

**Mortgage Rate Sheet
Intermediary Business Only
Rates Effective From 15 September 2021**

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[For Existing Mortgage Customer \(EMC\) Reward Rates please see EMC Reward Rate Sheet](#)

This information is intended for mortgage sellers use only. Anyone who is not a mortgage seller should not rely on the content of this communication.

Purchase Rates

(A Switch & Fix facility is applicable on all Offset & Tracker products listed below)

Offset Products - Please note customers can only hold ONE Offset Mortgage at a time.

Product Type	Initial Rate	Initial Pay Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	OPFM
											Purchase Only
2 Yr Offset Tracker	BEER+ 1.62%	1.72%	2 Years	BEER +3.49%	£1,749	75%	£5,000	£5,000 - £2m	1% of original balance on Full Redemption	2 Years	FP75

Tracker Products

Product Type	Initial Rate	Initial Pay Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	OPFM
											Purchase Only	Purchase Only
2 Yr Tracker	BEER+ 0.75%	0.85%	2 Years	BEER +3.49%	£999	60%	£5,000	£5,000 - £2m	None	N/A	GZ88	GZ89
2 Yr Tracker	BEER+ 1.30%	1.40%	2 Years	BEER +3.49%	£0	60%	£5,000	£5,000 - £2m	1% of balance repaid	2 Years	GZ90	GZ91
2 Yr Tracker	BEER+ 1.58%	1.68%	2 Years	BEER +3.49%	£999	75%	£5,000	£5,000 - £2m	None	N/A	GX48	GX49
2 Yr Tracker	BEER+ 2.02%	2.12%	2 Years	BEER +3.49%	£0	75%	£5,000	£5,000 - £2m	1% of balance repaid	2 Years	FT95	FT96
Premier 2 Yr Tracker	BEER+ 1.77%	1.87%	2 Years	BEER +3.49%	£999	80%	£5,000	£5,000 - £2m	None	N/A	GX52	GX53
2 Yr Tracker	BEER+ 1.87%	1.97%	2 Years	BEER +3.49%	£999	80%	£5,000	£5,000 - £2m	None	N/A	GX50	GX51
2 Yr Tracker	BEER+ 1.59%	1.69%	2 Years	BEER +3.49%	£1,999	60%	£5,000	£2m - £10m	None	N/A	FP82	FP83
2 Yr Tracker	BEER+ 1.69%	1.79%	2 Years	BEER +3.49%	£1,999	70%	£5,000	£2m - £10m	None	N/A	FP84	FP85
2 Yr Tracker	BEER+ 1.75%	1.85%	2 Years	BEER +3.49%	£1,999	75%	£5,000	£2m - £5m	None	N/A	FT97	FT98

Premier Exclusive Rates - To qualify for these products, customers must hold a Premier Banking relationship with Barclays. Joint applications require only one applicant to meet the criteria.

When applying for this product you will need to ensure that one of the applicants is an eligible Barclays Premier current account customer or hold the appropriate Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

Purchase Rates

2 Year Fixed Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	OPFM
										Purchase Only	Purchase Only
NEW 2 Yr Fixed	0.86%	30/11/23	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/23	HB01	HB02
2 Yr Fixed	1.12%	30/11/23	BEBR +3.49%	£0	60%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/23	GT28	GT29
NEW 2 Yr Fixed	0.96%	30/11/23	BEBR +3.49%	£999	75%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/23	HB03	HB04
2 Yr Fixed	1.36%	30/11/23	BEBR +3.49%	£0	75%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/23	GZ14	GZ15
2 Yr Fixed	1.45%	30/11/23	BEBR +3.49%	£999	80%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/23	GZ92	GZ93
2 Yr Fixed	1.64%	30/11/23	BEBR +3.49%	£999	85%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/23	GZ94	GZ95
Premier 2 Yr Fixed	1.64%	30/11/23	BEBR +3.49%	£699	85%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/23	GZ96	GZ97
NEW 2 Yr Fixed	1.87%	30/11/23	BEBR +3.49%	£0	85%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/23	HB05	HB06
2 Yr Fixed	1.97%	30/11/23	BEBR +3.49%	£999	90%	£5,000	£5,000 - £570,000	2% of balance repaid	30/11/23	HA00	HA01
2 Yr Fixed	2.27%	30/11/23	BEBR +3.49%	£0	90%	£5,000	£5,000 - £570,000	2% of balance repaid	30/11/23	HA02	HA03
2 Yr Fixed	1.09%	30/11/23	BEBR +3.49%	£1,999	60%	£2m	£2m - £10m	2% of balance repaid	30/11/23	GT47	GT48
2 Yr Fixed	1.24%	30/11/23	BEBR +3.49%	£1,999	70%	£2m	£2m - £10m	2% of balance repaid	30/11/23	GT49	GT50
2 Yr Fixed	1.35%	30/11/23	BEBR +3.49%	£1,999	75%	£2m	£2m - £5m	2% of balance repaid	30/11/23	GT51	GT52

