

# Mortgage Rate Sheet Intermediary Rate Sheet

## Rates Effective From 7th December 2018

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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.

This information is intended for intermediary use only and is not intended nor has it been approved as a qualifying credit promotion.

### Purchase Rates

(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	Total Aggregate Loan	ERC	ERC Term	OPFM
											Purchase Only
2 Yr Offset Tracker	BEBR+ 1.04%	1.79%	2 Years	Offset BEBR +3.49%	£1,749	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	AV41
2 Yr Offset Tracker	BEBR+ 1.34%	2.09%	2 Years	Offset BEBR +3.49%	£499	75%	£5,000	£300,000	1% of original balance on Full Redemption	2 Years	CD45
Lifetime Offset Tracker	BEBR+ 1.74%	2.49%	Life	N/A	£1,999	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	AV43

**Existing Mortgage Customer Home-mover Reward** - Customer must be an existing Barclays Residential mortgage holder at the time of application. Exclusively available for existing Barclays mortgage holders when moving home. Products can be used for top-up when porting.

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
E M C Home-mover Reward 2 Yr Tracker	BEBR+ 0.84%	1.59%	2 Years	BEBR +3.49%	£499	75%	£5,000	£5,000 - £2m	1% of original balance on Full Redemption	2 Years	CR72	CR73

### 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	BEBR+ 0.69%	1.44%	2 Years	BEBR +3.49%	£999	60%	£5,000	£5,000 - £500,000	None	2 Years	CR74	CR75
2 Yr Tracker	BEBR+ 1.08%	1.83%	2 Years	BEBR +3.49%	£0	60%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	CD48	CD49
2 Yr Tracker	BEBR+ 0.84%	1.59%	2 Years	BEBR +3.49%	£999	75%	£5,000	£5,000 - £500,000	None	2 Years	CR76	CR77
2 Yr Tracker	BEBR+ 1.24%	1.99%	2 Years	BEBR +3.49%	£0	75%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	CR78	CR79
2 Yr Tracker	BEBR+ 0.97%	1.72%	2 Years	BEBR +3.49%	£999	85%	£5,000	£5,000 - £500,000	None	2 Years	CR80	CR81
2 Yr Tracker	BEBR+ 1.54%	2.29%	2 Years	BEBR +3.49%	£0	85%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	CR82	CR83
2 Yr Tracker	BEBR+ 0.74%	1.49%	2 Years	BEBR +3.49%	£1,999	60%	£5,000	£500,000 - £2m	None	2 Years	AR50	AR52
2 Yr Tracker	BEBR+ 1.00%	1.75%	2 Years	BEBR +3.49%	£1,999	75%	£5,000	£500,000 - £2m	None	2 Years	AR53	AR55
2 Yr Tracker	BEBR+ 1.00%	1.75%	2 Years	BEBR +3.49%	£2,499	75%	£5,000	£2m - £5m	None	2 Years	CG66	CG67
2 Yr Tracker	BEBR+ 1.00%	1.75%	2 Years	BEBR +3.49%	£3,499	75%	£5,000	£5m - £10m	None	2 Years	CG68	CG69
5 Yr Tracker	BEBR+ 1.49%	2.24%	5 Years	BEBR +3.49%	£1,999	75%	£5,000	£500,000 - £2m	None	2 Years	AN87	AN89
Wealth 5 Yr Tracker	BEBR+ 1.70%	2.45%	5 Years	BEBR +3.49%	£2,499	70%	£5,000	£500,000 - £5m	None	2 Years	CG70	CG71

