

Exclusive rates for your Barclays mortgage clients

We offer three distinct ranges exclusively available to the following customers:

1. **Residential mortgage customers** (maximum total aggregate lending up to £2m)
2. **Residential mortgage customers** (total aggregate lending between £2m and £10m)
3. **Buy-to-Let mortgage customers**

Your existing Barclays mortgage clients can benefit from a variety of fee and rate discounts, plus extended maximum LTV limits & loan sizes.

Exclusively available for:-

- **Rate switch** (Product transfer)
- **Further advance** (minimum loan £5,000)

Applications for home purchase, unencumbered remortgage or remortgage from another lender aren't eligible for Existing Mortgage Customer (EMC) Reward rates. In these scenarios all customers are offered Barclays new lending rates.



For more information on Barclays new lending mortgage rates available for purchase and remortgage, please refer to the published rate sheets available by visiting www.barclays.co.uk/intermediaries

Reward rates explained

The following terms are used in the rate tables:-

- **Bank of England Base Rate (BEBR)** is a variable rate set by the Bank of England. BEBR is currently 5.25%.
- **Loan to Value (LTV)** is calculated based on the client's total aggregate lending secured on the property. Loan to Value for rate switch is based on the automated property valuation that will be confirmed on receipt of a Customer Information Request.
- **Aggregate lending** is the total your client has outstanding on the existing Barclays mortgage accounts secured against the property and includes the Mortgage Current Account overdraft limit, if they have one.

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

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Residential mortgage customers

Residential - maximum total aggregate lending up to £2m

1 & 2 year fixed rates available for rate switch and further advance only

Further borrowing: min loan £5,000, max 85% LTV (max 80% if any element of debt consolidation)

Product type Fixed	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	BRM	WTrad	OPFM
EMC Reward 1 Year Fixed	60%	£0	5.49%	Fixed until 31/12/24	8.74% variable BEBR (currently 5.25%) +3.49% for the term	1% of the balance repaid until 31/12/24	LT63	LT64	LT65
	75%	£0	5.58%				LT66	LT67	LT68

EMC Reward 2 Year Fixed	60%	£999	5.25%	Fixed until 31/12/25	8.74% variable BEBR (currently 5.25%) +3.49% for the term	1% of the balance repaid until 31/12/25	LT69	LT70	LT71
		£0	5.49%				LT72	LT73	LT74
	75%	£999	5.36%				LT75	LT76	LT77
		£0	5.58%				LT78	LT79	LT80
	85%	£999	5.97%				LT81	LT82	LT83
		£0	6.15%				LT84	LT85	LT86
	Over 85%	£0	6.35%				LT87	LT88	LT89

Early Repayment Charges

Throughout an ERC 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 trackers. For Offset mortgages early repayment charges are incurred on full redemption only.

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Residential mortgage customers

Residential - maximum total aggregate lending up to £2m

5 & 10 year fixed rates available for rate switch & further advance only

Further borrowing: min loan £5,000, max 85% LTV (max 80% if any element of debt consolidation)

Product type Fixed	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	BRM	WTrad	OPFM
EMC Reward 5 Year Fixed	60%	£999	5.27%	Fixed until 31/12/28	8.74% variable BEBR (currently 5.25%) +3.49% for the term	2% of the balance repaid until 31/12/28	LS37	LS38	LS39
		£0	5.45%				LS40	LS41	LS42
	75%	£999	5.34%				LS43	LS44	LS45
		£0	5.60%				LQ67	LQ68	LQ69
	85%	£999	5.63%				LQ70	LQ71	LQ72
		£0	5.85%				LQ73	LQ74	LQ75
Over 85%	£0	6.28%	LT90	LT91	LT92				
EMC Reward 10 Year Fixed	75%	£749	5.15%	Fixed until 31/12/33	8.74% variable BEBR (currently 5.25%) +3.49% for the term	5% of the balance repaid until 31/12/33	LN94	LN95	LN96
		£0	5.22%				LN97	LN98	LN99

Did you know?

