

Mortgage Rate Sheet Intermediary Business Only Rates Effective From 13 May 2025

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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+ 1.22%	5.47%	2 Years	BEER +1.99%	£1,749	75%	£5,000	£5,000 - £2m	1% of original balance on Full Redemption	2 Years	MZ65
5 Yr Offset Tracker	BEER+ 1.25%	5.50%	5 Years	BEER +1.99%	£1,749	75%	£5,000	£5,000 - £2m	1% of original balance on Full Redemption	5 Years	MZ66

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+ 0.21%	4.46%	2 Years	BEER +1.99%	£999	60%	£5,000	£5,000 - £2m	None	N/A	NN56	NN57
2 Yr Tracker	BEER+ 0.49%	4.74%	2 Years	BEER +1.99%	£0	60%	£5,000	£5,000 - £2m	1% of balance repaid	2 Years	PH36	PH37
2 Yr Tracker	BEER+ 0.36%	4.61%	2 Years	BEER +1.99%	£999	75%	£5,000	£5,000 - £2m	None	N/A	MZ71	MZ72
Premier 2 Yr Tracker	BEER+ 0.50%	4.75%	2 Years	BEER +1.99%	£0	75%	£5,000	£5,000 - £2m	1% of balance repaid	2 Years	MZ73	MZ74
2 Yr Tracker	BEER+ 0.76%	5.01%	2 Years	BEER +1.99%	£999	85%	£5,000	£5,000 - £2m	None	N/A	MZ75	MZ76
2 Yr Tracker	BEER+ 1.10%	5.35%	2 Years	BEER +1.99%	£999	90%	£5,000	£5,000 - £640,000	None	N/A	PR11	PR12
2 Yr Tracker	BEER+ 0.35%	4.60%	2 Years	BEER +1.99%	£1,999	60%	£5,000	£2m - £10m	None	N/A	MZ79	MZ80
2 Yr Tracker	BEER+ 0.55%	4.80%	2 Years	BEER +1.99%	£1,999	70%	£5,000	£2m - £10m	None	N/A	MZ81	MZ82
2 Yr Tracker	BEER+ 0.57%	4.82%	2 Years	BEER +1.99%	£1,999	75%	£5,000	£2m - £5m	None	N/A	MZ83	MZ84
5 Yr Tracker	BEER+ 0.60%	4.85%	5 Years	BEER +1.99%	£999	60%	£5,000	£5,000 - £2m	None	N/A	MZ85	MZ86
5 Yr Tracker	BEER+ 1.00%	5.25%	5 Years	BEER +1.99%	£999	85%	£5,000	£5,000 - £2m	None	N/A	MZ87	MZ88

