

This Rate Sheet is for information only and does not constitute a Personalised Mortgage Information Sheet. Rates are subject to change and withdrawal at short notice.

Customers remortgaging may be able to use the Switch & Save and Great Escape remortgage package. As part of the remortgage package, we offer a legal service via a panel of solicitors who act on our behalf only. The legal service is not available should a customer choose not to use the appointed panel solicitor. Customers will not pay for or receive a copy of the non-disclosed valuation report. Switch & Save™ products are generally only available to customers who have a mortgage with another lender (not Barclays or Woolwich), who want to move their mortgage to us and are not moving home. In the case of a remortgage where it includes, for example, a change of names on the mortgage or the first registration of unregistered land, customers are liable for any associated fees.

For Residential purchase applications with a property value up to £2 million and all Remortgage applications, customers will not pay for or receive a copy of any non-disclosed valuation report. For Residential purchase applications with a property value over £2 million please see the Tariff of Charges at [www.barclays.co.uk/mortgages](http://www.barclays.co.uk/mortgages). In order to confirm the most up to date rates available, please speak to our mortgage advisers for full details.

The Bank of England Base Rate (BEBR) is a variable rate set by the Bank of England. **BEBR is currently 3.00%.**

**Representative example:**

A capital and interest mortgage of £196,633 payable over 300 months on a fixed rate of 5.66% for 5 years and then our variable tracker rate of 3.49% above the Bank of England Base Rate (currently 3.00%), for the remaining term would require 60 monthly payments of £1226.36 and 240 monthly payments of £1310.87.

The total amount payable would be £389,304.40 made up of the loan amount plus interest and £999 (product fee), £80 (final repayment charge), £35 (completion fee).

The overall cost for comparison is 6.4% APCR representative.

**During an early repayment charge period, capital reductions within a set allowance can be made without incurring the charge.**

The allowance for fixed rates is 10% per annum and 25% per annum for tracker rates. For Offset mortgages early repayment charges are only incurred if the mortgage is fully redeemed within the charge period.

**Residential Purchase Rates**

**Offset Products**

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	Maximum Loan to Value (LTV)	Early Repayment Charge
2 Year Offset Tracker at BEBR + 1.22% for 2 Years	Minimum Loan £5k Maximum Loan £2m	4.22%	Offset Tracker at BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.3% APCR	£1749	75%	Full redemption: 1% of the original balance for 2 years
5 Year Offset Tracker at BEBR + 1.25% for 5 Years		4.25%		5.8% APCR	£1749	75%	Full redemption: 1% of the original balance for 5 years

Offset: Current Account and Savings Accounts can be offset against the mortgage, see Offset Terms & Conditions for more information. Please note customers can only hold one Offset Mortgage at a time

**Tracker Products**

**Premier Exclusive Rates - Customers must hold a Wealth / Premier Banking relationship with Barclays to apply for these products and qualify for retail underwriting**

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	LTV	Early Repayment Charge
2 Year Tracker at BEBR + 0.60% for 2 Years	Minimum Loan £5k Maximum Loan £2m	3.60%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.2% APCR	£999	60%	No ERC
2 Year Tracker at BEBR + 0.75% for 2 Years		3.75%		6.2% APCR	£999	75%	
2 Year Tracker at BEBR + 1.00% for 2 Years		4.00%		6.2% APCR	£999	85%	
2 Year Tracker at BEBR + 1.10% for 2 Years	Minimum Loan £5k Maximum Loan £570k	4.10%		6.3% APCR	£999	90%	1% of the balance repaid for 2 years
<b>Premier Exclusive</b> 2 Year Tracker at BEBR + 1.20% for 2 Years	Minimum Loan £5k Maximum Loan £2m	4.20%		6.2% APCR	£0	75%	
2 Year Tracker at BEBR + 0.98% for 2 Years	Minimum Loan £2m Maximum Loan £10m	3.98%		6.2% APCR	£1999	60%	No ERC
2 Year Tracker at BEBR + 1.12% for 2 Years		4.12%		6.2% APCR	£1999	70%	
2 Year Tracker at BEBR + 1.23% for 2 Years	Minimum Loan £2m Maximum Loan £5m	4.23%		6.2% APCR	£1999	75%	
5 Year Tracker at BEBR + 0.60% for 5 Years	Minimum Loan £5k Maximum Loan £2m	3.60%		5.5% APCR	£999	60%	
5 Year Tracker at BEBR + 1.00% for 5 Years		4.00%		5.6% APCR	£999	85%	