**Wealth Exclusive Rates - To qualify for these products, customers must hold a Wealth 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 Wealth current account customer or hold the appropriate Wealth 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
2 Yr Fixed	1.53%	31/01/21	BEBR +3.49%	£999	60%	£5,000	£5,000 - £1m	2% of balance repaid	31/01/21	CT01	CT02
2 Yr Fixed	1.70%	31/01/21	BEBR +3.49%	£299	60%	£5,000	£5,000 - £1m	2% of balance repaid	31/01/21	CJ92	CJ93
2 Yr Fixed	1.97%	31/01/21	BEBR +3.49%	£0	70%	£5,000	£5,000 - £500,000	2% of balance repaid	31/01/21	CR84	CR85
2 Yr Fixed	1.59%	31/01/21	BEBR +3.49%	£999	75%	£5,000	£5,000 - £1m	2% of balance repaid	31/01/21	CT03	CT04
2 Yr Fixed	1.99%	31/01/21	BEBR +3.49%	£0	75%	£5,000	£5,000 - £500,000	2% of balance repaid	31/01/21	CJ98	CJ99
NEW 2 Yr Fixed	1.65%	31/01/21	BEBR +3.49%	£999	80%	£5,000	£5,000 - £1m	2% of balance repaid	31/01/21	CT48	CT49
NEW 2 Yr Fixed	1.74%	31/01/21	BEBR +3.49%	£999	85%	£5,000	£5,000 - £400,000	2% of balance repaid	31/01/21	CT50	CT51
NEW 2 Yr Fixed	1.74%	31/01/21	BEBR +3.49%	£1,999	85%	£5,000	£400,000 - £2m	2% of balance repaid	31/01/21	CT52	CT53
2 Yr Fixed	2.19%	31/01/21	BEBR +3.49%	£0	85%	£5,000	£5,000 - £500,000	2% of balance repaid	31/01/21	CN45	CN46
2 Yr Fixed	1.94%	31/01/21	BEBR +3.49%	£999	90%	£5,000	£5,000 - £400,000	2% of balance repaid	31/01/21	CN47	CN48
2 Yr Fixed	2.08%	31/01/21	BEBR +3.49%	£299	90%	£5,000	£5,000 - £400,000	2% of balance repaid	31/01/21	CN49	CN50
2 Yr Fixed	2.24%	31/01/21	BEBR +3.49%	£0	90%	£5,000	£5,000 - £400,000	2% of balance repaid	31/01/21	CN51	CN52
2 Yr Fixed	3.09%	31/01/21	BEBR +3.49%	£0	95%	£5,000	£5,000 - £400,000	2% of balance repaid	31/01/21	CR86	CR87
2 Yr Fixed	1.67%	31/01/21	BEBR +3.49%	£1,395	60%	£5,000	£1m - £5m	2% of balance repaid	31/01/21	CN53	CN54
2 Yr Fixed	1.77%	31/01/21	BEBR +3.49%	£2,499	75%	£5,000	£1m - £5m	2% of balance repaid	31/01/21	CN55	CN56
2 Yr Fixed	1.67%	31/01/21	BEBR +3.49%	£3,499	60%	£5,000	£5m - £10m	2% of balance repaid	31/01/21	CN57	CN58
2 Yr Fixed	1.77%	31/01/21	BEBR +3.49%	£3,499	75%	£5,000	£5m - £10m	2% of balance repaid	31/01/21	CN59	CN60

#### 2 Year Fixed Purchase Only Cashback Products - Customers will receive £1000 cashback – Not available to existing mortgage customers porting.

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	2.74%	31/01/21	BEBR +3.49%	£0	85%	£50,000	£500,000	2% of balance repaid	31/01/21	CR60
2 Yr Fixed	2.79%	31/01/21	BEBR +3.49%	£0	90%	£50,000	£400,000	2% of balance repaid	31/01/21	CR61
NEW 2 Yr Fixed	3.55%	31/01/21	BEBR +3.49%	£0	95%	£50,000	£400,000	2% of balance repaid	31/01/21	CT54

#### 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 Premier 3 Yr Fixed	1.73%	31/01/22	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	3% of balance repaid	31/01/22	CT57	CT58
NEW 3 Yr Fixed	1.74%	31/01/22	BEBR +3.49%	£999	60%	£5,000	£5,000 - £1m	3% of balance repaid	31/01/22	CT59	CT60
NEW 3 Yr Fixed	1.79%	31/01/22	BEBR +3.49%	£999	75%	£5,000	£5,000 - £1m	3% of balance repaid	31/01/22	CT61	CT62
NEW 3 Yr Fixed	2.05%	31/01/22	BEBR +3.49%	£0	75%	£5,000	£5,000 - £500,000	3% of balance repaid	31/01/22	CT63	CT64
3 Yr Fixed	2.24%	31/01/22	BEBR +3.49%	£0	85%	£5,000	£5,000 - £500,000	3% of balance repaid	31/01/22	CN74	CN75
NEW 3 Yr Fixed	2.17%	31/01/22	BEBR +3.49%	£999	90%	£5,000	£5,000 - £400,000	3% of balance repaid	31/01/22	CT65	CT66
NEW 3 Yr Fixed	2.44%	31/01/22	BEBR +3.49%	£0	90%	£5,000	£5,000 - £400,000	3% of balance repaid	31/01/22	CT67	CT68