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 Fullserve. 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 Premier 2 Yr Fixed	3.86%	30/06/27	BEBR +1.99%	£899	60%	£5,000	£2m	2% of balance repaid	30/06/27	PW37	PW38
NEW 2 Yr Fixed	3.87%	30/06/27	BEBR +1.99%	£899	60%	£5,000	£2m	2% of balance repaid	30/06/27	PW39	PW40
NEW 2 Yr Fixed	4.10%	30/06/27	BEBR +1.99%	£0	60%	£5,000	£2m	2% of balance repaid	30/06/27	PW41	PW42
NEW Premier 2 Yr Fixed	3.94%	30/06/27	BEBR +1.99%	£899	75%	£5,000	£2m	2% of balance repaid	30/06/27	PW43	PW44
NEW 2 Yr Fixed	3.95%	30/06/27	BEBR +1.99%	£899	75%	£5,000	£2m	2% of balance repaid	30/06/27	PW45	PW46
NEW 2 Yr Fixed	4.18%	30/06/27	BEBR +1.99%	£0	75%	£5,000	£2m	2% of balance repaid	30/06/27	PW47	PW48
2 Yr Fixed	4.25%	30/06/27	BEBR +1.99%	£899	85%	£5,000	£2m	2% of balance repaid	30/06/27	PV06	PV07
2 Yr Fixed	4.45%	30/06/27	BEBR +1.99%	£0	85%	£5,000	£2m	2% of balance repaid	30/06/27	PV08	PV09
Premier 2 Yr Fixed	4.64%	30/06/27	BEBR +1.99%	£899	90%	£5,000	£640,000	2% of balance repaid	30/06/27	PU17	PU18
2 Yr Fixed	4.65%	30/06/27	BEBR +1.99%	£899	90%	£5,000	£640,000	2% of balance repaid	30/06/27	PU19	PU20
2 Yr Fixed	4.84%	30/06/27	BEBR +1.99%	£0	90%	£5,000	£640,000	2% of balance repaid	30/06/27	PU21	PU22
2 Yr Fixed	4.21%	30/06/27	BEBR +1.99%	£1,999	60%	£5,000	£2m - £10m	2% of balance repaid	30/06/27	PR59	PR60
2 Yr Fixed	4.36%	30/06/27	BEBR +1.99%	£1,999	70%	£5,000	£2m - £10m	2% of balance repaid	30/06/27	PR61	PR62
2 Yr Fixed	4.52%	30/06/27	BEBR +1.99%	£1,999	75%	£5,000	£2m - £5m	2% of balance repaid	30/06/27	PR63	PR64
2 Yr Fixed	4.67%	30/06/27	BEBR +1.99%	£1,999	85%	£5,000	£2m - £5m	2% of balance repaid	30/06/27	PR65	PR66

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
Premier 3 Yr Fixed	3.99%	30/06/28	BEBR +1.99%	£899	60%	£5,000	£2m	3% of balance repaid	30/06/28	PU23	PU24

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
NEW Premier 5 Yr Fixed	3.88%	30/06/30	BEBR +1.99%	£899	60%	£5,000	£2m	4% of balance repaid	30/06/30	PW49	PW50
NEW 5 Yr Fixed	3.89%	30/06/30	BEBR +1.99%	£899	60%	£5,000	£2m	4% of balance repaid	30/06/30	PW51	PW52
NEW 5 Yr Fixed	4.10%	30/06/30	BEBR +1.99%	£0	60%	£5,000	£2m	4% of balance repaid	30/06/30	PW53	PW54
NEW 5 Yr Fixed	4.10%	30/06/30	BEBR +1.99%	£899	75%	£5,000	£2m	4% of balance repaid	30/06/30	PW55	PW56
NEW 5 Yr Fixed	4.20%	30/06/30	BEBR +1.99%	£0	75%	£5,000	£2m	4% of balance repaid	30/06/30	PW57	PW58
5 Yr Fixed	4.28%	30/06/30	BEBR +1.99%	£899	85%	£5,000	£2m	4% of balance repaid	30/06/30	PV16	PV17
5 Yr Fixed	4.37%	30/06/30	BEBR +1.99%	£0	85%	£5,000	£2m	4% of balance repaid	30/06/30	PV18	PV19
Premier 5 Yr Fixed	4.62%	30/06/30	BEBR +1.99%	£899	90%	£5,000	£640,000	4% of balance repaid	30/06/30	PT48	PT49
5 Yr Fixed	4.67%	30/06/30	BEBR +1.99%	£899	90%	£5,000	£640,000	4% of balance repaid	30/06/30	PT50	PT51
5 Yr Fixed	4.28%	30/06/30	BEBR +1.99%	£1,999	60%	£2m	£10m	4% of balance repaid	30/06/30	PR67	PR68
5 Yr Fixed	4.37%	30/06/30	BEBR +1.99%	£1,999	70%	£2m	£10m	4% of balance repaid	30/06/30	PR69	PR70
5 Yr Fixed	4.47%	30/06/30	BEBR +1.99%	£1,999	75%	£2m	£5m	4% of balance repaid	30/06/30	PR71	PR72
5 Yr Fixed	4.63%	30/06/30	BEBR +1.99%	£1,999	85%	£2m	£5m	4% of balance repaid	30/06/30	PR73	PR74

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	4.95%	30/06/35	BEBR +1.99%	£999	60%	£5,000	£1m	6% of balance repaid	30/06/35	PH94	PH95
10 Yr Fixed	5.51%	30/06/35	BEBR +1.99%	£999	80%	£5,000	£1m	6% of balance repaid	30/06/35	PH96	PH97

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 Fullserve. Joint applications require only one applicant to meet this criteria.