Further Advance

Exclusive
Reward Rates
available for
further borrowing



Up to
80%
Loan to Value



We pay an uncapped

0.3%

Proc fee, for further
advance completions*

*refer to your club or network for exact procurement fee value

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Residential mortgage customers

Residential - maximum total aggregate lending up to £2m

Tracker & Offset rates for rate switch and further advance only

Further borrowing: min loan £5,000, max 85% LTV (max 80% if any element of debt consolidation)

Product type	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	BRM	WTrad	OPFM	
EMC Reward 2 Year Tracker	60%	£999	5.39%	BEBR +0.14% for 2 years	8.74% variable BEBR (currently 5.25%) +3.49% for the term	No ERC	KL56	KL57	KL58	
		£0	5.74%	BEBR +0.49% for 2 years		1% of the balance repaid for 2 years	KL59	KL60	KL61	
	75%	£999	5.61%	BEBR +0.36% for 2 years		No ERC	KL62	KL63	KL64	
		£0	5.75%	BEBR +0.50% for 2 years		1% of the balance repaid for 2 years	KL65	KL66	KL67	
	80%	£99	6.11%	BEBR +0.86% for 2 years		No ERC	KL68	KL69	KL70	
		90%	£999	5.71%		BEBR +0.46% for 2 years	No ERC	KL71	KL72	KL73
	90%		£0	6.45%		BEBR +1.20% for 2 years	1% of the balance repaid for 2 years	KG85	KG86	KG87
		EMC Reward 5 Year Tracker	60%	£999		5.85%	BEBR +0.60% for 5 years	No ERC	KD07	KD08
	85%		£999	6.25%		BEBR +1.00% for 5 years	No ERC	KD10	KD11	KD12
	EMC Reward Offset 2 Year Tracker	80%	£1,749	6.47%		BEBR +1.22% for 2 years	8.74% variable BEBR (currently 5.25%) +3.49% for the term	Full redemption only 1% of original balance for 2 yrs	N/A	N/A
EMC Reward Offset 5 Year Tracker	80%	£1749	6.50%	BEBR +1.25% for 5 years	Full redemption only 1% of original balance for 5 yrs	N/A		N/A	JC04	

Rate Switch

Did you know?



No underwriting required

0.2%

Retention fee, for rate switch completions*

Exclusive **Reward Rates** for rate switch & further borrowing



Quick, simple process via our **Secure Mail** system



No proof of income required

*refer to your club or network for exact procurement fee value

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Residential mortgage customers

Residential - total aggregate lending between £2m and £10m

Rates available for rate switch and further advance only

Further borrowing: min loan £5,000, (max 70% LTV if aggregate borrowing exceeds £2m)

Product type	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	BRM	OPFM
Fixed								
EMC Reward 2 Year Fixed	70%	£1999	5.54%	Fixed until 31/12/25	8.74% variable BEBR (currently 5.25%) +3.49% for the term	1% of the balance repaid until 31/12/25	LT93	LT94

EMC Reward 5 Year Fixed	70%	£1999	5.14%	Fixed until 31/12/28	8.74% variable BEBR (currently 5.25%) +3.49% for the term	2% of the balance repaid until 31/12/28	LT95	LT96
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EMC Reward 10 Year Fixed	70%	£1,999	5.19%	Fixed until 31/12/33	8.74% variable BEBR (currently 5.25%) +3.49% for the term	5% of the balance repaid until 31/12/33	LT97	LT98
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Tracker

EMC Reward 2 Year Tracker	70%	£1999	5.60%	BEBR+0.35% for 2 years	8.74% variable BEBR (currently 5.25%) +3.49% for the term	No ERC	KL74	KL75
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Offset

EMC Reward Offset 2 Year Tracker	70%	£1,999	7.15%	BEBR+1.90% for 2 years	8.74% variable BEBR (currently 5.25%) +3.49% for the term	Full redemption only 1% of original balance for 2 yrs	N/A	FL53
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Rate switch only – LTV above 70%

Total aggregate lending between £2m and £10m

EMC Reward 2 Year Fixed	Over 70%	£1,999	5.65%	Fixed until 31/12/25	8.74% variable BEBR (currently 5.25%) +3.49% for the term	1% of the balance repaid until 31/12/25	LT99	LU00
EMC Reward 5 Year Fixed	Over 70%	£1,999	5.19%	Fixed until 31/12/28	8.74% variable BEBR (currently 5.25%) +3.49% for the term	2% of the balance repaid until 31/12/28	LU01	LU02

Our **maturity letters** encourage the client to contact you

You can **pre-book** a new rate for your client up to **6 months in advance**

... and, we've paid a **retention fee** for rate switches since **2004**

Early Repayment Charges

Throughout an ERC period, capital reductions within a set allowance can be made without incurring the charge.

The allowance for fixed rates is 10% per annum (5% for 10yr fixed rates) and 25% per annum for trackers.

For Offset mortgages early repayment charges are incurred on full redemption only.

