

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.



Your residential Barclays mortgage clients can also benefit from our exclusive Existing Mortgage Customer (EMC) Home-mover rates when moving home*.

EMC Home-mover rates aren't displayed here. For more information on these and other Barclays mortgage rates, including those available for purchase and remortgage, please refer to the published rate sheets available by visiting www.barclays.co.uk/intermediaries

*Subject to status and application. Terms & conditions apply

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 0.75%.
- **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 & 3 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	75%	£0	1.96%	Fixed until 31/01/20	4.24% variable BEER (currently 0.75%) +3.49% for the term	2% of the balance repaid until 31/01/20	CL82	CL83	CL84

EMC Reward 2 Year Fixed	60%	£999	1.52%	Fixed until 31/01/21	4.24% variable BEER (currently 0.75%) +3.49% for the term	2% of the balance repaid until 31/01/21	CT19	CT20	CT21
		£999	1.58%				CT22	CT23	CT24
	75%	£299	1.69%				CL91	CL92	CL93
		£0	1.96%				CS41	CS42	CS43
	80%	£999	1.64%				CU03	CU04	CU05
		£999	1.73%				CU06	CU07	CU08
	85%	£299	2.04%				CQ33	CQ34	CQ35
		£0	2.18%				CQ36	CQ37	CQ38
	Over 85%	£299	2.07%				CQ39	CQ40	CQ41
		£0	2.24%				CQ42	CQ43	CQ44

EMC Reward 3 Year Fixed	60%	£999	1.72%	Fixed until 31/01/22	4.24% variable BEER (currently 0.75%) +3.49% for the term	3% of the balance repaid until 31/01/22	CU09	CU10	CU11
		£0	1.99%				CM18	CM19	CM20
	85%	£999	1.78%				CU12	CU13	CU14
		£0	2.04%				CU15	CU16	CU17

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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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	1.93%	Fixed until 31/01/24	4.24% variable BEER (currently 0.75%) +3.49% for the term	3% of the balance repaid until 31/01/24	CT25	CT26	CT27
		£299	2.13%				CQ57	CQ58	CQ59
	80%	£999	1.96%				CU18	CU19	CU20
		£299	2.19%				CS47	CS48	CS49
		£0	2.24%				CS50	CS51	CS52
	85%	£999	2.31%				CQ69	CQ70	CQ71
		£299	2.36%				CQ72	CQ73	CQ74
		£0	2.41%				CQ75	CQ76	CQ77
	Over 85%	£299	2.37%				CT39	CT40	CT41
		£0	2.48%				CS56	CS57	CS58

EMC Reward 10 Year Fixed	75%	£0	2.63%	Fixed until 31/01/29	4.24% variable BEER (currently 0.75%) +3.49% for the term	5% of the balance repaid until 31/01/29	CU21	CU22	CU23
		£999	2.53%				CQ87	CQ88	CQ89

Did you know?

Exclusive
Reward Rates
available for
further borrowing



Up to
85%
Loan to Value



Maximum 80% if consolidating debt

Further Advance

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	1.43%	BEBR +0.68% for 2 years	4.24% variable BEBR (currently 0.75%) +3.49% for the term	No ERC	CS59	CS60	CS61
		£0	1.83%	BEBR +1.08% for 2 years		1% of the balance repaid for 2 years	CE71	CE72	CE73
	85%	£999	1.59%	BEBR +0.84% for 2 years		No ERC	CS62	CS63	CS64
		£0	1.99%	BEBR +1.24% for 2 years		1% of the balance repaid for 2 years	CS65	CS66	CS67
		£99	3.24%	BEBR +2.49% for 2 years		No ERC	CD06	CD07	CD08
EMC Reward Offset 2 Year Tracker	80%	£1,749	1.78%	BEBR +1.03% for 2 years	4.24% variable BEBR (currently 0.75%) +3.49% for the term	Full redemption only 1% of original balance for 2 yrs	N/A	N/A	CE77
		£499	2.08%	BEBR +1.33% for 2 years			N/A	N/A	CE78
EMC Reward Offset Term Tracker	80%	£1,999	2.48%	BEBR +1.73% for term	N/A	Full redemption only 1% of original balance for 2 yrs	N/A	N/A	CE79

Did you know?