Barclays Green Home, Family Springboard & Mortgage Guarantee

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
NEW	Green Home 2 Yr Fixed	4.00%	30/06/27	BEBR +1.99%	£0	60%	£5,000	£2m	2% of balance repaid	30/06/27	PW59	PW60
NEW	Green Home 2 Yr Fixed	4.08%	30/06/27	BEBR +1.99%	£0	75%	£5,000	£2m	2% of balance repaid	30/06/27	PW61	PW62
	Green Home 2 Yr Fixed	4.15%	30/06/27	BEBR +1.99%	£899	85%	£5,000	£2m	2% of balance repaid	30/06/27	PV24	PV25
	Green Home 2 Yr Fixed	4.74%	30/06/27	BEBR +1.99%	£0	90%	£5,000	£640,000	2% of balance repaid	30/06/27	PU41	PU42
NEW	Green Home 5 Yr Fixed	3.79%	30/06/30	BEBR +1.99%	£899	60%	£5,000	£2m	4% of balance repaid	30/06/30	PW63	PW64
NEW	Green Home 5 Yr Fixed	4.00%	30/06/30	BEBR +1.99%	£899	75%	£5,000	£2m	4% of balance repaid	30/06/30	PW65	PW66
	Green Home 5 Yr Fixed	4.18%	30/06/30	BEBR +1.99%	£899	85%	£5,000	£2m	4% of balance repaid	30/06/30	PV28	PV29
	Green Home 5 Yr Fixed	4.57%	30/06/30	BEBR +1.99%	£899	90%	£5,000	£640,000	4% of balance repaid	30/06/30	PT56	PT57

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 and cannot be combined with any other product. 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	4.97%	30/06/30	BEBR +1.99%	£0	95%	£5,000	£500,000	4% of balance repaid	30/06/30	PU49
	Springboard 5 Yr Fixed	5.29%	30/06/30	BEBR +1.99%	£0	100%	£5,000	£500,000	4% of balance repaid	30/06/30	PU50

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 and cannot be combined with any other product. 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	4.90%	30/06/27	BEBR +1.99%	£0	95%	£25,000	£570,000	2% of balance repaid	30/06/27	PU51
	Mortgage Guarantee 5 Yr Fixed	4.84%	30/06/30	BEBR +1.99%	£0	95%	£25,000	£570,000	4% of balance repaid	30/06/30	PU52

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.

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+ 1.22%	5.47%	2 Years	BEBR +1.99%	£1,749	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	NA49	NA50
5 Yr Offset Tracker	BEBR+ 1.25%	5.50%	5 Years	BEBR +1.99%	£1,749	75%	£5,000	£2m	1% of original balance on Full Redemption	5 Years	NA51	NA52

