

Please note that this information is for intermediary partner use only and is not to be communicated with clients. It remains the mortgage adviser's duty to fully consider each client's individual circumstances.

Intermediary use only

SVR Market Comparison

September 2018 Rates shown are correct as of 5th September 2018. This document is updated on the 1st week of each month.



| | | | |
|--|--|--|---|
| <p>Fees FREE*</p> <p>& cashback options available, including unencumbered remortgages</p> | <p></p> <p>Remortgage offers are valid for 6 months from the date of application</p> | <p>Up to 5.5x Income multiples**</p> | <p></p> <p>Capital raising available up to 85%</p> <p>Debt consolidation available up to 80%</p> |
| <p></p> <p>Joint borrower, sole proprietor</p> <p>Enables an applicant to benefit from support without the other applicant being on the property deeds**</p> | <p>Peace of mind with on-going access to our Reward Range at each maturity</p> | <p>Day 1 remortgages on residential cases</p> | |

**Up to 5.5x income multiples for Premier clients (to join Premier, your client requires a minimum of £100,000 saved or invested with us – or an annual gross income paid into a Barclays current account of £75,000 or more. Up to 5.5x income multiples for Family Springboard clients earning more than £50k

There are many reasons to [remortgage](#) your clients to Barclays, and the table below illustrates the current SVR or follow-on rates that some of your clients may be paying. Check today to see how your client could save money and provide long-term peace of mind by remortgaging to Barclays.

| Provider | Current SVR or follow on rate (%) |
|---------------------------|-----------------------------------|
| Bank of Ireland Mortgages | 4.49% |
| Barclays | 4.24% |
| Co-operative Bank | 4.99% |
| Clydesdale Bank | 5.20% |
| Coventry Building Society | 4.74% |
| First Direct | 4.19% |
| Halifax | 4.24% |
| HSBC | 4.19% |

70+

years of age

Applications will be considered where terms extend into retirement.

Evidence of affordability into retirement will be required.

And.. if a younger applicant's income covers affordability before retirement or their 70th birthday, the term of the mortgage may be **extended beyond the age of 70** for the other applicant.

All of our fixed rates mature on to
Trackers
 and **not SVR** for peace of mind

| | |
|-----------------------------|-------|
| Leeds Building Society | 5.69% |
| Lloyds Bank | 4.24% |
| Metro Bank | 4.25% |
| Nationwide Building Society | 4.24% |
| NatWest | 4.24% |
| Royal Bank of Scotland | 4.24% |
| Santander | 4.00% |
| Skipton Building Society | 4.99% |
| TSB | 4.24% |
| Virgin Money | 4.79% |
| Yorkshire Building Society | 4.99% |

Case Study

With Barclays, you could save your clients up to **£148 per month***, based on a £125,000 loan, 2 year Great Escape fixed product at 60% LTV.

Save clients up to **£148 pcm**

Potential monthly savings, based on a £125,000 Loan

| Lender | Residential Follow On | Potential Savings on 2Yr Fixed 60% LTV | Potential Savings on 5Yr Fixed 60% LTV |
|-----------------|-----------------------|--|--|
| Barclays | 4.24% | £148 | £134 |
| Halifax | 4.24% | £148 | £134 |
| HSBC | 4.19% | £144 | £130 |
| NatWest | 4.24% | £148 | £134 |
| Nationwide | 4.24% | £148 | £134 |
| Santander | 4.00% | £131 | £117 |

** Monthly figures have been rounded down to the nearest pound and **DOES NOT** include £300 cashback

Potential savings over fixed period, based on a £125,000 Loan

| Lender | Residential Follow On | Potential Savings on 2Yr Fixed 60% LTV | Potential Savings on 5Yr Fixed 60% LTV |
|-----------------|-----------------------|--|--|
| Barclays | 4.24% | £3,863 | £8,363 |
| Halifax | 4.24% | £3,863 | £8,363 |
| HSBC | 4.19% | £3,779 | £8,154 |
| NatWest | 4.24% | £3,863 | £8,363 |
| Nationwide | 4.24% | £3,863 | £8,363 |
| Santander | 4.00% | £3,463 | £7,363 |

Total savings figures have been rounded down to the nearest pound and **DOES include £300 cashback

Figures are based on a £125,000 mortgage (average residential loan size based on CML data), on a capital and interest basis payable over a term of 25 years (average residential term range is 20 - 25 years based on CML data and we have used the more conservative figure of 25 years), against our current remortgage products (2 year Great Escape fixed 1.97% at 60% LTV with £0 product fee and £300 cashback, and 5 Year Great Escape fixed 2.20% at 60% LTV with £0 product fee and £300 cashback). All Barclays products being shown above will revert to a follow on rate of 3.49% above the Bank of England Base Rate (currently 0.75%, to make a current rate payable of 4.24%) at the end of the fixed term.***

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* Additional legal and/or valuation costs may apply

*** Terms & Conditions apply

Source of SVR Data: Lenders' websites



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