2 Year Fixed Purchase Only Cashback Products - Customers will receive £500 cashback – Not available to existing mortgage customers porting an existing rate

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Purchase Only
2 Yr Fixed with £500 Cashback	2.55%	30/11/23	BEBR +3.49%	£0	90%	£50,000	£570,000	2% of balance repaid	30/11/23	HA04

3 Year Fixed Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	OPFM
										Purchase Only	Purchase Only
NEW 3 Yr Fixed	0.99%	30/11/24	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/24	HB07	HB08
3 Yr Fixed	2.05%	30/11/24	BEBR +3.49%	£999	85%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/24	GZ16	GZ17

5 Year Fixed Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	OPFM
										Purchase Only	Purchase Only
5 Yr Fixed	1.14%	30/11/26	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	3% of balance repaid	30/11/26	GX67	GX68
5 Yr Fixed	1.23%	30/11/26	BEBR +3.49%	£0	60%	£5,000	£5,000 - £2m	3% of balance repaid	30/11/26	GX69	GX70
NEW 5 Yr Fixed	1.21%	30/11/26	BEBR +3.49%	£999	75%	£5,000	£5,000 - £2m	3% of balance repaid	30/11/26	HB09	HB10
NEW 5 Yr Fixed	1.42%	30/11/26	BEBR +3.49%	£0	75%	£5,000	£5,000 - £2m	3% of balance repaid	30/11/26	HB11	HB12
NEW 5 Yr Fixed	1.75%	30/11/26	BEBR +3.49%	£999	80%	£5,000	£5,000 - £2m	3% of balance repaid	30/11/26	HB13	HB14
NEW 5 Yr Fixed	2.15%	30/11/26	BEBR +3.49%	£999	85%	£5,000	£5,000 - £2m	3% of balance repaid	30/11/26	HB15	HB16
NEW 5 Yr Fixed	2.29%	30/11/26	BEBR +3.49%	£0	85%	£5,000	£5,000 - £2m	3% of balance repaid	30/11/26	HB17	HB18
5 Yr Fixed	2.65%	30/11/26	BEBR +3.49%	£999	90%	£5,000	£5,000 - £570,000	3% of balance repaid	30/11/26	HA09	HA10
5 Yr Fixed	2.88%	30/11/26	BEBR +3.49%	£0	90%	£5,000	£5,000 - £570,000	3% of balance repaid	30/11/26	GZ24	GZ25
5 Yr Fixed	1.27%	30/11/26	BEBR +3.49%	£1,999	60%	£2m	£2m - £10m	3% of balance repaid	30/11/26	GT75	GT76
5 Yr Fixed	1.52%	30/11/26	BEBR +3.49%	£1,999	70%	£2m	£2m - £10m	3% of balance repaid	30/11/26	GT77	GT78
5 Yr Fixed	1.57%	30/11/26	BEBR +3.49%	£1,999	75%	£2m	£2m - £5m	3% of balance repaid	30/11/26	GT79	GT80

7 Year Fixed Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	OPFM
										Purchase Only	Purchase Only
7 Yr Fixed	1.39%	30/11/28	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	5% of balance repaid	30/11/28	GT81	GT82
Premier 7 Yr Fixed	1.49%	30/11/28	BEBR +3.49%	£749	75%	£5,000	£5,000 - £2m	5% of balance repaid	30/11/28	GT83	GT84

10 Year Fixed Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	OPFM
										Purchase Only	Purchase Only
10 Yr Fixed	1.95%	30/11/31	BEBR +3.49%	£999	60%	£5,000	£5,000 - £1m	5% of balance repaid	30/11/31	HA11	HA12
10 Yr Fixed	2.07%	30/11/31	BEBR +3.49%	£0	60%	£5,000	£5,000 - £1m	5% of balance repaid	30/11/31	GT87	GT88
10 Yr Fixed	2.75%	30/11/31	BEBR +3.49%	£999	80%	£5,000	£5,000 - £1m	5% of balance repaid	30/11/31	GT89	GT90

Premier Exclusive Rates - To qualify for these products, customers must hold a Premier Banking relationship with Barclays. Joint applications require only one applicant to meet the criteria.