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	BRM		
											Remortgage Own Solicitors	Switch & Save	
												Legal	£250 Cashback
2 Yr Tracker	BEBR+ 0.21%	4.46%	2 Years	BEBR +1.99%	£999	60%	£5,000	£2m	None	N/A	N/A	NP18	NP19
2 Yr Tracker	BEBR+ 0.36%	4.61%	2 Years	BEBR +1.99%	£999	75%	£5,000	£2m	None	N/A	N/A	NA57	NA58
Premier 2 Yr Tracker	BEBR+ 0.50%	4.75%	2 Years	BEBR +1.99%	£0	75%	£5,000	£2m	1% of balance repaid	2 Years	N/A	NA59	NA60
2 Yr Tracker	BEBR+ 0.76%	5.01%	2 Years	BEBR +1.99%	£999	85%	£5,000	£2m	None	N/A	N/A	NA61	NA62
2 Yr Tracker	BEBR+ 0.35%	4.60%	2 Years	BEBR +1.99%	£1,999	60%	£2m	£10m	None	N/A	NA63	N/A	N/A
2 Yr Tracker	BEBR+ 0.55%	4.80%	2 Years	BEBR +1.99%	£1,999	70%	£2m	£10m	None	N/A	NA64	N/A	N/A
2 Yr Tracker	BEBR+ 0.57%	4.82%	2 Years	BEBR +1.99%	£1,999	75%	£2m	£5m	None	N/A	NA65	N/A	N/A
5 Yr Tracker	BEBR+ 0.60%	4.85%	5 Years	BEBR +1.99%	£999	60%	£5,000	£2m	None	N/A	N/A	NA66	NA67
5 Yr Tracker	BEBR+ 1.00%	5.25%	5 Years	BEBR +1.99%	£999	85%	£5,000	£2m	None	N/A	N/A	NA68	NA69

2 Year Fixed Rates

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM		
											Remortgage Own Solicitors	Switch & Save	
												Legal	£350 Cashback
NEW	Premier 2 Yr Fixed	3.87%	30/06/27	BEBR +1.99%	£999	60%	£5,000	£2m	2% of balance repaid	30/06/27	N/A	PW67	PW68
NEW	2 Yr Fixed	3.88%	30/06/27	BEBR +1.99%	£999	60%	£5,000	£2m	2% of balance repaid	30/06/27	N/A	PW69	PW70
	2 Yr Fixed	4.19%	30/06/27	BEBR +1.99%	£999	75%	£5,000	£2m	2% of balance repaid	30/06/27	N/A	PV34	PV35
	2 Yr Fixed	5.09%	30/06/27	BEBR +1.99%	£999	85%	£5,000	£2m	2% of balance repaid	30/06/27	N/A	PM62	PM63
	2 Yr Fixed	4.21%	30/06/27	BEBR +1.99%	£1,999	60%	£2m	£10m	2% of balance repaid	30/06/27	PR75	N/A	N/A
	2 Yr Fixed	4.36%	30/06/27	BEBR +1.99%	£1,999	70%	£2m	£10m	2% of balance repaid	30/06/27	PR76	N/A	N/A
	2 Yr Fixed	4.52%	30/06/27	BEBR +1.99%	£1,999	75%	£2m	£5m	2% of balance repaid	30/06/27	PR77	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 £150 Cashback	Own Solicitors £500 Cashback
											NEW	2 Yr Fixed
	2 Yr Fixed	4.62%	30/06/27	BEBR +1.99%	£0	75%	£50,000	£2m	2% of balance repaid	30/06/27	PV38	PV39

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 Fullserve. 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	BRM		
											Remortgage Own Solicitors	Switch & Save	
												Legal	£350 Cashback
NEW	Premier 5 Yr Fixed	3.88%	30/06/30	BEER +1.99%	£999	60%	£5,000	£2m	4% of balance repaid	30/06/30	N/A	PW73	PW74
NEW	5 Yr Fixed	3.89%	30/06/30	BEER +1.99%	£999	60%	£5,000	£2m	4% of balance repaid	30/06/30	N/A	PW75	PW76
	5 Yr Fixed	4.09%	30/06/30	BEER +1.99%	£999	75%	£5,000	£2m	4% of balance repaid	30/06/30	N/A	PV44	PV45
	5 Yr Fixed	4.97%	30/06/30	BEER +1.99%	£999	85%	£5,000	£2m	4% of balance repaid	30/06/30	N/A	PT58	PT59
	5 Yr Fixed	4.28%	30/06/30	BEER +1.99%	£1,999	60%	£2m	£10m	4% of balance repaid	30/06/30	PR78	N/A	N/A
	5 Yr Fixed	4.37%	30/06/30	BEER +1.99%	£1,999	70%	£2m	£10m	4% of balance repaid	30/06/30	PR79	N/A	N/A
	5 Yr Fixed	4.47%	30/06/30	BEER +1.99%	£1,999	75%	£2m	£5m	4% of balance repaid	30/06/30	PR80	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 £150 Cashback	Own Solicitors £500 Cashback
												5 Yr Fixed
	5 Yr Fixed	4.27%	30/06/30	BEER +1.99%	£0	75%	£50,000	£2m	4% of balance repaid	30/06/30	PV48	PV49
	5 Yr Fixed	5.07%	30/06/30	BEER +1.99%	£0	85%	£50,000	£2m	4% of balance repaid	30/06/30	PT62	PT63