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

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**Residential Purchase Rates**
**2 Year Fixed Products**

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	LTV	Early Repayment Charge
2 Year Fixed Rate (until 31/01/25)	Minimum Loan £5k Maximum Loan £2m	5.62%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.6% APRC	£999	60%	1% of the balance repaid until 31/01/25
		5.99%		6.6% APRC	£0	60%	
		6.09%		6.6% APRC	£0	75%	
		5.94%		6.6% APRC	£999	85%	
	Minimum Loan £5k Maximum Loan £570k	6.25%		6.6% APRC	£0	90%	
		Minimum Loan £2m Maximum Loan £10m		5.44%	6.5% APRC	£1999	
	Minimum Loan £2m Maximum Loan £5m			5.45%	6.5% APRC	£1999	
		5.46%		6.5% APRC	£1999	75%	

**5 Year Fixed Products**

5 Year Fixed Rate (until 31/01/28)	Minimum Loan £5k Maximum Loan £2m	5.60%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.3% APRC	£999	60%	2% of the balance repaid until 31/01/28
		5.63%		6.3% APRC	£999	75%	
		6.05%		6.5% APRC	£0	75%	
		5.66%		6.4% APRC	£999	85%	
		6.11%		6.5% APRC	£0	85%	
	Minimum Loan £5k Maximum Loan £570k	6.49%		6.7% APRC	£999	90%	
		Minimum Loan £2m Maximum Loan £10m		5.59%	6.3% APRC	£1999	
	Minimum Loan £2m Maximum Loan £5m			5.62%	6.3% APRC	£1999	
		5.65%		6.3% APRC	£1999	75%	

**7 Year Fixed Product**
**Premier Exclusive Rates - Customers must hold a Wealth / Premier Banking relationship with Barclays to apply for these products and qualify for retail underwriting**

7 Year Fixed Rate (until 31/01/30)	Minimum Loan £5k Maximum Loan £2m	5.60%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.2% APRC	£999	60%	3% of the balance repaid until 31/01/30
<b>Premier Exclusive 7 Year Fixed Rate (until 31/01/30)</b>		5.70%		6.3% APRC	£749	75%	

**10 Year Fixed Product**

10 Year Fixed Rate (until 31/01/33)	Minimum Loan £5k Maximum Loan £1m	5.45%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.0% APRC	£999	60%	5% of the balance repaid until 31/01/33
		5.56%		6.0% APRC	£999	80%	

**Barclays Green Home Mortgages**

These products can only be used to purchase a new build residential property with an Energy Efficiency Rating of 81 or higher, or an Energy Efficiency Band of A or B. \*Help to Buy: Equity Loan Scheme

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	LTV	Early Repayment Charge
2 Year Fixed Rate (until 31/01/25)	Minimum Loan £5k Maximum Loan £2m	5.75%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.5% APRC	£0	80%	1% of the balance repaid until 31/01/25
2 Year Fixed Rate (until 31/01/25)	Minimum Loan £5k Maximum Loan £570k	6.15%		6.6% APRC	£0	90%	
5 Year Fixed Rate (until 31/01/28)		6.24%		6.6% APRC	£0	90%	2% of the balance repaid until 31/01/28
*Help to Buy - 2 Year Fixed Rate (until 31/01/25)		Minimum Loan £25k Maximum Loan £450K		5.25%	6.4% APRC	£0	75%
*Help to Buy - 5 Year Fixed Rate (until 31/01/28)	5.35%			6.2% APRC	£0	75%	2% of the balance repaid until 31/01/28

