

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	4.89%	Fixed until 30/06/25	8.74% variable BEBR (currently 5.25%) +3.49% for the term	1% of the balance repaid until 30/06/25	MP30	MP31	MP32
	75%	£0	5.10%				MP33	MP34	MP35
	90%	£0	6.07%				MP36	MP37	MP38

EMC Reward 2 Year Fixed	60%	£999	4.71%	Fixed until 30/06/26	8.74% variable BEBR (currently 5.25%) +3.49% for the term	2% of the balance repaid until 30/06/26	MP39	MP40	MP41
		£0	4.89%				MP42	MP43	MP44
	75%	£999	4.90%				MP45	MP46	MP47
		£0	5.10%				MP48	MP49	MP50
	85%	£999	5.65%				MP51	MP52	MP53
		£0	5.83%				MP54	MP55	MP56
	Over 85%	£0	6.07%				MP57	MP58	MP59

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	4.66%	Fixed until 30/06/29	8.74% variable BEBR (currently 5.25%) +3.49% for the term	4% of the balance repaid until 30/06/29	MP60	MP61	MP62				
		£0	4.85%				MP63	MP64	MP65				
	75%	£999	4.74%				MP66	MP67	MP68				
		£0	4.95%				MP69	MP70	MP71				
	85%	£999	5.03%				MP72	MP73	MP74				
		£0	5.25%				MP75	MP76	MP77				
	Over 85%	£0	5.98%				MP78	MP79	MP80				
	EMC Reward 10 Year Fixed	75%	£749				5.15%	Fixed until 30/06/34	8.74% variable BEBR (currently 5.25%) +3.49% for the term	6% of the balance repaid until 30/06/34	MK25	MK26	MK27
			£0				5.22%				MK28	MK29	MK30

Did you know?

Exclusive
Reward Rates
available for
further borrowing



Up to
85%
Loan to Value



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

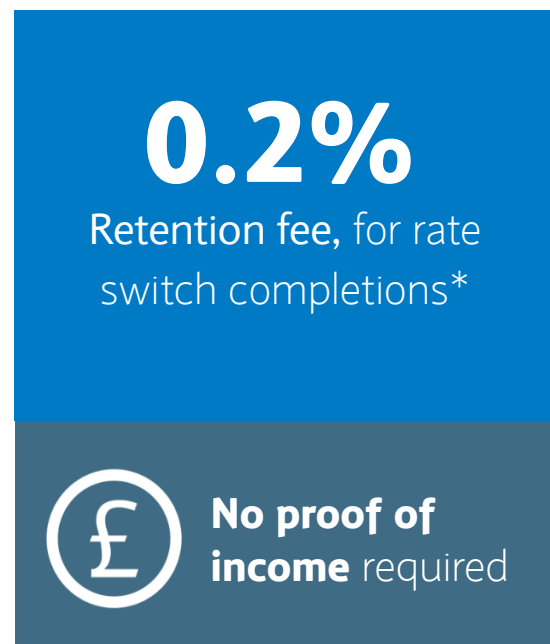
Further borrowing: min loan £5,000, max 85% LTV (max 80% if any element of debt consolidation)

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	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	
		£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	
		£999	5.85%	BEBR +0.60% for 5 years		No ERC	KD07	KD08	KD09	
	EMC Reward 5 Year Tracker	60%	£999	5.85%		BEBR +0.60% for 5 years	No ERC	KD10	KD11	KD12
		85%	£999	6.25%		BEBR +1.00% for 5 years				
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	JC03	
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	

Did you know?



Rate Switch



*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	4.72%	Fixed until 30/06/26	8.74% variable BEBR (currently 5.25%) +3.49% for the term	2% of the balance repaid until 30/06/26	MP81	MP82

EMC Reward 5 Year Fixed	70%	£1999	4.52%	Fixed until 30/06/29	8.74% variable BEBR (currently 5.25%) +3.49% for the term	4% of the balance repaid until 30/06/29	MP83	MP84
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EMC Reward 10 Year Fixed	70%	£1,999	5.19%	Fixed until 30/06/34	8.74% variable BEBR (currently 5.25%) +3.49% for the term	6% of the balance repaid until 30/06/34	MK35	MK36
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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	4.87%	Fixed until 30/06/26	8.74% variable BEBR (currently 5.25%) +3.49% for the term	2% of the balance repaid until 30/06/26	MP85	MP86
EMC Reward 5 Year Fixed	Over 70%	£1,999	4.65%	Fixed until 30/06/29	8.74% variable BEBR (currently 5.25%) +3.49% for the term	4% of the balance repaid until 30/06/29	MP87	MP88

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	5.15%	Fixed until 30/06/26	9.74% variable BEBR (currently 5.25%) +4.49% for the term	2% of the balance repaid until 30/06/26	MN12	18MN12F
		£0	5.50%				MN13	18MN13F
	75%	£1,795	5.20%				MN14	18MN14F
		£0	5.54%				MN15	18MN15F

EMC Reward Buy-to-let 5 Year Fixed	65%	£1,795	4.44%	Fixed until 30/06/29	9.74% variable BEBR (currently 5.25%) +4.49% for the term	4% of the balance repaid until 30/06/29	MN16	18MN16F
		£0	4.68%				MN17	18MN17F
	75%	£1,795	4.45%				MN18	18MN18F
		£0	4.73%				MN19	18MN19F

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
		£1,795	6.67%	BEBR +1.42% for 2 years			KL77	18KL77T
	75%	£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	5.75%	Fixed until 30/06/26	9.74% variable BEBR (currently 5.25%) +4.49% for the term	2% of the balance repaid until 30/06/26	MN20	18MN20F
EMC Reward Buy-to-let 5 Year Fixed	Over 75%	£0	4.96%	Fixed until 30/06/29	9.74% variable BEBR (currently 5.25%) +4.49% for the term	4% of the balance repaid until 30/06/29	MN21	18MN21F

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	5.65%	Fixed until 30/06/26	9.74% variable BEBR (currently 5.25%) +4.49% for the term	2% of the balance repaid until 30/06/26	MN22	18MN22F
EMC Reward Buy-to-let 5 Year Fixed	60%	£1,795	5.25%	Fixed until 30/06/29	9.74% variable BEBR (currently 5.25%) +4.49% for the term	4% of the balance repaid until 30/06/29	MN23	18MN23F
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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