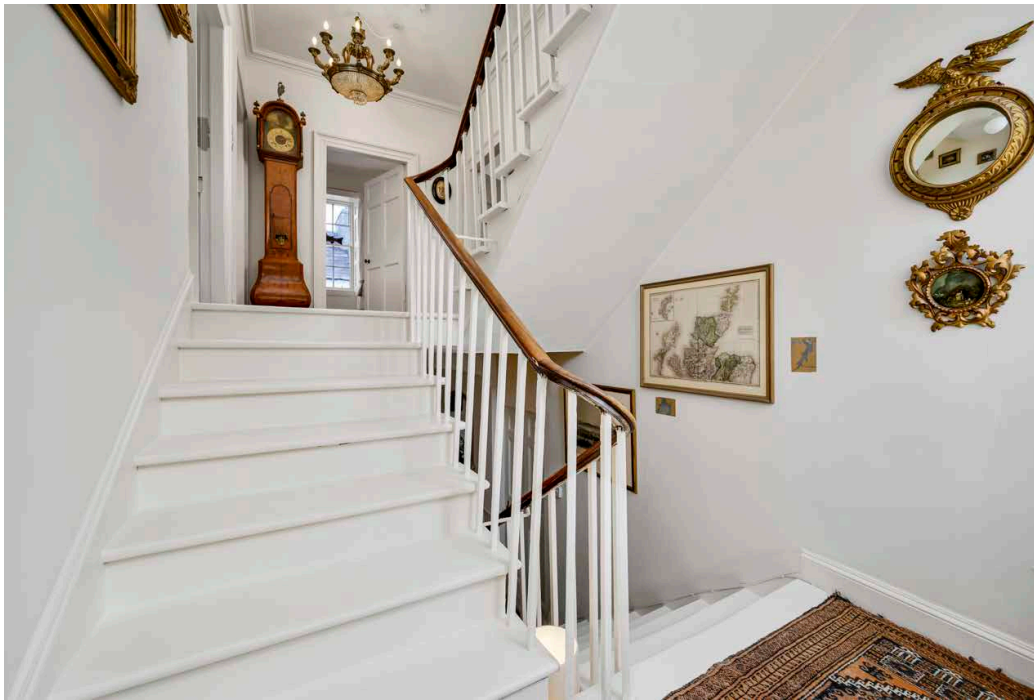
About 0.04 hectares (0.1 acres) in all.

Offers over £500,000

**Galbraith**

Inverness  
01463 224343  
inverness@galbraithgroup.com





## SITUATION

Old Bank House is a handsome B listed property in the centre of Cromarty on the Black Isle, a peninsula lying just to the north of Inverness between the Moray and Cromarty Firths. Built in the 1820's as a bank and with connections to Hugh Miller, the famous Scottish geologist and writer, the property is of historic note in the village.

Cromarty, an 18th Century former fishing village, is a charming mix of meandering lanes, fishermen's cottages and substantial merchants' houses. There is a good range of independent shops, a small supermarket with post office, and primary school, as well as a community cinema, cafes, restaurants and the harbour with its ferry to the north side of the firth. Secondary schooling is available at the highly regarded Fortrose Academy and Inverness, about 40 minutes' drive away, has all the facilities of a modern city including its airport with regular flights to the south and Europe.

The Black Isle has fertile rolling countryside with a beautiful coastline of raised beaches and prominent headlands. The area has a number of way-marked cycle trails and walks, while the coastal villages offer sheltered harbours and nearby Fortrose has a links golf course.

## DESCRIPTION

Old Bank House is in a delightful, peaceful setting in the village, within walking distance of all amenities and the harbour. Semi-detached to the rear, the house is private with its sheltered garden and secluded courtyard.

The current owners purchased the property in 2007 when it was in a poor state of repair and have restored and upgraded both the interior and exterior to create an impressive, beautifully presented family house. The work carried out was extensive and included re-roofing, rewiring, replumbing, the installation of a wood pellet boiler, reconfiguration of some of the rooms, timber treatments, and complete redecoration. Where possible traditional features have been retained, restored or replaced in the same style, while small areas of original decorative features have been left exposed to echo the history of the house.

The ground floor annexe, the former bank rooms, has both internal and external access and is currently incorporated into the existing accommodation but also offers potential for use as self-contained wing.

## ACCOMMODATION

Ground Floor - Entrance Vestibule. Entrance Hall. Dining Kitchen. Back Hall. Scullery. WC.

Self-contained Annexe - Sitting Room with Kitchen Area. Bedroom with en suite Shower. WC

First Floor - Drawing Room. Study/Library. Master Bedroom. Bedroom 2. Bathroom. WC.