**Premier Exclusive Rates - To qualify for these products, customers must hold a Wealth/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 Wealth/Premier current account customer or hold the appropriate Wealth/Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

### Purchase Rates

**Existing Mortgage Customer Home-mover Reward** - Customer must be an existing Barclays Residential mortgage holder at the time of application. Exclusively available for existing Barclays mortgage holders when moving home. Products can be used for top-up when porting.

	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	E M C Home-mover Reward 3 Yr Fixed	1.78%	31/01/22	BEBR +3.49%	£499	75%	£5,000	£5,000 - £1m	3% of balance repaid	31/01/22	CT55	CT56

### 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	1.94%	31/01/24	BEBR +3.49%	£999	60%	£5,000	£5,000 - £1m	3% of balance repaid	31/01/24	CT05	CT06
	5 Yr Fixed	2.14%	31/01/24	BEBR +3.49%	£299	60%	£5,000	£5,000 - £1m	3% of balance repaid	31/01/24	CN80	CN81
	5 Yr Fixed	2.25%	31/01/24	BEBR +3.49%	£0	70%	£5,000	£5,000 - £500,000	3% of balance repaid	31/01/24	CR88	CR89
NEW	5 Yr Fixed	1.97%	31/01/24	BEBR +3.49%	£999	75%	£5,000	£5,000 - £1m	3% of balance repaid	31/01/24	CT69	CT70
	5 Yr Fixed	2.29%	31/01/24	BEBR +3.49%	£0	75%	£5,000	£5,000 - £500,000	3% of balance repaid	31/01/24	CN86	CN87
	5 Yr Fixed	2.13%	31/01/24	BEBR +3.49%	£999	80%	£5,000	£5,000 - £1m	3% of balance repaid	31/01/24	CR90	CR91
	5 Yr Fixed	2.32%	31/01/24	BEBR +3.49%	£999	85%	£5,000	£5,000 - £1m	3% of balance repaid	31/01/24	CN88	CN89
	5 Yr Fixed	2.42%	31/01/24	BEBR +3.49%	£0	85%	£5,000	£5,000 - £1m	3% of balance repaid	31/01/24	CN90	CN91
	5 Yr Fixed	2.34%	31/01/24	BEBR +3.49%	£999	90%	£5,000	£5,000 - £400,000	3% of balance repaid	31/01/24	CR92	CR93
	5 Yr Fixed	2.49%	31/01/24	BEBR +3.49%	£0	90%	£5,000	£5,000 - £400,000	3% of balance repaid	31/01/24	CR94	CR95
	5 Yr Fixed	3.49%	31/01/24	BEBR +3.49%	£0	95%	£5,000	£5,000 - £400,000	3% of balance repaid	31/01/24	CR63	CR64
	5 Yr Fixed	2.09%	31/01/24	BEBR +3.49%	£2,499	60%	£5,000	£1m - £5m	3% of balance repaid	31/01/24	CK69	CK70
	5 Yr Fixed	2.29%	31/01/24	BEBR +3.49%	£2,499	75%	£5,000	£1m - £5m	3% of balance repaid	31/01/24	CK71	CK72
	5 Yr Fixed	2.09%	31/01/24	BEBR +3.49%	£3,499	60%	£5,000	£5m - £10m	3% of balance repaid	31/01/24	CK73	CK74
	5 Yr Fixed	2.29%	31/01/24	BEBR +3.49%	£3,499	75%	£5,000	£5m - £10m	3% of balance repaid	31/01/24	CK75	CK76

### 5 Year Fixed Purchase Only Cashback Products - Customers will receive £1000 cashback – Not available to existing mortgage customers porting.