Satisfactory evidence that the property has an Energy Efficiency Rating of 81 or higher, or has an Energy Efficiency Band of A or B, must be provided before the advance is made and shall be either: (a) a valid Energy Performance Certificate completed less than 10 years prior to the submission of your mortgage application; or (b) a valid Predicted Energy Performance Certificate if the property build phase has not been completed

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

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## Residential Purchase Rates

### Family Springboard Mortgages

These products can only be used to purchase a residential property with a mortgage loan size that is over 90% of the property price or value up to a maximum of 100% whichever is the lower. Loans outside of this Loan to Value (LTV) will not be allowed.

5 Year Fixed Rate (until 31/01/28)	Minimum Loan £5k Maximum Loan £500K	6.20%	BEBR which is variable, currently 3.00% + 2.49% = 5.49% for term	6.0% APRC	£0	95%	2% of the balance repaid until 31/01/28
		6.25%		6.0% APRC	£0	100%	

A Helpful Start Account through Barclays Bank UK PLC must be taken out as a condition of this mortgage. Prior to completion of the mortgage advance, the Helpful Start Account must receive a deposit, equivalent to 10% of the purchase price of the property. The Helpful Start Account must remain open for a minimum period of five years from the date of the completion (subject to mortgage payments being maintained) or until full redemption of the mortgage, whichever is sooner.

### Mortgage Guarantee Scheme

These products can only be used to purchase a residential property (excluding new-build) with a mortgage loan size that is over 90% of the property price or value up to a maximum of 95% whichever is the lower. Loans outside of this Loan to Value (LTV) will not be allowed.

2 Year Fixed Rate (until 31/01/25)	Minimum Loan £25k Maximum Loan £570K	6.40%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.7% APRC	£0	95%	1% of the balance repaid until 31/01/25
5 Year Fixed Rate (until 31/01/28)		6.62%		6.8% APRC	£0	95%	2% of the balance repaid until 31/01/28

Applications under the scheme must be for residential properties in the UK (excluding new-build properties) with a value of £600,000 or less. The property must be the applicant's only property at time of completion and the whole of the loan must be on this product and cannot be used as part of a porting top up.

### Scotland Help to Buy: Equity Loan Scheme

2 Year Fixed Rate (until 31/01/25)	Minimum Loan £25k Maximum Loan £160K	5.20%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.4% APRC	£0	80%	1% of the balance repaid until 31/01/25
5 Year Fixed Rate (until 31/01/28)		5.30%		6.1% APRC	£0	80%	2% of the balance repaid until 31/01/28

Help to Buy Scotland is a low cost homebuyer initiative to help eligible applicants purchase a new-build property from selected house builders. The scheme is available throughout Scotland and has a maximum property value of £200,000. Under the shared equity scheme the applicant funds at least 85% of the purchase price, with the remaining share (up to a maximum of 15%) coming from the Scottish Government. We will lend 80% of the purchase price with the 5% balance to come from the applicants own resources.

### Help to Buy: Equity Loan Scheme

2 Year Fixed Rate (until 31/01/25)	Minimum Loan £25k Maximum Loan £450K	5.35%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.5% APRC	£0	75%	1% of the balance repaid until 31/01/25
5 Year Fixed Rate (until 31/01/28)		5.45%		6.2% APRC	£0	75%	2% of the balance repaid until 31/01/28

Help to Buy is a low cost homebuyer initiative to help eligible applicants purchase a new-build property from selected house builders. There are two versions of the scheme: one for England run by the UK Government where the maximum property value is £600,000 and one for Wales run by the Welsh Government where the maximum property value is £250,000. We will lend up to 75% of the purchase price with at least 5% of the balance coming from the applicant's own resources, and with the remaining share (up to 20% or up to 40% in London) coming from the respective government equity loan. We will lend 75% of the purchase price with the 5% balance to come from the applicants own resources.