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	4.95%	30/06/35	BEER +1.99%	£999	60%	£5,000	£1m	6% of balance repaid	30/06/35	PJ46	PJ47
	10 Yr Fixed	5.51%	30/06/35	BEER +1.99%	£999	80%	£5,000	£1m	6% of balance repaid	30/06/35	PJ48	PJ49

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 Fullserve. 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 & 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	5.15%	30/06/27	BEBR +4.49%	£2,495	60%	£1m	£2m	2% of balance repaid	30/06/27	PM85	PM86	PM87
5 Yr Fixed	4.80%	30/06/30	BEBR +4.49%	£2,495	60%	£1m	£2m	4% of balance repaid	30/06/30	PM88	PM89	PM90

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	5.38%	30/06/27	BEBR +4.49%	£1,295	75%	£35,000	£1m	2% of balance repaid	30/06/27	PJ56
5 Yr Fixed	4.67%	30/06/30	BEBR +4.49%	£1,295	75%	£35,000	£1m	4% of balance repaid	30/06/30	PJ57

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	5.15%	30/06/27	BEBR +4.49%	£0	60%	£35,000	£1m	2% of balance repaid	30/06/27	PM91	PM92
2 Yr Fixed	5.01%	30/06/27	BEBR +4.49%	£1,795	75%	£35,000	£1m	2% of balance repaid	30/06/27	PM93	PM94
5 Yr Fixed	4.57%	30/06/30	BEBR +4.49%	£0	60%	£35,000	£1m	4% of balance repaid	30/06/30	PM95	PM96
5 Yr Fixed	4.41%	30/06/30	BEBR +4.49%	£1,795	75%	£35,000	£1m	4% of balance repaid	30/06/30	PM97	PM98
5 Yr Fixed	4.79%	30/06/30	BEBR +4.49%	£0	75%	£35,000	£1m	4% of balance repaid	30/06/30	PM99	PN00

Barclays Green Home BTL Mortgages: - These products can only be used to purchase a new build residential BTL 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.

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
Green Home BTL 2 Yr Fixed	5.28%	30/06/27	BEBR +4.49%	£1,295	75%	£35,000	£1m	2% of balance repaid	30/06/27	PJ71
Green Home BTL 5 Yr Fixed	4.57%	30/06/30	BEBR +4.49%	£1,295	75%	£35,000	£1m	4% of balance repaid	30/06/30	PJ72

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
2 Yr Fixed Portfolio	5.01%	30/06/27	BEBR +4.49%	£2,495	75%	£35,000	£1m	2% of balance repaid	30/06/27	PN01	PN02	PN03

*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

Premier exclusive fixed rates up to 25% (only applies for new mortgage applications from April 19th 2024 onwards), all other 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 uses 1 of 2 methods to calculate affordability. Dependent on eligibility this will either be an Interest Coverage Ratio (ICR) or a detailed affordability assessment considering both personal and rental income. The income affordability assessment includes all relevant landlord costs, applicant level tax liability and is assessed against the Bank's affordability rate.

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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