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM
											Purchase Only
	5 Yr Fixed	3.79%	31/01/24	BEBR +3.49%	£0	95%	£50,000	£400,000	3% of balance repaid	31/01/24	CR65

### 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
	Premier 10 Yr Fixed	2.54%	31/01/29	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	5% of balance repaid	31/01/29	CN96	CN97
NEW	10 Yr Fixed	2.55%	31/01/29	BEBR +3.49%	£999	60%	£5,000	£5,000 - £1m	5% of balance repaid	31/01/29	CT71	CT72
NEW	10 Yr Fixed	2.64%	31/01/29	BEBR +3.49%	£0	60%	£5,000	£5,000 - £1m	5% of balance repaid	31/01/29	CT73	CT74
NEW	10 Yr Fixed	2.78%	31/01/29	BEBR +3.49%	£999	80%	£5,000	£5,000 - £1m	5% of balance repaid	31/01/29	CT75	CT76
	10 Yr Fixed	2.74%	31/01/29	BEBR +3.49%	£2,499	70%	£5,000	£1m - £5m	5% of balance repaid	31/01/29	CP04	CP05

**Premier Exclusive Rates - To qualify for these products, customers must hold a Wealth/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 Wealth/Premier current account customer or hold the appropriate Wealth/Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

### Family Springboard, Scotland & Help to Buy Rates

**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 3 Yr Fixed	2.75%	31/01/22	BEBR +2.49%	£0	95%	£5,000	£500,000	3% of balance repaid	31/01/22	CS00
Springboard 3 Yr Fixed	2.95%	31/01/22	BEBR +2.49%	£0	100%	£5,000	£500,000	3% of balance repaid	31/01/22	CS01

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 three years from the date of the completion (subject to mortgage payments being maintained) or until full redemption of the mortgage, whichever is sooner.

### 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
Scotland Help to Buy 2 Yr Fixed	1.74%	31/01/21	BEBR +3.49%	£499	80%	£25,000	£160,000	2% of balance repaid	31/01/21	CS02
Scotland Help to Buy 2 Yr Fixed	1.99%	31/01/21	BEBR +3.49%	£0	80%	£25,000	£160,000	2% of balance repaid	31/01/21	CP13
Scotland Help to Buy 5 Yr Fixed	2.13%	31/01/24	BEBR +3.49%	£499	80%	£25,000	£160,000	3% of balance repaid	31/01/24	CS03
Scotland Help to Buy 5 Yr Fixed	2.34%	31/01/24	BEBR +3.49%	£0	80%	£25,000	£160,000	3% of balance repaid	31/01/24	CK98

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
Help to Buy 2 Yr Fixed	1.67%	31/01/21	BEBR +3.49%	£749	75%	£25,000	£450,000	2% of balance repaid	31/01/21	CS04
Help to Buy 2 Yr Fixed	1.99%	31/01/21	BEBR +3.49%	£0	75%	£25,000	£450,000	2% of balance repaid	31/01/21	CP15
Help to Buy 5 Yr Fixed	2.13%	31/01/24	BEBR +3.49%	£749	75%	£25,000	£450,000	3% of balance repaid	31/01/24	CS05
Help to Buy 5 Yr Fixed	2.24%	31/01/24	BEBR +3.49%	£0	75%	£25,000	£450,000	3% of balance repaid	31/01/24	CL02

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 £300,000. Under these shared equity schemes the applicant funds at least 80% of the purchase price, with the remaining share (up to a maximum of 20%) coming from the respective government. We will lend 75% 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 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
London Help to Buy 2 Yr Fixed	1.59%	31/01/21	BEBR +3.49%	£749	55%	£25,000	£330,000	2% of balance repaid	31/01/21	CP17
London Help to Buy 2 Yr Fixed	1.89%	31/01/21	BEBR +3.49%	£0	55%	£25,000	£330,000	2% of balance repaid	31/01/21	CP18
London Help to Buy 5 Yr Fixed	2.05%	31/01/24	BEBR +3.49%	£749	55%	£25,000	£330,000	3% of balance repaid	31/01/24	CS06

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	
											Remortgage Own Solicitors	Switch & Save Legal
2 Yr Offset Tracker	BEBR+ 1.04%	1.79%	2 Years	Offset BEBR +3.49%	£1,749	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	AW41	AW42
2 Yr Offset Tracker	BEBR+ 1.34%	2.09%	2 Years	Offset BEBR +3.49%	£499	75%	£5,000	£300,000	1% of original balance on Full Redemption	2 Years	CD93	CD94
Lifetime Offset Tracker	BEBR+ 1.74%	2.49%	Life	N/A	£1,999	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	AW45	AW46