Second Floor - Two Bedrooms. Shower Room.





GARDEN GROUNDS

The property is approached from the public road with on-street parking in front of the house.

The grounds at Old Bank House extend to approximately 0.1 acres. Sheltered and secluded, the gardens lie to one side of the house and are laid to grass and gravel, fringed and interspersed with mature trees and shrubs, the edges softened by mixed beds and natural plantings of herbs and perennials. There is a small, enclosed gravel courtyard to the rear of the house with external access to the self-contained annexe.

Within the grounds is a wood pellet store and log shed.

SERVICES, COUNCIL TAX AND ENERGY PERFORMANCE CERTIFICATE(S)

Water	Drainage	Heating	Council Tax	Broadband	Mobile Coverage	EPC	Tenure
Mains	Mains	Wood pellet boiler and wood burning stoves	F	Current provided BT*	Available*	E	Freehold

\*An indication of specific speeds and supply or coverage potential can be found at <https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/advice/ofcom-checker>

DIRECTIONS

Exact grid location – What3Words - ///actor.gathers.outs

MOVEABLES

All fitted carpets, curtains and blinds are included in the sale. Further items may be available by separate negotiation.

VIEWING

Viewing is by prior appointment only through the Selling Agents, Galbraith, Clark Thomson House, Fairways Business Park, Inverness, IV2 6AA. Telephone (01463) 224343. The person who may accompany you may however not be an employee of Galbraith.

POST CODE

IV11 8YE

SOLICITORS

MacLeod & MacCallum, Inverness Office  
28 Queensgate  
Inverness, Highland  
IV1 1YN

ANTI MONEY LAUNDERING (AML) REGULATIONS

Please note that under the 2017 AML regulations we are legally required to carry out money laundering checks against purchasers. Upon verbal acceptance of an offer, we require to identify the purchaser for Anti-Money Laundering purposes. Our service provider ‘First AML’ will contact the purchaser to gather the required identification documents. An information sheet is available from the selling agent on request. We are not able to enter a business relationship with a purchaser until they have been identified

Failure to provide required identification may result in an offer not being considered.



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GROUND FLOOR



FIRST FLOOR

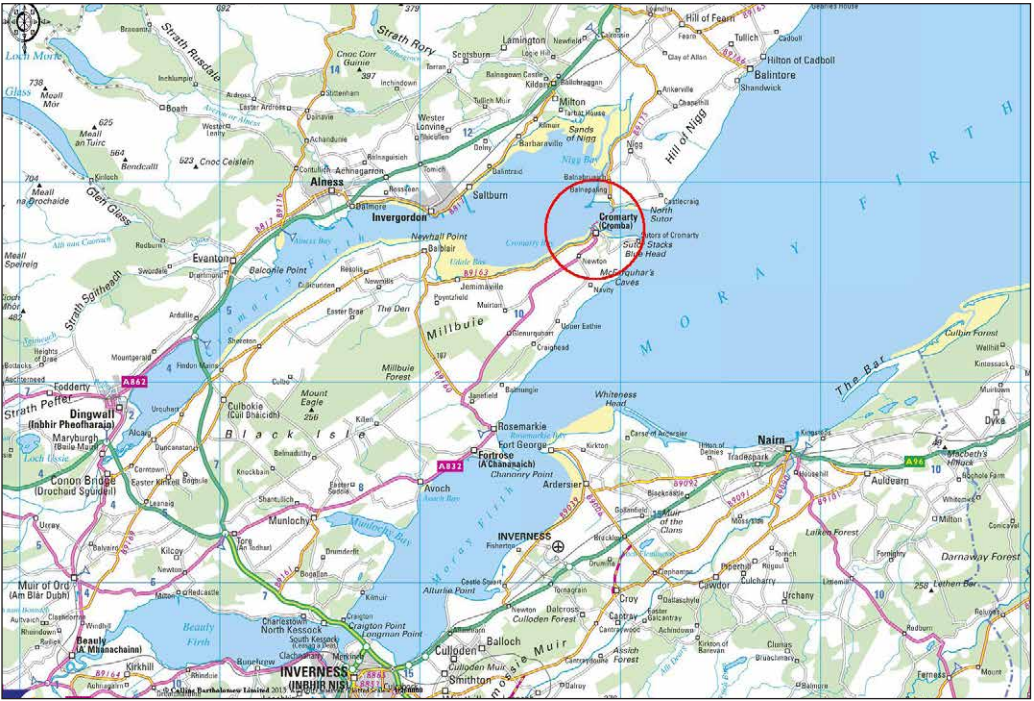
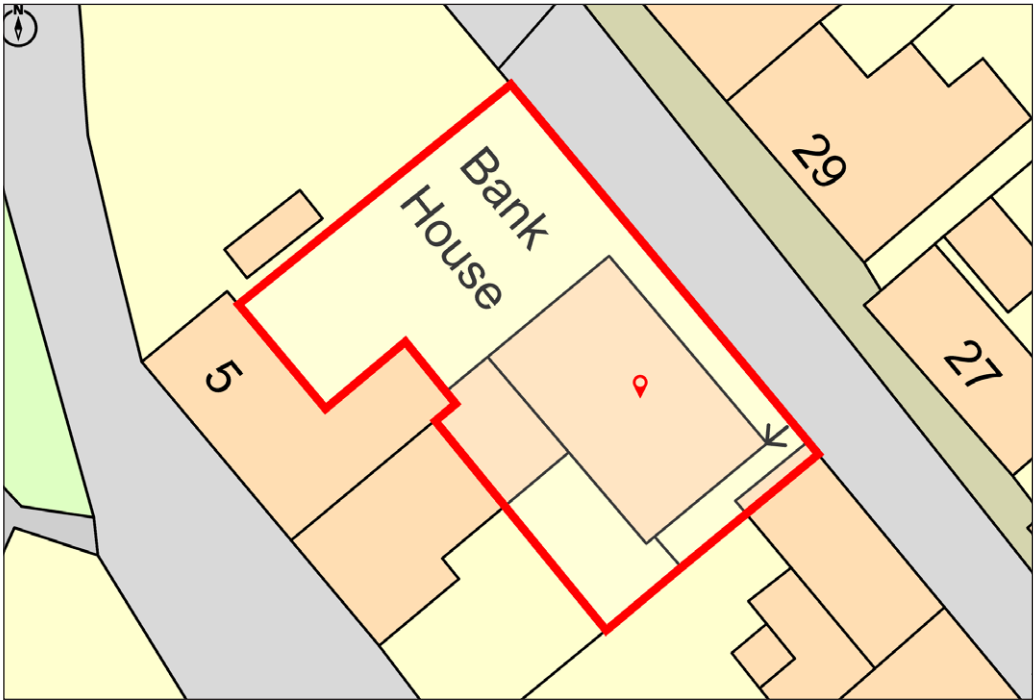