### London Help to Buy: Equity Loan Scheme

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	LTV	Early Repayment Charge
2 Year Fixed Rate (until 31/01/25)	Minimum Loan £25k Maximum Loan £330K	5.04%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.4% APRC	£749	55%	1% of the balance repaid until 31/01/25
5 Year Fixed Rate (until 31/01/28)		5.14%		6.1% APRC	£749	55%	2% of the balance repaid until 31/01/28

London Help to Buy is a low cost homebuyer initiative to help eligible applicants purchase a new-build property from selected house builders. The scheme is available in the 32 London Boroughs and the City of London and has a maximum property value of £600,000. Under the shared equity scheme the applicant funds at least 60% of the purchase price, with the remaining share (up to a maximum of 40%) coming from the government. We will lend 55% of the purchase price with the 5% balance to come from the applicants own resources

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### Residential Remortgage Rates

Switch & Save available for loans up to £2m

#### Offset Products

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	Maximum Loan to Value (LTV)	Early Repayment Charge
2 Year Offset Tracker at BEBR + 1.22% for 2 Years	Minimum Loan £5k Maximum Loan £2m	4.22%	Offset Tracker at BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.3% APRC	£1749	75%	Full redemption: 1% of the original balance for 2 years
5 Year Offset Tracker at BEBR + 1.25% for 5 Years		4.25%		5.8% APRC	£1749	75%	Full redemption: 1% of the original balance for 5 years

**Offset:** Current Account and Savings Accounts can be offset against the mortgage, see Offset Terms & Conditions for more information. Please note customers can only hold one Offset Mortgage at a time.

#### Tracker Products

**Premier Exclusive Rates - Customers must hold a Wealth / Premier Banking relationship with Barclays to apply for these products and qualify for retail underwriting**

2 Year Tracker at BEBR + 0.60% for 2 Years	Minimum Loan £5k Maximum Loan £2m	3.60%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.2% APRC	£999	60%	No ERC
2 Year Tracker at BEBR + 0.75% for 2 Years		3.75%		6.2% APRC	£999	75%	
2 Year Tracker at BEBR + 1.00% for 2 Years		4.00%		6.2% APRC	£999	85%	
<b>Premier Exclusive 2 Year Tracker at BEBR + 1.20% for 2 Years</b>		4.20%		6.2% APRC	£0	75%	1% of the balance repaid for 2 years
2 Year Tracker at BEBR + 0.98% for 2 Years	Minimum Loan £2m Maximum Loan £10m	3.98%		6.2% APRC	£1999	60%	No ERC
2 Year Tracker at BEBR + 1.12% for 2 Years		4.12%		6.2% APRC	£1999	70%	
2 Year Tracker at BEBR + 1.23% for 2 Years	Minimum Loan £2m Maximum Loan £5m	4.23%		6.2% APRC	£1999	75%	
5 Year Tracker at BEBR + 0.60% for 5 Years	Minimum Loan £5k Maximum Loan £2m	3.60%		5.5% APRC	£999	60%	
5 Year Tracker at BEBR + 1.00% for 5 Years		4.00%		5.6% APRC	£999	85%	

#### 2 Year Fixed Products

2 Year Fixed Rate (until 31/01/25)	Minimum Loan £5k Maximum Loan £2m	5.62%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.6% APRC	£999	60%	1% of the balance repaid until 31/01/25
		5.94%		6.6% APRC	£999	85%	
	Minimum Loan £2m Maximum Loan £10m	5.44%		6.5% APRC	£1999	60%	
		5.45%		6.5% APRC	£1999	70%	
	Minimum Loan £2m Maximum Loan £5m	5.46%	6.5% APRC	£1999	75%		

#### 2 Year Fixed Products

**Great Escape:** No Product Fee, Free Legals, Free non-disclosed Valuation & £150 cashback.

(Great Escape: Customers use Barclays nominated Solicitor. Barclays will pay for specified remortgage fees)

**Own Solicitor:** Customers provide and use their own Solicitor and receive a Free non-disclosed Valuation & £400 cashback