**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	
												Legal	Switch & Save £200 Cashback
2 Yr Tracker	BEBR+ 0.69%	1.44%	2 Years	BEBR +3.49%	£999	60%	£5,000	£500,000	None	N/A	CS07	CS08	CS09
2 Yr Tracker	BEBR+ 1.08%	1.83%	2 Years	BEBR +3.49%	£0	60%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	CD95	CD96	CD97
2 Yr Tracker	BEBR+ 0.84%	1.59%	2 Years	BEBR +3.49%	£999	75%	£5,000	£500,000	None	N/A	CS10	CS11	N/A
2 Yr Tracker	BEBR+ 1.24%	1.99%	2 Years	BEBR +3.49%	£0	75%	£5,000	£500,000	1% of balance repaid	2 Years	CS12	CS13	N/A
2 Yr Tracker	BEBR+ 0.97%	1.72%	2 Years	BEBR +3.49%	£999	85%	£5,000	£500,000	None	N/A	CS14	CS15	N/A
2 Yr Tracker	BEBR+ 1.54%	2.29%	2 Years	BEBR +3.49%	£0	85%	£5,000	£500,000	1% of balance repaid	2 Years	CS16	CS17	N/A
2 Yr Tracker	BEBR+ 0.74%	1.49%	2 Years	BEBR +3.49%	£1,999	60%	£500,000	£2m	None	N/A	AS47	AS48	AS49
2 Yr Tracker	BEBR+ 1.00%	1.75%	2 Years	BEBR +3.49%	£1,999	75%	£500,000	£2m	None	N/A	AS50	AS51	N/A
2 Yr Tracker	BEBR+ 1.00%	1.75%	2 Years	BEBR +3.49%	£2,499	75%	£2m	£5m	None	N/A	CG94	CG95	N/A
2 Yr Tracker	BEBR+ 1.00%	1.75%	2 Years	BEBR +3.49%	£3,499	70%	£5m	£10m	None	N/A	CG96	N/A	N/A
Wealth 5 Yr Tracker	BEBR+ 1.70%	2.45%	5 Years	BEBR +3.49%	£2,499	70%	£500,000	£5m	None	N/A	CG97	CG98	N/A

**Wealth Exclusive Rates - To qualify for these products, customers must hold a Wealth 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 Wealth current account customer or hold the appropriate Wealth marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

### Remortgage Rates

#### 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	£200 Cashback
2 Yr Fixed	1.53%	31/01/21	BEBR +3.49%	£999	60%	£5,000	£1m	2% of balance repaid	31/01/21	CT09	CT10	CT11
2 Yr Fixed	1.70%	31/01/21	BEBR +3.49%	£299	60%	£5,000	£1m	2% of balance repaid	31/01/21	CL09	CL10	N/A
2 Yr Fixed	1.59%	31/01/21	BEBR +3.49%	£999	75%	£5,000	£1m	2% of balance repaid	31/01/21	CT12	CT13	N/A
NEW 2 Yr Fixed	1.65%	31/01/21	BEBR +3.49%	£999	80%	£5,000	£1m	2% of balance repaid	31/01/21	CT77	CT78	N/A
NEW 2 Yr Fixed	1.74%	31/01/21	BEBR +3.49%	£999	85%	£5,000	£400,000	2% of balance repaid	31/01/21	CT79	CT80	N/A
NEW 2 Yr Fixed	1.74%	31/01/21	BEBR +3.49%	£1,999	85%	£400,000	£2m	2% of balance repaid	31/01/21	CT81	CT82	N/A
2 Yr Fixed	1.94%	31/01/21	BEBR +3.49%	£999	90%	£5,000	£400,000	2% of balance repaid	31/01/21	CP31	CP32	N/A
2 Yr Fixed	2.08%	31/01/21	BEBR +3.49%	£299	90%	£5,000	£400,000	2% of balance repaid	31/01/21	CP33	CP34	N/A
2 Yr Fixed	2.19%	31/01/21	BEBR +3.49%	£0	90%	£5,000	£400,000	2% of balance repaid	31/01/21	CL23	CL24	N/A
2 Yr Fixed	1.67%	31/01/21	BEBR +3.49%	£1,395	60%	£1m	£5m	2% of balance repaid	31/01/21	CP35	CP36	N/A
2 Yr Fixed	1.77%	31/01/21	BEBR +3.49%	£2,499	75%	£1m	£5m	2% of balance repaid	31/01/21	CP37	CP38	N/A
2 Yr Fixed	1.67%	31/01/21	BEBR +3.49%	£3,499	60%	£5m	£10m	2% of balance repaid	31/01/21	CP39	N/A	N/A
2 Yr Fixed	1.77%	31/01/21	BEBR +3.49%	£3,499	70%	£5m	£10m	2% of balance repaid	31/01/21	CP40	N/A	N/A