When applying for this product you will need to ensure that one of the applicants is an eligible Barclays Premier current account customer or hold the appropriate Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

Barclays Green Home, Family Springboard, Mortgage Guarantee & Help to Buy Rates

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. 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 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.

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	OPFM
										Purchase Only	Purchase Only
Green Home 2 Yr Fixed	1.84%	30/11/23	BEER +3.49%	£0	80%	£5,000	£5,000 - £2m	2% of balance repaid	30/11/23	GX71	GX72
Green Home 2 Yr Fixed	2.17%	30/11/23	BEER +3.49%	£0	90%	£5,000	£5,000 - £570,000	2% of balance repaid	30/11/23	HA13	HA14
Green Home 5 Yr Fixed	2.78%	30/11/26	BEER +3.49%	£0	90%	£5,000	£5,000 - £570,000	3% of balance repaid	30/11/26	GZ32	GZ33
NEW Green Home Help to Buy 2 Yr Fixed	1.11%	30/11/23	BEER +3.49%	£749	75%	£25,000	£450,000	2% of balance repaid	30/11/23	HB26	N/A
NEW Green Home Help to Buy 5 Yr Fixed	1.32%	30/11/26	BEER +3.49%	£749	75%	£25,000	£450,000	3% of balance repaid	30/11/26	HB27	N/A

Family Springboard Mortgages - Purchase Only: These products can only be used to purchase a property with a mortgage loan size over 90% LTV up to a maximum of 100% LTV. Loans outside of this LTV will not be allowed.

Product Type	Initial Rate	End Date	Follow on Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Spingboard Only
Springboard 5 Yr Fixed	3.50%	30/11/26	BEER +2.49%	£0	95%	£5,000	£500,000	3% of balance repaid	30/11/26	GZ26
Springboard 5 Yr Fixed	3.70%	30/11/26	BEER +2.49%	£0	100%	£5,000	£500,000	3% of balance repaid	30/11/26	GZ27

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 property with a mortgage loan size over 90% LTV up to a maximum of 95% LTV. Loans outside of this LTV will not be allowed.

Product Type	Initial Rate	End Date	Follow on Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Guarantee Scheme Only
Mortgage Guarantee 2 Yr Fixed £750 Cashback	3.45%	30/11/23	BEER +3.49%	£0	95%	£25,000	£570,000	2% of balance repaid	30/11/23	GZ28
NEW Mortgage Guarantee 2 Yr Fixed	3.09%	30/11/23	BEER +3.49%	£0	95%	£25,000	£570,000	2% of balance repaid	30/11/23	HB19
Mortgage Guarantee 5 Yr Fixed	3.45%	30/11/26	BEER +3.49%	£0	95%	£25,000	£570,000	3% of balance repaid	30/11/26	GZ30

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. These products are exclusively for the Mortgage Guarantee Scheme applications – no other products from our range can be selected.

Scotland Help to Buy: Equity Loan Scheme

Product Type	Initial Rate	End Date	Follow on Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Shared Equity Scheme Only
NEW Scotland Help to Buy 2 Yr Fixed	1.90%	30/11/23	BEER +3.49%	£0	80%	£25,000	£160,000	2% of balance repaid	30/11/23	HB20
NEW Scotland Help to Buy 5 Yr Fixed	2.13%	30/11/26	BEER +3.49%	£0	80%	£25,000	£160,000	3% of balance repaid	30/11/26	HB21

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. Please note that these Mortgage products are offered on a Repayment basis only. These products are exclusively for Help to Buy Scotland applications – no other products from our range can be selected.