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Buy-to-let mortgage customers

Buy-to-let - maximum total aggregate lending £1m

Available to all BTL customers including Portfolio Landlords

Buy-to-let rates available for rate switch and further advance only

Buy-to-let further borrowing: min loan £5,000, max 75% LTV

Product type Fixed	Maximum Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	ILP	TRINITY Rate Switch Only*
EMC Reward Buy-to-let 2 Year Fixed	65%	£1,795	5.80%	Fixed until 31/12/25	9.74% variable BEBR (currently 5.25%) +4.49% for the term	1% of the balance repaid until 31/12/25	LS46	18LS46F
		£0	6.25%				LS47	18LS47F
	75%	£1,795	5.85%				LS48	18LS48F
		£0	6.27%				LU03	18LU03F
EMC Reward Buy-to-let 5 Year Fixed	65%	£1,795	5.30%	Fixed until 31/12/28	9.74% variable BEBR (currently 5.25%) +4.49% for the term	2% of the balance repaid until 31/12/28	LS50	18LS50F
		£0	5.63%				LS51	18LS51F
	75%	£1,795	5.60%				LS52	18LS52F
		£0	5.75%				LS53	18LS53F

Tracker

EMC Reward Buy-to-let 2 Year Tracker	65%	£1,795	6.59%	BEBR +1.34% for 2 years	9.74% variable BEBR (currently 5.25%) +4.49% for the term	No ERC	KL76	18KL76T
	75%	£1,795	6.67%	BEBR +1.42% for 2 years			KL77	18KL77T
		£0	7.20%	BEBR +1.95% For 2 years		1% of the balance repaid for 2 years	KC02	18KC02T
		£299	7.89%	BEBR +2.64% For 2 years		No ERC	CY36	18CY36T

Buy-to-let – Loan to Value above 75%

Available to all BTL customers including Portfolio Landlords

Rates available for rate switch only

Buy-to-let further borrowing not available above 75% LTV

Product type Fixed	Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	ILP	TRINITY Rate Switch Only*
EMC Reward Buy-to-let 2 Year Fixed	Over 75%	£0	6.46%	Fixed until 31/12/25	9.74% variable BEBR (currently 5.25%) +4.49% for the term	1% of the balance repaid until 31/12/25	LU04	18LU04F
EMC Reward Buy-to-let 5 Year Fixed	Over 75%	£0	5.96%	Fixed until 31/12/28	9.74% variable BEBR (currently 5.25%) +4.49% for the term	2% of the balance repaid until 31/12/28	LU05	18LU05F

Buy-to-let aggregate lending: For Buy-to-let product eligibility, aggregate lending is the total your customer has outstanding on the existing Barclays mortgage accounts secured against the individual Buy-to-let property. Where further borrowing is being requested, the aggregate borrowing is calculated including these additional funds.

Maximum overall borrowing: Maximum overall lending limits apply for customers with multiple Buy-to-let mortgages. For more info, please refer to the Buy-to-let Mortgage Lending Policy.

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Buy-to-let mortgage customers

Buy-to-let – total aggregate lending between £1m and £2m

Available to all BTL customers including Portfolio Landlords

Rates available for rate switch and further advance only

Buy-to-let further borrowing: min loan £5,000. Max 60% LTV if aggregate lending will exceed £1m

Product type	Maximum Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	ILP	TRINITY Rate Switch Only*
Fixed								
EMC Reward Buy-to-let 2 Year Fixed	60%	£1,795	6.61%	Fixed until 31/12/25	9.74% variable BEBR (currently 5.25%) +4.49% for the term	1% of the balance repaid until 31/12/25	LP20	18LP20F
EMC Reward Buy-to-let 5 Year Fixed	60%	£1,795	6.10%	Fixed until 31/12/28	9.74% variable BEBR (currently 5.25%) +4.49% for the term	2% of the balance repaid until 31/12/28	LP21	18LP21F
Tracker								
EMC Reward Buy-to-let 2 Year Tracker	60%	£1,795	6.80%	BEBR +1.55% for 2 years	9.74% variable BEBR (currently 5.25%) +4.49% for the term	1% of the balance repaid for 2 years	FS53	18FS53T

Your client's BTL mortgage will be set-up on one of two systems depending on when & how they originally applied: -

- ILP** Mortgages on our ILP mortgage system have a 10-digit account number. Interest is calculated daily and paid in the charging month. A new rate can be applied to these accounts as early as the next day once a submitted request has been received and processed.
- Trinity** Mortgages on our Trinity mortgage system have a 6-digit account number. The earliest a new rate can be applied to a Trinity account is the next calendar month following receipt of the submitted request. Interest is calculated monthly and paid a month in arrears. This means that any change to the mortgage rate won't be reflected in the monthly payment until the following month.

*Further borrowing may be available, subject to meeting our lending policy and product availability, for your clients with a 6-digit (Trinity) BTL account number within our Barclays Direct channels.

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