#### Great Escape - Free Legals, Non - Disclosed Valuation & £300 Cashback (customers must use the Banks nominated Solicitors from the Bank's panel and the Bank pays for specified remortgage fees)

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Free Legals, Non - Disclosed Valuation & Cashback
Great Escape™ 2 Yr Fixed	1.99%	31/01/21	BEBR +3.49%	£0	70%	£50,000	£500,000	2% of balance repaid	31/01/21	CS18
Great Escape™ 2 Yr Fixed	2.04%	31/01/21	BEBR +3.49%	£0	75%	£50,000	£500,000	2% of balance repaid	31/01/21	CP42
Great Escape™ 2 Yr Fixed	2.19%	31/01/21	BEBR +3.49%	£0	85%	£50,000	£500,000	2% of balance repaid	31/01/21	CP43

#### 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	
										Remortgage Own Solicitors	Switch & Save
											Legal
NEW Premier 3 Yr Fixed	1.73%	31/01/22	BEBR +3.49%	£999	60%	£5,000	£2m	3% of balance repaid	31/01/22	CT83	CT84
NEW 3 Yr Fixed	1.74%	31/01/22	BEBR +3.49%	£999	60%	£5,000	£1m	3% of balance repaid	31/01/22	CT85	CT86
NEW 3 Yr Fixed	1.79%	31/01/22	BEBR +3.49%	£999	75%	£5,000	£1m	3% of balance repaid	31/01/22	CT87	CT88
NEW 3 Yr Fixed	2.05%	31/01/22	BEBR +3.49%	£0	75%	£5,000	£500,000	3% of balance repaid	31/01/22	CT89	CT90
3 Yr Fixed	2.24%	31/01/22	BEBR +3.49%	£0	85%	£5,000	£500,000	3% of balance repaid	31/01/22	CP52	CP53
NEW 3 Yr Fixed	2.17%	31/01/22	BEBR +3.49%	£999	90%	£5,000	£400,000	3% of balance repaid	31/01/22	CT91	CT92
NEW 3 Yr Fixed	2.44%	31/01/22	BEBR +3.49%	£0	90%	£5,000	£400,000	3% of balance repaid	31/01/22	CT93	CT94

#### Premier Exclusive Rates - To qualify for these products, customers must hold a Wealth / 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 Wealth/Premier current account customer or hold the appropriate Wealth/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	BRM		
											Remortgage Own Solicitors	Switch & Save	
												Legal	£400 Cashback
	5 Yr Fixed	1.94%	31/01/24	BEBR +3.49%	£999	60%	£5,000	£1m	3% of balance repaid	31/01/24	CT14	CT15	CT16
	5 Yr Fixed	2.14%	31/01/24	BEBR +3.49%	£299	60%	£5,000	£1m	3% of balance repaid	31/01/24	CP59	CP60	N/A
NEW	5 Yr Fixed	1.97%	31/01/24	BEBR +3.49%	£999	75%	£5,000	£1m	3% of balance repaid	31/01/24	CT95	CT96	N/A
	5 Yr Fixed	2.13%	31/01/24	BEBR +3.49%	£999	80%	£5,000	£1m	3% of balance repaid	31/01/24	CS19	CS20	N/A
	5 Yr Fixed	2.32%	31/01/24	BEBR +3.49%	£999	85%	£5,000	£1m	3% of balance repaid	31/01/24	CP63	CP64	N/A
	5 Yr Fixed	2.34%	31/01/24	BEBR +3.49%	£999	90%	£5,000	£400,000	3% of balance repaid	31/01/24	CS21	CS22	N/A
	5 Yr Fixed	2.49%	31/01/24	BEBR +3.49%	£0	90%	£5,000	£400,000	3% of balance repaid	31/01/24	CS23	CS24	N/A
	5 Yr Fixed	2.09%	31/01/24	BEBR +3.49%	£2,499	60%	£1m	£5m	3% of balance repaid	31/01/24	CL63	CL64	N/A
	5 Yr Fixed	2.29%	31/01/24	BEBR +3.49%	£2,499	75%	£1m	£5m	3% of balance repaid	31/01/24	CL65	CL66	N/A
	5 Yr Fixed	2.09%	31/01/24	BEBR +3.49%	£3,499	60%	£5m	£10m	3% of balance repaid	31/01/24	CL67	N/A	N/A
	5 Yr Fixed	2.29%	31/01/24	BEBR +3.49%	£3,499	70%	£5m	£10m	3% of balance repaid	31/01/24	CL68	N/A	N/A