2 Year Fixed Rate (until 31/01/25)	Minimum Loan £50k Maximum Loan £2m	5.99%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.6% APRC	£0	60%	1% of the balance repaid until 31/01/25
		6.09%		6.6% APRC	£0	75%	

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**Residential Remortgage Rates**  
Switch & Save available for loans up to £2m

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	LTV	Early Repayment Charge
5 Year Fixed Rate (until 31/01/28)	Minimum Loan £5k Maximum Loan £2m	5.60%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.3% APRC	£999	60%	2% of the balance repaid until 31/01/28
		5.63%		6.3% APRC	£999	75%	
		5.66%		6.4% APRC	£999	85%	
	Minimum Loan £2m Maximum Loan £10m	5.59%		6.3% APRC	£1999	60%	
		5.62%		6.3% APRC	£1999	70%	
		5.65%		6.3% APRC	£1999	75%	

**5 Year Fixed Products**

**Great Escape:** No Product Fee, Free Legals, Free non-disclosed Valuation & £150 cashback.

(Great Escape: Customers use Barclays nominated Solicitor. Barclays will pay for specified remortgage fees)

**Own Solicitor:** Customers provide and use their own Solicitor and receive a Free non-disclosed Valuation & £400 cashback.

5 Year Fixed Rate (until 31/01/28)	Minimum Loan £50k Maximum Loan £2m	6.11%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.5% APRC	£0	85%	2% of the balance repaid until 31/01/28
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**7 Year Fixed Product**

**Premier Exclusive Rates - Customers must hold a Wealth / Premier Banking relationship with Barclays to apply for these products and qualify for retail underwriting**

7 Year Fixed Rate (until 31/01/30)	Minimum Loan £5k Maximum Loan £2m	5.60%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.2% APRC	£999	60%	3% of the balance repaid until 31/01/30
Premier Exclusive 7 Year Fixed Rate (until 31/01/30)		5.70%		6.3% APRC	£749	75%	

**10 Year Fixed Products**

10 Year Fixed Rate (until 31/01/33)	Minimum Loan £5k Maximum Loan £1m	5.45%	BEBR which is variable, currently 3.00% + 3.49% = 6.49% for term	6.0% APRC	£999	60%	5% of the balance repaid until 31/01/33
		5.56%		6.0% APRC	£999	80%	

**Green Home Buy to Let (BTL) Purchase Rates**

**Barclays Green Home BTL Mortgages**

These products can only be used to purchase a new build residential property with an Energy Efficiency Rating of 80 or higher, or an Energy Efficiency Band of A or B. - Not available for Portfolio Landlords\*

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	LTV	Early Repayment Charge
2 Year Fixed Rate (until 31/01/25)	Minimum Loan £35k Maximum Loan £1m	5.04%	BEBR which is variable, currently 3.00% + 4.49% = 7.49% for term	7.3% APRC	£1295	75%	1% of the balance repaid until 31/01/25
5 Year Fixed Rate (until 31/01/28)		5.16%		6.7% APRC	£1295	75%	2% of the balance repaid until 31/01/28

Satisfactory evidence that the property has an Energy Efficiency Rating of 81 or higher, or has an Energy Efficiency Band of A or B, must be provided before the advance is made and shall be either: (a) a valid Energy Performance Certificate completed less than 10 years prior to the submission of your mortgage application; or (b) a valid Predicted Energy Performance Certificate if the property build phase has not been completed

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**Buy to Let (BTL) Purchase & Remortgage Rates**

Switch & Save available across the range

**Purchase & Remortgage - Not available for Portfolio Landlords\***

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	LTV	Early Repayment Charge
2 Year Tracker at BEBR + 2.10% for 2 Years	Minimum Loan £35k Maximum Loan £1m	5.10%	BEBR which is variable, currently 3.00% + 4.49% = 7.49% for term	7.2% APRC	£0	75%	1% of the balance repaid for 2 years
2 Year Fixed Rate (until 31/01/25)	Minimum Loan £1m Maximum Loan £2m	5.00%		7.2% APRC	£2495	60%	1% of the balance repaid until 31/01/25
5 Year Fixed Rate (until 31/01/28)	Minimum Loan £1m Maximum Loan £2m	5.10%		6.7% APRC	£2495	60%	2% of the balance repaid until 31/01/28