SECOND FLOOR

GROSS INTERNAL AREA  
FLOOR 1 126.7 m<sup>2</sup> FLOOR 2 117.7 m<sup>2</sup> FLOOR 3 65.8 m<sup>2</sup>  
TOTAL : 310.1 m<sup>2</sup>  
SIZES AND DIMENSIONS ARE APPROXIMATE, ACTUAL MAY VARY.

**IMPORTANT NOTES**

1 These particulars are intended to give a fair and overall description of the property. If any points are relevant to your interest, please ask for further information, prior to viewing. Prospective purchasers are advised to seek their own professional advice. 2 Areas, measurements and distances are given as a guide. Photographs depict only certain parts of the property. Nothing within the particulars shall be deemed to be a statement as to the structural condition, nor the working order of services and appliances. 3 These particulars shall not be binding on our clients whether acted on or otherwise, unless the same is incorporated within a written document, signed by our clients or on their behalf, satisfying the requirements of Section 3 of The Requirements of Writing (Scotland) Act 1995. 4 Closing Date - A closing date may be fixed. Prospective purchasers who have notified their interest through lawyers to Galbraith, in writing, will be advised of a closing date, unless the property has been sold previously. The Seller will not be obliged to accept the highest, or indeed any offer and has the right to accept an offer at any time or withdraw the property from the market. The Seller will not be liable for any costs incurred by interested parties. 5 Offers - Formal offers in the acceptable written Scottish Legal Form should be submitted to the local Galbraith office per these sale particulars, through a Scottish Lawyer, confirming; if an offer is in relation to the whole, or a specific lot, or a combination of lots, and if the offer is subject to the sale of a property. Upon verbal acceptance of an offer, we require to identify the purchaser for Anti-Money Laundering purposes. Our service provider 'First AML' will contact the purchaser to gather the required identification documents. An information sheet is available from the selling agent on request. We are not able to enter a business relationship with a purchaser until they have been identified. 6 Third Party Rights and Servitudes The subjects are sold together with and subject to all existing rights of way, servitudes, wayleaves and others whether contained in the Title Deeds or otherwise, and purchasers will be deemed to have satisfied themselves in all respects thereof. 7. In line with current trends in technology, some properties marketed by Galbraith, may have installed CCTV or other such recording devices. These devices are installed, held and maintained entirely at the discretion of the Owner of the property. 8. Photographs taken in June 2025.





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