#### Great Escape - Free Legals, Non - Disclosed Valuation & £300 Cashback (customers must use the Banks nominated Solicitors from the Bank's panel and the Bank pays for specified remortgage fees)

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM
											Free Legals, Non - Disclosed Valuation & Cashback
	Great Escape™ 5 Yr Fixed	2.25%	31/01/24	BEBR +3.49%	£0	70%	£50,000	£500,000	3% of balance repaid	31/01/24	CS25
	Great Escape™ 5 Yr Fixed	2.29%	31/01/24	BEBR +3.49%	£0	75%	£50,000	£500,000	3% of balance repaid	31/01/24	CP70
	Great Escape™ 5 Yr Fixed	2.50%	31/01/24	BEBR +3.49%	£0	85%	£50,000	£500,000	3% of balance repaid	31/01/24	CP71

#### 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	
											Remortgage Own Solicitors	Switch & Save
												Legal
	Premier 10 Yr Fixed	2.54%	31/01/29	BEBR +3.49%	£999	60%	£5,000	£2m	5% of balance repaid	31/01/29	CP72	CP73
NEW	10 Yr Fixed	2.55%	31/01/29	BEBR +3.49%	£999	60%	£5,000	£1m	5% of balance repaid	31/01/29	CT97	CT98
NEW	10 Yr Fixed	2.64%	31/01/29	BEBR +3.49%	£0	60%	£5,000	£1m	5% of balance repaid	31/01/29	CT99	CU00
NEW	10 Yr Fixed	2.78%	31/01/29	BEBR +3.49%	£999	80%	£5,000	£1m	5% of balance repaid	31/01/29	CU01	CU02
	10 Yr Fixed	2.74%	31/01/29	BEBR +3.49%	£2,499	70%	£1m	£5m	5% of balance repaid	31/01/29	CP80	CP81

#### Premier Exclusive Rates - To qualify for these products, customers must hold a Wealth / 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 Wealth / Premier current account customer or hold the appropriate Wealth/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)

If you require a Trinity product code, please contact Intermediary Support with the product code & MAX application reference.

**Tracker Products** - Not available for Portfolio Landlords\*

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	ILP customers		
										Purchase & Remortgage.	Switch & Save	
											Legal	£500 Cashback
2 Yr Tracker	BEBR+ 1.35%	2 years	BEBR +4.49%	£1,795	60%	£35,000	£2m	1% of balance repaid	2 Years	CH02	CH03	CH04
2 Yr Tracker	BEBR+ 1.69%	2 years	BEBR +4.49%	£1,795	75%	£35,000	£1m	1% of balance repaid	2 Years	CH05	CH06	CH07
2 Yr Tracker	BEBR+ 2.34%	2 years	BEBR +4.49%	£0	75%	£35,000	£1m	1% of balance repaid	2 Years	AQ15	AQ16	AQ17