**Purchase Only- Not available for Portfolio Landlords\***

Premier Exclusive Rates - Customers must hold a Wealth / Premier Banking relationship with Barclays to apply for these products and qualify for retail underwriting

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	LTV	Early Repayment Charge
2 Year Fixed Rate (until 31/01/25)	Minimum Loan £35k Maximum Loan £1m	5.54%	BEBR which is variable, currently 3.00% + 4.49% = 7.49% for term	7.4% APRC	£1295	75%	1% of the balance repaid until 31/01/25
Premier Exclusive 3 Year Fixed Rate (until 31/01/26)		5.35%		7.1% APRC	£0	75%	2% of the balance repaid until 31/01/26
5 Year Fixed Rate (until 31/01/28)		5.42%		6.9% APRC	£1295	75%	2% of the balance repaid until 31/01/28

**Remortgage Only- Not available for Portfolio Landlords\***

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	LTV	Early Repayment Charge
2 Year Tracker at BEBR + 1.95% for 2 Years	Minimum Loan £35k Maximum Loan £1m	4.95%	BEBR which is variable, currently 3.00% + 4.49% = 7.49% for term	7.2% APRC	£0	60%	1% of the balance repaid for 2 years
2 Year Fixed Rate (until 31/01/25)		6.00%		7.4% APRC	£0	60%	1% of the balance repaid until 31/01/25
		5.49%		7.4% APRC	£1795	75%	
5 Year Fixed Rate (until 31/01/28)		5.70%		6.9% APRC	£0	60%	2% of the balance repaid until 31/01/28
		5.74%		6.9% APRC	£0	75%	

**Portfolio Landlords\* Purchase & Remortgage - Available for Portfolio Landlords\* Only**

Product Type	Minimum/Maximum Loan size	Initial Interest Rate	Follow on rate	The Overall Cost for Comparison	Product Fee	LTV	Early Repayment Charge
2 Year Fixed Rate (until 31/01/25)	Minimum Loan £35k Maximum Loan £1m	5.10%	BEBR which is variable, currently 3.00% + 4.49% = 7.49% for term	7.4% APRC	£2495	75%	1% of the balance repaid until 31/01/25

\*Portfolio Landlords are those with four mortgaged rental properties or more across all lenders. This includes the subject property

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## Features of our Buy to Let Mortgage Products:

### **Buy to Let Affordability:**

Barclays considers both personal and rental income within the affordability calculation, undertaking a detailed affordability assessment of the borrower(s). The income affordability assessment includes all relevant landlord costs, applicant level tax liability and is assessed against the Bank's affordability rate. We no longer apply a separate rental coverage assessment.

**LTV:** Loan to Value, this is based on the lower of the purchase price or our valuation. **Large Loans:** Buy-to-Let loans over £2million are not available at present. This includes rate switches on existing loans over £2m and existing loans where additional borrowing is required which will take the total loan over £2 million.

**Switch & Save™ remortgage package:** Our standard legal service will include solicitor's fees directly relating to the remortgage (registered land only) and Land Registry fees. It does not include any other legal fees, money transfer fees or additional fees incurred in connection with dealing with leasehold, shared ownership properties or registration fees relating to Sasine properties in Scotland. It also excludes other mortgage charges or changes to mortgage parties. So, in the case of a remortgage where it includes, for example, a change of names on the mortgage or the first registration of unregistered land, you will be liable for any associated fees. You will be advised by your solicitor of additional costs applicable to your circumstances and charged separately for these.

### **Switch & Fix.**

The Tracker products which have an Early Repayment Charge (ERC) carry a Switch & Fix facility. A product carrying a Switch & Fix may be switched to any fixed rate product, subject to availability at the time, without incurring the early repayment charge payable on this product. The switch will be subject to any product fee applicable to the new product at that time. The new product may also have an ERC which will not have the benefit of the Switch & Fix facility.

