






# Did you know?

## Buy to Let

There are many reasons to choose Barclays for your clients' needs. But, did you know that we offer the following for Buy to Let clients?

<p>Affordability is assessed on</p> <h3>Earned + rental income</h3> <p>We don't use a rental income calculation</p>	<p>Max Borrowing</p> <p><b>£3m</b> with Barclays</p> <p><b>£4.5m</b> across all lenders</p>	 <p>Our BTL calculator will give you an <b>instant indication</b> of affordability</p>
 <p><b>Joint borrower, sole proprietor</b></p> <p>Enables an applicant to benefit from support without the other applicant being on the property deeds*</p>	 <p>first time buyers, non-owner occupiers as well as <b>first time landlords</b></p>	 <p>Our mortgage offers are valid for <b>6 months</b> from the date of application</p>
<p>Max Age</p> <h3>80</h3> <p>at end of mortgage term or retirement age (whichever sooner)</p>	<p><b>Minimum personal / earned income</b></p> <p><b>£25k</b></p> <p>or</p> <p><b>£75k</b></p> <p><b>min income</b> for individual loans £1m (for joint applications only one applicant must meet min income</p> <p><b>min income</b> for individual loans &gt;£1m-£2m (for joint applications where one applicant does not earn £75k min joint income £100k)**</p>	 <p>Max <b>6</b> mortgaged BTL/PTL properties with Barclays or Max <b>10</b> across all lenders ***</p>

\*All offers are subject to application, financial circumstances and borrowing history. Terms and Conditions apply. Additional legal costs may apply.

\*\*Max individual loan size £2m

\*\*\*Borrowers with 4 or more distinct properties (including subject property) will be classified as a portfolio landlord application