Help to Buy: Equity Loan Scheme

Product Type	Initial Rate	End Date	Follow on Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Shared Equity Scheme Only
NEW Help to Buy 2 Yr Fixed	1.21%	30/11/23	BEER +3.49%	£749	75%	£25,000	£450,000	2% of balance repaid	30/11/23	HB22
NEW Help to Buy 2 Yr Fixed	1.44%	30/11/23	BEER +3.49%	£0	75%	£25,000	£450,000	2% of balance repaid	30/11/23	HB23
NEW Help to Buy 5 Yr Fixed	1.42%	30/11/26	BEER +3.49%	£749	75%	£25,000	£450,000	3% of balance repaid	30/11/26	HB24
NEW Help to Buy 5 Yr Fixed	1.56%	30/11/26	BEER +3.49%	£0	75%	£25,000	£450,000	3% of balance repaid	30/11/26	HB25

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. Please note that these Mortgage products are offered on a Repayment basis only. These products are exclusively for Help to Buy applications – no other products from our range can be selected.

London Help to Buy: Equity Loan Scheme

Product Type	Initial Rate	End Date	Follow on Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Shared Equity Scheme Only
NEW London Help to Buy 2 Yr Fixed	0.97%	30/11/23	BEER +3.49%	£749	55%	£25,000	£330,000	2% of balance repaid	30/11/23	HB28
NEW London Help to Buy 5 Yr Fixed	1.20%	30/11/26	BEER +3.49%	£749	55%	£25,000	£330,000	3% of balance repaid	30/11/26	HB29

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. Please note that these Mortgage products are offered on a Repayment basis only. These products are exclusively for London Help to Buy applications – no other products from our range can be selected.

Remortgage Rates

(Available for customers remortgaging from another lender or equity release on unencumbered properties).

(A Switch & Fix facility is applicable on all Offset and Tracker products listed below)

Offset Products - Please note customers can only hold ONE Offset Mortgage at a time.

Product Type	Initial Rate	Initial Pay Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	OPFM	
											Switch & Save	
											Legal	£250 Cashback
2 Yr Offset Tracker	BEBR+ 1.62%	1.72%	2 Years	Offset BEBR +3.49%	£1,749	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	FQ29	GC77

Tracker Products

Product Type	Initial Rate	Initial Pay Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	Remortgage Own Solicitors	BRM	
												Switch & Save	
												Legal	£250 Cashback
2 Yr Tracker	BEBR+ 0.75%	0.85%	2 Years	BEBR +3.49%	£999	60%	£5,000	£2m	None	N/A	N/A	HA15	HA16
2 Yr Tracker	BEBR+ 1.30%	1.40%	2 Years	BEBR +3.49%	£0	60%	£5,000	£2m	1% of balance repaid	2 Years	N/A	HA17	HA18
2 Yr Tracker	BEBR+ 1.58%	1.68%	2 Years	BEBR +3.49%	£999	75%	£5,000	£2m	None	N/A	N/A	GX79	GX80
2 Yr Tracker	BEBR+ 2.02%	2.12%	2 Years	BEBR +3.49%	£0	75%	£5,000	£2m	1% of balance repaid	N/A	N/A	FU15	GC09
Premier 2 Yr Tracker	BEBR+ 1.77%	1.87%	2 Years	BEBR +3.49%	£999	80%	£5,000	£2m	None	N/A	N/A	GX81	GX82
2 Yr Tracker	BEBR+ 1.87%	1.97%	2 Years	BEBR +3.49%	£999	80%	£5,000	£2m	None	N/A	N/A	GX83	GX84
2 Yr Tracker	BEBR+ 1.59%	1.69%	2 Years	BEBR +3.49%	£1,999	60%	£2m	£10m	None	N/A	FQ39	N/A	N/A
2 Yr Tracker	BEBR+ 1.69%	1.79%	2 Years	BEBR +3.49%	£1,999	70%	£2m	£10m	None	N/A	FQ40	N/A	N/A
2 Yr Tracker	BEBR+ 1.75%	1.85%	2 Years	BEBR +3.49%	£1,999	75%	£2m	£5m	None	N/A	FU17	N/A	N/A