No underwriting
required

Exclusive
Reward Rates
for rate switch
& further
borrowing



Quick, simple
process via our
Secure Mail
system



Rate Switch

We pay an uncapped

0.2%

Retention fee, for rate
switch completions*



**No proof of
income** required

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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 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	OPFM
Fixed EMC Reward 2 Year Fixed	70%	£1,999	1.66%	Fixed until 31/01/21	4.24% variable BEBR (currently 0.75%) +3.49% for the term	2% of the balance repaid until 31/01/21	CM63	CM64

EMC Reward 5 Year Fixed	70%	£1,999	2.09%	Fixed until 31/01/24	4.24% variable BEBR (currently 0.75%) +3.49% for the term	3% of the balance repaid until 31/01/24	CM65	CM66
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EMC Reward 10 Year Fixed	70%	£1,999	2.74%	Fixed until 31/01/29	4.24% variable BEBR (currently 0.75%) +3.49% for the term	5% of the balance repaid until 31/01/29	CQ90	CQ91
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Tracker

EMC Reward 2 Year Tracker	70%	£1,999	1.75%	BEBR+1.00% for 2 years	4.24% variable BEBR (currently 0.75%) +3.49% for the term	No ERC	CH59	CH60
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Offset

EMC Reward Offset 2 Year Tracker	70%	£1,999	2.29%	BEBR+1.54% for 2 years	4.24% variable BEBR (currently 0.75%) +3.49% for the term	Full redemption only 1% of original balance for 2 yrs	N/A	BN75
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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	1.77%	Fixed until 31/01/21	4.24% variable BEBR (currently 0.75%) +3.49% for the term	2% of the balance repaid until 31/01/21	CQ92	CQ93
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Our **maturity letters** encourage the client to contact you

You can **pre-book** a new rate for your client up to **3 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
EMC Reward Buy-to-let 2 Year Fixed	65%	£1,795	1.58%	Fixed until 31/01/21	5.24% variable BEBR (currently 0.75%) + 4.49% for the term	2% of the balance repaid until 31/01/21	CQ94	18CQ94F
		£500	1.78%				CQ95	18CQ95F
		£0	2.34%				CQ96	18CQ96F
	75%	£1,795	1.83%				CQ97	18CQ97F
		£500	2.14%				CJ74	18CJ74F
		£0	2.64%				CJ75	18CJ75F

EMC Reward Buy-to-let 3 Year Fixed	65%	£1,795	1.94%	Fixed until 31/01/22	5.24% variable BEBR (currently 0.75%) + 4.49% for the term	3% of the balance repaid until 31/01/22	CQ98	18CQ98F
		£0	2.62%				CQ99	18CQ99F
	75%	£1,795	2.43%				CR00	18CR00F
		£0	2.98%				CR01	18CR01F

EMC Reward Buy-to-let 5 Year Fixed	65%	£1,795	2.12%	Fixed until 31/01/24	5.24% variable BEBR (currently 0.75%) + 4.49% for the term	3% of the balance repaid until 31/01/24	CS68	18CS68F
		£0	2.36%				CS69	18CS69F
	75%	£1,795	2.46%				CS70	18CS70F
		£0	2.76%				CS71	18CS71F

Tracker

EMC Reward Buy-to-let 2 Year Tracker	65%	£1,795	2.08%	BEBR +1.33% for 2 years	5.24% variable BEBR (currently 0.75%) + 4.49% for the term	1% of the balance repaid for 2 years	CH67	18CH67T
	75%	£1,795	2.43%	BEBR +1.68% for 2 years			CH68	18CH68T
		£0	3.08%	BEBR +2.33% For 2 years			AN60	18AN60T
		£299	3.24%	BEBR +2.49% For 2 years		No ERC	CR03	18CR03T

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 manual by searching 'Mortgage Guides and Manuals' in KIT.

See next page for rates available for **Buy-to-let rate switch above 75% LTV**, and Buy-to-let further advance and rate switch where **total aggregate lending is between £1m - £2m**

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Buy-to-let mortgage customers

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
EMC Reward Buy-to-let 2 Year Fixed	Over 75%	£0	3.35%	Fixed until 31/01/21	5.24% variable BEBR (currently 0.75%) + 4.49% for the term	2% of the balance repaid until 31/01/21	CJ84	18CJ84F
EMC Reward Buy-to-let 5 Year Fixed	Over 75%	£0	3.99%	Fixed until 31/01/24	5.24% variable BEBR (currently 0.75%) + 4.49% for the term	3% of the balance repaid until 31/01/24	CJ85	18CJ85F

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 Fixed	Maximum Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	ILP	TRINITY
EMC Reward Buy-to-let 2 Year Fixed	60%	£1,795	1.78%	Fixed until 31/01/21	5.24% variable BEBR (currently 0.75%) + 4.49% for the term	2% of the balance repaid until 31/01/21	CR04	18CR04F
EMC Reward Buy-to-let 5 Year Fixed	60%	£1,795	2.18%	Fixed until 31/01/24	5.24% variable BEBR (currently 0.75%) + 4.49% for the term	3% of the balance repaid until 31/01/24	CJ87	18CJ87F
Tracker								
EMC Reward Buy-to-let 2 Year Tracker	60%	£1,795	2.08%	BEBR +1.33% for 2 years	5.24% variable BEBR (currently 0.75%) + 4.49% for the term	1% of the balance repaid for 2 years	CH71	18CH71T

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.

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