



Barclays Tariff of Mortgage Charges

This leaflet sets out our current Tariff of Charges for new and existing customers. The Tariff is updated from time to time and a copy sent to you each year with your annual mortgage statement.

Where the services are subject to VAT this is included as noted. We reserve the right to amend these charges in line with any change in the rate of VAT.

Whenever Barclays raises a charge directly against your mortgage account, interest may be payable from the date the charge is applied.

To avoid an interest payment, a charge can be paid immediately. Should you require any additional information, please do not hesitate to contact your local Barclays branch.

Barclays have been closely involved in the mortgage industry's initiative with the Council of Mortgage Lenders and Which? to make our fees and charges easy for you to understand.

Our Tariff of Charges fully reflects the initiative's good practice principles. This same document is being used across the industry to help customers compare mortgages.

When looking at the fees that other firms charge, you may notice some that don't appear in our tariff. This means we don't charge you these fees.

Barclays Tariff of Mortgage Charges

Before your first monthly payment

These are the fees and charges you may have to pay before we transfer your mortgage funds

Name of charge	What this charge is for	How much is the charge?		
Funds transfer fee	Electronically transferring the mortgage funds to you or your solicitor.	£35		
Legal fees	You will normally instruct a solicitor to act on your behalf in connection with your home purchase transaction. You may be required to pay their legal fees and costs as part of their work on your behalf. These fees/costs are charged by the solicitor, directly to you.	These fees/costs are normally charged by the solicitor, directly to you unless we tell you that we will contribute to the legal costs as part of your product deal.		
Product fee	This is charged on some mortgages as part of the deal. It can be paid up-front or added to the total mortgage amount. If you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing. It might be a flat fee, or a percentage of the loan amount.	Typically £999 Details available on request.		
Re-inspection fee	If your mortgage funds are released in stages and you're using it to renovate your home, this covers the new valuation we need to do after the work's carried out. At Barclays, a re-inspection may also be required where the valuation needs to be updated, usually after 6 months.	£90		
Valuation fee	The lender's valuation report, which is used to calculate how much it will lend you. This is separate from any valuation or survey of the property you might want to commission. There are other homebuyers or structural survey options available to you at a cost and there may be different approaches in different parts of the UK. Some mortgages offer free valuations – the product details for your mortgage will tell you if this is the case. At Barclays, the valuation fees are inclusive of VAT.	Valuation Range up to	Residential Fee	Buy to Let Fee
		£75,000	£0	£175
		£100,000	£0	£190
		£150,000	£0	£200
		£200,000	£0	£205
		£250,000	£0	£230
		£300,000	£0	£265
		£350,000	£0	£290
		£400,000	£0	£310
		£450,000	£0	£340
		£500,000	£0	£370
		£600,000	£0	£420
		£700,000	£0	£470
		£800,000	£0	£520
		£900,000	£0	£585
		£1,000,000	£0	£690
		£1,500,000	£0	£835
		£2,000,000	£0	£1,035
		£2,500,000	£1,115	£1,240
		£3,500,000	£1,355	£1,510
		£5,000,000	£1,740	£1,945
		£5,000,000+	By negotiation	

Before your first monthly payment (Continued)

These are the fees and charges you may have to pay before we transfer your mortgage funds

Name of charge	What this charge is for	How much is the charge?
Product Switch Fee	At Barclays, if you wish to switch the mortgage product you have chosen after an offer has been made by us, but prior to completing your mortgage, additional fees may apply.	£150

If you change your mortgage

NB If you change to a new mortgage product, the 'before your first monthly payment' fees may also apply at this stage.

Name of charge	What this charge is for	How much is the charge?
Early Repayment Charge (changing your mortgage)	<p>You may have to pay this if:</p> <ul style="list-style-type: none">You overpay more than your mortgage terms allow;You switch mortgage product or lender during a special rate period (e.g. while you're on a fixed or tracker interest rate);At Barclays, on early redemption (either fully or part) or transfer to another scheme or product.	<p>The fee will typically be a percentage of the loan amount. Details available on request by calling 0800 022 4022* or by reference to the most recent mortgage offer for your current product (or product rate)</p>

If you are unable to pay your mortgage

These are the most common charges you may have to pay if you fail to keep up with your mortgage payments. Some charges, for example those covering unpaid/returned Direct Debits or cheques, occur at the early stages of your inability to pay (arrears). Other charges, for example, relating to our repossession of the property, may apply later in the process and will be dependent on your circumstances.

Name of charge	What this charge is for	How much is the charge?
Unpaid/returned Direct Debit or cheque	Payable when your nominated bank rejects a Direct Debit collection or your payment by cheque is returned unpaid by your bank.	£8

Ending your mortgage term

Name of charge	What this charge is for	How much is the charge?
Early Repayment Charge (ending your mortgage)	You may be charged this if you repay your mortgage in full before the mortgage term ends.	<p>The fee will typically be a percentage of the loan amount. Details available on request by calling 0800 022 4022* or by reference to the most recent mortgage offer for your current product (or product rate)</p>

Ending your mortgage term (Continued)

Name of charge	What this charge is for	How much is the charge?
Mortgage exit fee	<p>You may have to pay this if:</p> <ul style="list-style-type: none">• Your mortgage term comes to an end;• You transfer the loan to another lender; or• You transfer borrowing from one property to another. <p>This is payable either at the end of the mortgage term, or before the end of your mortgage term if you transfer the loan to another lender or another property (known as 'redemption').</p> <p>At Barclays, the charge is also payable where there is a requirement to redeem the existing mortgage i.e. Transfer of Equity or Porting. You may be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security.</p>	<p>This will typically be the amount specified in your mortgage offer at the time you took your mortgage.</p>

Other Fees

Name of charge	What this charge is for	How much is the charge?
Third Party Fees	<p>You will be required to pay all third party expenses (including a fair proportion of internal administration costs associated with these expenses) we reasonably incur in connection with:</p> <ul style="list-style-type: none">(a) the protection, enforcement or discharge of our security; or(b) the administration of your mortgage account and the recovery of any money you owe us under the mortgage.	<p>These fees/costs are charged by the Third Parties.</p> <p>Examples of these costs may include solicitor's costs, appointment of a Receiver of rents, or Estate Agent fees.</p> <p>Where applicable, we will give you an indication of the costs before we instruct a third party.</p>

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.
YOUR BUY TO LET PROPERTY MAY BE REPOSSESSED OR A RECEIVER OF RENT APPOINTED IF YOU
DO NOT KEEP UP PAYMENTS ON YOUR BUY TO LET MORTGAGE**

You can get this in Braille, large print or audio by calling **0800 400 100** (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via SignVideo for BSL users. Visit [barclays.co.uk/signvideo](https://www.barclays.co.uk/signvideo)

Call monitoring and charges information

*To make sure we maintain a high-quality service, calls may be monitored or recorded for training and security purposes. Charges may apply when using a mobile phone or when calling from abroad. The price on non-BT phone lines may vary. Opening hours may vary.

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