2 Year Fixed Rates

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	Remortgage Own Solicitors	BRM	
												Switch & Save	
												Legal	£250 Cashback
NEW	2 Yr Fixed	0.86%	30/11/23	BEBR +3.49%	£999	60%	£5,000	£2m	2% of balance repaid	30/11/23	N/A	HB30	HB31
NEW	2 Yr Fixed	0.96%	30/11/23	BEBR +3.49%	£999	75%	£5,000	£2m	2% of balance repaid	30/11/23	N/A	HB32	HB33
	2 Yr Fixed	1.45%	30/11/23	BEBR +3.49%	£999	80%	£5,000	£2m	2% of balance repaid	30/11/23	N/A	HA19	HA20
	2 Yr Fixed	1.64%	30/11/23	BEBR +3.49%	£999	85%	£5,000	£2m	2% of balance repaid	30/11/23	N/A	HA21	HA22
	2 Yr Fixed	1.09%	30/11/23	BEBR +3.49%	£1,999	60%	£2m	£10m	2% of balance repaid	30/11/23	GU19	N/A	N/A
	2 Yr Fixed	1.24%	30/11/23	BEBR +3.49%	£1,999	70%	£2m	£10m	2% of balance repaid	30/11/23	GU20	N/A	N/A
	2 Yr Fixed	1.35%	30/11/23	BEBR +3.49%	£1,999	75%	£2m	£5m	2% of balance repaid	30/11/23	GU21	N/A	N/A

Great Escape - Free Legals, Non - Disclosed Valuation & Cashback (Customers must use the Banks nominated Solicitors from the Bank's panel and the Bank pays for specified remortgage fees)

Own Solicitors - Non - Disclosed Valuation & Cashback (Customers provide use and pay for their own Solicitor)

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
											Great Escape £250 Cashback	Own Solicitors £350 Cashback
											NEW	2 Yr Fixed
	2 Yr Fixed	1.39%	30/11/23	BEBR +3.49%	£0	75%	£50,000	£2m	2% of balance repaid	30/11/23	GZ36	GZ37
	2 Yr Fixed	2.17%	30/11/23	BEBR +3.49%	£0	85%	£50,000	£2m	2% of balance repaid	30/11/23	HA23	HA24

3 Year Fixed Rates

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
											Switch & Save	
											Legal	£250 Cashback
NEW	3 Yr Fixed	0.99%	30/11/24	BEBR +3.49%	£999	60%	£5,000	£2m	2% of balance repaid	30/11/24	HB36	HB37
	3 Yr Fixed	2.05%	30/11/24	BEBR +3.49%	£999	85%	£5,000	£2m	2% of balance repaid	30/11/24	GZ38	GZ39

Premier Exclusive Rates - To qualify for these products, customers must hold a Premier Banking relationship with Barclays. Joint applications require only one applicant to meet the criteria.

When applying for this product you will need to ensure that one of the applicants is an eligible Barclays Premier current account customer or hold the appropriate Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

Remortgage Rates

5 Year Fixed Rates

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	Remortgage Own Solicitors	BRM Switch & Save	
											Legal	£250 Cashback
5 Yr Fixed	1.14%	30/11/26	BEER +3.49%	£999	60%	£5,000	£2m	3% of balance repaid	30/11/26	N/A	GX91	GX92
NEW 5 Yr Fixed	1.21%	30/11/26	BEER +3.49%	£999	75%	£5,000	£2m	3% of balance repaid	30/11/26	N/A	HB38	HB39
NEW 5 Yr Fixed	1.75%	30/11/26	BEER +3.49%	£999	80%	£5,000	£2m	3% of balance repaid	30/11/26	N/A	HB40	HB41
NEW 5 Yr Fixed	2.15%	30/11/26	BEER +3.49%	£999	85%	£5,000	£2m	3% of balance repaid	30/11/26	N/A	HB42	HB43
5 Yr Fixed	1.27%	30/11/26	BEER +3.49%	£1,999	60%	£2m	£10m	3% of balance repaid	30/11/26	GU40	N/A	N/A
5 Yr Fixed	1.52%	30/11/26	BEER +3.49%	£1,999	70%	£2m	£10m	3% of balance repaid	30/11/26	GU41	N/A	N/A
5 Yr Fixed	1.57%	30/11/26	BEER +3.49%	£1,999	75%	£2m	£5m	3% of balance repaid	30/11/26	GU42	N/A	N/A

Great Escape - Free Legals, Non - Disclosed Valuation & Cashback (Customers must use the Banks nominated Solicitors from the Bank's panel and the Bank pays for specified remortgage fees)
Own Solicitors - Non - Disclosed Valuation & Cashback (Customers provide use and pay for their own Solicitor)