**BTL Valuation Fees:** A non-disclosed valuation report will normally be prepared solely for mortgage lending purposes. If you would like to receive a disclosed valuation report, please discuss this with your Mortgage Advisor and refer to the BTL Tariff of Charges for the cost of the increased Valuation Fee.

**Condition & Charges:** A first charge over the property will be required as security for our mortgage. Full Personal Guarantees are required from all directors/ shareholders of a SPV Limited Company. Full Personal Guarantees are required from all members of a LLP. For interest only loans you are advised to arrange a suitable repayment vehicle to repay the capital at the end of the mortgage term. All mortgages are subject to status and valuation and a minimum age of 21 for the principal borrower. Early repayment charges apply if the mortgage is repaid in whole or in part or transferred to another scheme during the initial period, unless otherwise stated.

**BTL Customer Contact Numbers:** For new enquiries, please speak to the Mortgage Advisor in your local Barclays branch, or alternatively if you would like to deal with us directly call our BTL Sales and Information Team on 0333 202 7580\* (telephone calls maybe recorded). For an update on an application which is being processed; please call the BTL Processing Unit on 0800 022 4 022. For servicing queries on completed cases; please call the BTL Customer Services Team on 0800 022 4 022.

\*Calls to 03 numbers from a landline or mobile cost no more than calls to geographic numbers (01 or 02) and are included in any inclusive minutes and discount schemes you may have.

## Features of our Residential Mortgage Products:

- You are strongly recommended to have life assurance in place to cover the full amount of all sums that you may borrow from us under the facility. Applications are subject to status and a minimum age of 18. Mortgages are subject to valuation. A first charge over your property is required. The mortgage is available on an interest only and / or repayment basis. For an interest only mortgage, it is your responsibility to ensure that you have sufficient funds to repay the mortgage at the end of its term. The minimum age for taking out a mortgage with Barclays is 18. Usually the maximum age at the end of the mortgage term should be 70 or your retirement age – whichever is sooner. Where the end of term date of the mortgage would be later than this for any applicant, applications may still be considered on an individual basis. Mortgages are not available for business purposes.

**Charges and interest rates may vary and are correct at the time of going to print. All products are subject to availability and may be changed or withdrawn at any time without notice.**

### **Great Escape™ and Switch & Save™ remortgage package.**

- Our standard legal service will include solicitor's fees directly relating to the remortgage (registered land only) and Land Registry fees. It does not include any other legal fees, money transfer fees or additional fees incurred in connection with dealing with leasehold, shared ownership properties or registration fees relating to Sasine properties in Scotland. It also excludes other mortgage charges or changes to mortgage parties. So, in the case of a remortgage where it includes, for example, a change of names on the mortgage or the first registration of unregistered land, you will be liable for any associated fees. You will be advised by your solicitor of additional costs applicable to your circumstances and charged separately for these.

### **Switch & Fix.**

- The Offset & Tracker products which have an Early Repayment Charge (ERC) carry a Switch & Fix facility. A product carrying a Switch & Fix may be switched to any fixed rate product, subject to availability at the time, without incurring the early repayment charge payable on this product. The switch will be subject to any product fee applicable to the new product at that time. The new product may also have an ERC which will not have the benefit of the Switch & Fix facility.

### **Fixed Rates explained**

- A fixed rate provides an interest rate that remains the same during the fixed period of the loan. After the fixed period of your loan our fixed rates revert to Bank of England Base Rate plus a margin;
- This gives you the peace of mind of knowing that your monthly repayment will stay the same for the period during which the rate is fixed, as long as payments are made for the correct amount and on time, allowing you to plan accordingly;
- An Early Repayment Charge may apply in certain circumstances.

### **Tracker Rates explained**

- All Base Rate Trackers are linked to Bank of England Base Rate;
- As the rate is linked to a variable rate, your monthly repayments may increase as well as decrease;
- This is the only product type available for "Offset" mortgages.

### **YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

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