**Fixed Products** - Not available for Portfolio Landlords\*

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	ILP customers		
										Purchase & Remortgage.	Switch & Save	
											Legal	£500 Cashback
2 Yr Fixed	1.59%	31/01/21	BEBR +4.49%	£1,795	60%	£35,000	£1m	2% of balance repaid	31/01/21	CP82	CP83	CP84
2 Yr Fixed	1.79%	31/01/21	BEBR +4.49%	£2,750	60%	£35,000	£1m - £2m	2% of balance repaid	31/01/21	CP85	CP86	CP87
2 Yr Fixed	1.63%	31/01/21	BEBR +4.49%	1%	60%	£35,000	£100,000 - £215,000	2% of balance repaid	31/01/21	CP88	CP89	CP90
2 Yr Fixed	2.35%	31/01/21	BEBR +4.49%	£0	60%	£35,000	£1m	2% of balance repaid	31/01/21	CP91	CP92	CP93
Premier 2 Yr Fixed	2.65%	31/01/21	BEBR +4.49%	£0	75%	£35,000	£1m	2% of balance repaid	31/01/21	CJ22	CJ23	CJ24
2 Yr Fixed	1.84%	31/01/21	BEBR +4.49%	£1,795	75%	£35,000	£1m	2% of balance repaid	31/01/21	CP94	CP95	CP96
2 Yr Fixed	2.01%	31/01/21	BEBR +4.49%	1%	75%	£35,000	£100,000 - £215,000	2% of balance repaid	31/01/21	CJ28	CJ29	CJ30
2 Yr Fixed	2.66%	31/01/21	BEBR +4.49%	£0	75%	£35,000	£1m	2% of balance repaid	31/01/21	CJ31	CJ32	CJ33
3 Yr Fixed	1.95%	31/01/22	BEBR +4.49%	£1,795	60%	£35,000	£2m	3% of balance repaid	31/01/22	CP97	CP98	CP99
3 Yr Fixed	2.63%	31/01/22	BEBR +4.49%	£0	60%	£35,000	£1m	3% of balance repaid	31/01/22	CQ00	CQ01	CQ02
3 Yr Fixed	2.44%	31/01/22	BEBR +4.49%	£1,795	75%	£35,000	£1m	3% of balance repaid	31/01/22	CQ03	CQ04	CQ05
3 Yr Fixed	2.99%	31/01/22	BEBR +4.49%	£0	75%	£35,000	£1m	3% of balance repaid	31/01/22	CQ06	CQ07	CQ08
Premier 5 Yr Fixed	2.12%	31/01/24	BEBR +4.49%	£1,795	60%	£35,000	£2m	3% of balance repaid	31/01/24	CS26	CS27	CS28
5 Yr Fixed	2.24%	31/01/24	BEBR +4.49%	£2,450	60%	£35,000	£500,000 - £2m	3% of balance repaid	31/01/24	CQ09	CQ10	CQ11
5 Yr Fixed	2.13%	31/01/24	BEBR +4.49%	£1,795	60%	£35,000	£500k	3% of balance repaid	31/01/24	CS29	CS30	CS31
5 Yr Fixed	2.37%	31/01/24	BEBR +4.49%	£0	60%	£35,000	£1m	3% of balance repaid	31/01/24	CS32	CS33	CS34
5 Yr Fixed	2.47%	31/01/24	BEBR +4.49%	£1,795	75%	£35,000	£1m	3% of balance repaid	31/01/24	CS35	CS36	CS37
5 Yr Fixed	2.77%	31/01/24	BEBR +4.49%	£0	75%	£35,000	£1m	3% of balance repaid	31/01/24	CS38	CS39	CS40

**Premier Exclusive Rates** - To qualify for these products, customers must hold a Wealth/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 Wealth/Premier current account customer or hold the appropriate Wealth/Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

**Fixed Products** - Available for Portfolio Landlords\* only

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	ILP customers		
										Purchase & Remortgage.	Switch & Save	
											Legal	£500 Cashback
2 Yr Fixed Portfolio	1.79%	31/01/21	BEBR +4.49%	£1,795	60%	£35,000	£1m	2% of balance repaid	31/01/21	CS95	CS96	CS97
5 Yr Fixed Portfolio	2.33%	31/01/24	BEBR +4.49%	£1,795	60%	£35,000	£1m	3% of balance repaid	31/01/24	CS98	CS99	CT00
2 Yr Fixed Portfolio	2.09%	31/01/21	BEBR +4.49%	£1,795	75%	£35,000	£1m	2% of balance repaid	31/01/21	CQ15	CQ16	CQ17
5 Yr Fixed Portfolio	2.89%	31/01/24	BEBR +4.49%	£1,795	75%	£35,000	£1m	3% of balance repaid	31/01/24	CQ18	CQ19	CQ20

\*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% (5% for 10 year fixed) & 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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