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
										Great Escape £250 Cashback	Own Solicitors £250 Cashback
5 Yr Fixed	1.34%	30/11/26	BEER +3.49%	£0	60%	£50,000	£2m	3% of balance repaid	30/11/26	GU43	GU44
NEW 5 Yr Fixed	1.42%	30/11/26	BEER +3.49%	£0	75%	£50,000	£2m	3% of balance repaid	30/11/26	HB44	HB45
5 Yr Fixed	2.44%	30/11/26	BEER +3.49%	£0	85%	£50,000	£2m	3% of balance repaid	30/11/26	GZ42	GZ43

7 Year Fixed Rates

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Switch & Save	
										Legal	£250 Cashback
7 Yr Fixed	1.39%	30/11/28	BEER +3.49%	£999	60%	£5,000	£2m	5% of balance repaid	30/11/28	GU49	GU50
Premier 7 Yr Fixed	1.49%	30/11/28	BEER +3.49%	£749	75%	£5,000	£2m	5% of balance repaid	30/11/28	GU51	GU52

10 Year Fixed Rates

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Switch & Save	
										Legal	£250 Cashback
10 Yr Fixed	1.95%	30/11/31	BEER +3.49%	£999	60%	£5,000	£1m	5% of balance repaid	30/11/31	HA29	HA30
10 Yr Fixed	2.07%	30/11/31	BEER +3.49%	£0	60%	£5,000	£1m	5% of balance repaid	30/11/31	GU55	GU56
10 Yr Fixed	2.75%	30/11/31	BEER +3.49%	£999	80%	£5,000	£1m	5% of balance repaid	30/11/31	GU57	GU58

Premier Exclusive Rates - To qualify for these products, customers must hold a Premier Banking relationship with Barclays. Joint applications require only one applicant to meet the criteria.

When applying for this product you will need to ensure that one of the applicants is an eligible Barclays Premier current account customer or hold the appropriate Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

Buy to Let Range - Purchase & Remortgage Rates
(A Switch & Fix facility is applicable on all Tracker products listed below)

Purchase Only- Not available for Portfolio Landlords*

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BTL Purchase Only
2 Yr Fixed	1.45%	30/11/23	BEBR +4.49%	£1,295	60%	£35,000	£1m	2% of balance repaid	30/11/23	GX93
2 Yr Fixed	1.59%	30/11/23	BEBR +4.49%	£1,295	75%	£35,000	£1m	2% of balance repaid	30/11/23	GU60
5 Yr Fixed	1.76%	30/11/26	BEBR +4.49%	£1,295	60%	£35,000	£1m	3% of balance repaid	30/11/26	GU61
5 Yr Fixed	1.77%	30/11/26	BEBR +4.49%	£1,295	75%	£35,000	£1m	3% of balance repaid	30/11/26	HA82

Remortgage Only- Not available for Portfolio Landlords*

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BTL Remortgage Only	
										Switch & Save	
										Legal	£500 Cashback
2 Yr Fixed	1.16%	30/11/23	BEBR +4.49%	£1,795	60%	£35,000	£1m	2% of balance repaid	30/11/23	HA83	HA84
2 Yr Fixed	1.50%	30/11/23	BEBR +4.49%	£1,795	75%	£35,000	£1m	2% of balance repaid	30/11/23	GU65	GU66
5 Yr Fixed	1.65%	30/11/26	BEBR +4.49%	£1,795	60%	£35,000	£1m	3% of balance repaid	30/11/26	GU67	GU68
5 Yr Fixed	1.85%	30/11/26	BEBR +4.49%	£1,795	75%	£35,000	£1m	3% of balance repaid	30/11/26	GU69	GU70

Purchase & Remortgage- Not available for Portfolio Landlords*

Product Type	Initial Rate	Initial Pay Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BTL Purchase & Remortgage		
											Purchase	Switch & Save	
												Legal	£500 Cashback
2 Yr Tracker	BEBR+ 2.15%	2.25%	2 Years	BEBR +4.49%	£0	75%	£35,000	£1m	1% of balance repaid	2 Years	GY00	GY01	GY02

Purchase & Remortgage- Not available for Portfolio Landlords*

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BTL Purchase & Remortgage		
										Purchase	Switch & Save	
											Legal	£500 Cashback
2 Yr Fixed	1.73%	30/11/23	BEBR +4.49%	£0	60%	£35,000	£1m	2% of balance repaid	30/11/23	HA85	HA86	HA87
2 Yr Fixed	1.80%	30/11/23	BEBR +4.49%	£2,495	60%	£1m	£1m - £2m	2% of balance repaid	30/11/23	GU74	GU75	GU76
2 Yr Fixed	1.92%	30/11/23	BEBR +4.49%	£0	75%	£35,000	£1m	2% of balance repaid	30/11/23	HA88	HA89	HA90
Premier 3 Yr Fixed	2.00%	30/11/24	BEBR +4.49%	£0	75%	£35,000	£1m	3% of balance repaid	30/11/24	GX94	GX95	GX96
NEW 5 Yr Fixed	2.05%	30/11/26	BEBR +4.49%	£0	60%	£35,000	£1m	3% of balance repaid	30/11/26	HB46	HB47	HB48
5 Yr Fixed	1.90%	30/11/26	BEBR +4.49%	£2,495	60%	£1m	£1m - £2m	3% of balance repaid	30/11/26	GU83	GU84	GU85
5 Yr Fixed	2.06%	30/11/26	BEBR +4.49%	£0	75%	£35,000	£1m	3% of balance repaid	30/11/26	HA91	HA92	HA93
10 Yr Fixed	2.75%	30/11/31	BEBR +4.49%	£1,795	75%	£35,000	£1m	5% of balance repaid	30/11/31	GX97	GX98	GX99

Premier Exclusive Rates - To qualify for these products, customers must hold a Premier Banking relationship with Barclays. Joint applications require only one applicant to meet the criteria.

When applying for this product you will need to ensure that one of the applicants is an eligible Barclays Premier current account customer or hold the appropriate Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

Purchase & Remortgage- Available for Portfolio Landlords* only.

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BTL Purchase & Remortgage		
											Purchase	Switch & Save	
												Legal	£500 Cashback
NEW	2 Yr Fixed Portfolio	2.00%	30/11/23	BEBR +4.49%	£2,495	75%	£35,000	£1m	2% of balance repaid	30/11/23	HB49	HB50	HB51
NEW	5 Yr Fixed Portfolio	2.30%	30/11/26	BEBR +4.49%	£2,495	75%	£35,000	£1m	3% of balance repaid	30/11/26	HB52	HB53	HB54

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

Additional Information

KEY:

Offset: current accounts and savings deposits may be offset against the mortgage to reduce repayments or the term of the mortgage.

Please note Customers can only hold **ONE** Offset Mortgage at a time.

BRM: Barclays Residential Mortgage

OPFM: Openplan Flexible Mortgage

Valuations

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 "A guide to our survey and valuation services".

Where a property does not meet the anticipated valuation and results in the chosen product maximum LTV being exceeded a new product may be chosen from the current product range applicable at the time of the down valuation, not the range available at point of application.

Great Escape™ Mortgages

Remortgage Only package available on BRMs where a non-disclosed valuation, in-house legal fees are paid and a cashback

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, the customer will be liable for any associated fees. The customer will be advised by their solicitor of additional costs applicable to their circumstances and charged separately for these.

Offset

Please note Customers can only hold **ONE** Offset Mortgage at a time.

Overpayments

Fixed Rates - Up to 10% & Trackers - Up to 25% overpayment per annum allowed on outstanding capital balance without ERC.

Switch & Fix

During the Early Repayment Charge period all Tracker & Offset products may be rate switched to any Barclays fixed or capped rate product, subject to meeting the new product criteria and availability at the time of application, without incurring the Early Repayment Charge. The rate switch will be subject to any fee(s) applicable to the new product at that time. The new product may also have an Early Repayment Charge which will not have the benefit of the Switch & Fix.

Maximum LTVs

Maximum LTV's apply to total borrowing.

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.

Telephone Numbers

Intermediary Support: 0345 073 3330

Large Loans Team: 0333 202 7590 option 3

Mortgage Services: 0800 022 4022

Policy: Please refer to the Barclays Intermediary website <https://intermediaries.uk.barclays/home> for further policy information or call our team of specialists on 0345 073 3330

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