

Mortgage Rate Sheet Intermediary Rate Sheet

Rates Effective From 15th September 2017

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[For Existing Mortgage Customer \(EMC\) Reward Rates please see EMC Reward Rate Sheet](#)

This information is intended for mortgage sellers use only. Anyone who is not a mortgage seller should not rely on the content of this communication.

This information is intended for intermediary use only and is not intended nor has it been approved as a qualifying credit promotion.

Purchase Rates

(A Switch & Fix facility is applicable on all Offset and Tracker products listed below)

Offset Products - Please note customers can only hold ONE Offset Mortgage at a time.

Product Type	Initial Rate	Initial Pay Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	OPFM
											Purchase Only
NEW 2 Yr Offset Tracker	BBBR+ 1.04%	1.29%	2 Years	Offset BBBR +3.49%	£1,749	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	AV41
NEW 2 Yr Offset Tracker	BBBR+ 1.34%	1.59%	2 Years	Offset BBBR +3.49%	£999	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	AV42
NEW Lifetime Offset Tracker	BBBR+ 1.74%	1.99%	Life	N/A	£1,999	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	AV43

Existing Mortgage Customer Home-mover Reward - Customer must be an existing Barclays Residential mortgage holder at the time of application.

Exclusively available for existing Barclays mortgage holders when moving home. Products can be used for top-up when porting.

Product Type	Initial Rate	Initial Pay Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	Existing customers only.	
											Purchase Only	WTRAD	OPFM
E M C Home-mover Reward 2 Yr Tracker	BBBR+ 1.05%	1.30%	2 Years	BBBR +3.49%	£899	75%	£5,000	£5,000 - £2m	1% of balance repaid	2 Years	AR74	AR75	AR76

Tracker Products

Product Type	Initial Rate	Initial Pay Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	Existing customers only.	
											Purchase Only	WTRAD	OPFM
2 Yr Tracker	BBBR+ 0.79%	1.04%	2 Years	BBBR +3.49%	£999	60%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	AR41	AR42	AR43
NEW 2 Yr Tracker	BBBR+ 1.10%	1.35%	2 Years	BBBR +3.49%	£0	60%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	AV44	AV45	AV46
2 Yr Tracker	BBBR+ 1.05%	1.30%	2 Years	BBBR +3.49%	£999	75%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	AR44	AR45	AR46
NEW 2 Yr Tracker	BBBR+ 1.35%	1.60%	2 Years	BBBR +3.49%	£0	75%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	AV47	AV48	AV49
2 Yr Tracker	BBBR+ 1.14%	1.39%	2 Years	BBBR +3.49%	£999	80%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	AR47	AR48	AR49
2 Yr Tracker	BBBR+ 1.60%	1.85%	2 Years	BBBR +3.49%	£0	80%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	AA27	AA28	AA29
2 Yr Tracker	BBBR+ 0.74%	0.99%	2 Years	BBBR +3.49%	£1,999	60%	£5,000	£500,000 - £2m	None	N/A	AR50	AR51	AR52
2 Yr Tracker	BBBR+ 1.00%	1.25%	2 Years	BBBR +3.49%	£1,999	75%	£5,000	£500,000 - £2m	None	N/A	AR53	AR54	AR55
Premier 2 Yr Tracker	BBBR+ 1.05%	1.30%	2 Years	BBBR +3.49%	£1,249	75%	£5,000	£500,000 - £2m	1% of balance repaid	2 Years	AR56	AR57	AR58
2 Yr Tracker	BBBR+ 1.09%	1.34%	2 Years	BBBR +3.49%	£1,999	80%	£5,000	£500,000 - £2m	None	N/A	AR59	AR60	AR61
2 Yr Tracker	BBBR+ 0.94%	1.19%	2 Years	BBBR +3.49%	£2,499	60%	£5,000	£2m - £5m	1% of balance repaid	2 Years	AR62	N/A	AR63
2 Yr Tracker	BBBR+ 1.05%	1.30%	2 Years	BBBR +3.49%	£2,499	75%	£5,000	£2m - £5m	1% of balance repaid	2 Years	AR64	N/A	AR65
2 Yr Tracker	BBBR+ 0.94%	1.19%	2 Years	BBBR +3.49%	£3,499	60%	£5,000	£5m - £10m	1% of balance repaid	2 Years	AR66	N/A	AR67
2 Yr Tracker	BBBR+ 1.05%	1.30%	2 Years	BBBR +3.49%	£3,499	75%	£5,000	£5m - £10m	1% of balance repaid	2 Years	AR68	N/A	AR69
5 Yr Tracker	BBBR+ 1.49%	1.74%	5 Years	BBBR +3.49%	£1,999	75%	£5,000	£500,000 - £2m	None	N/A	AN87	AN88	AN89
NEW Wealth 5 Yr Tracker	BBBR+ 1.70%	1.95%	5 Years	BBBR +3.49%	£2,499	60%	£5,000	£500,000 - £5m	1% of balance repaid	5 Years	AV50	N/A	AV51
NEW Wealth 5 Yr Tracker	BBBR+ 1.80%	2.05%	5 Years	BBBR +3.49%	£3,499	70%	£5,000	£500,000 - £5m	1% of balance repaid	5 Years	AV52	N/A	AV53

Wealth / Premier Exclusive Rates - To qualify for these products, customers must hold a Wealth/Premier Banking relationship with Barclays. Joint applications require only one applicant to meet the criteria.

When applying for this product you will need to ensure that one of the applicants is an eligible Barclays Wealth/Premier current account customer or hold the appropriate Wealth/Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

Purchase Rates

2 Year Fixed Products

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	Existing customers only	
											Purchase Only	WTRAD	OPFM
												Purchase Only	
NEW	2 Yr Fixed	1.09%	31/10/19	BBBR +3.49%	£999	60%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/19	AV54	AV55	AV56
NEW	2 Yr Fixed	1.45%	31/10/19	BBBR +3.49%	£0	60%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/19	AV57	AV58	AV59
NEW	2 Yr Fixed	1.19%	31/10/19	BBBR +3.49%	£999	75%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/19	AV60	AV61	AV62
	2 Yr Fixed	1.59%	31/10/19	BBBR +3.49%	£0	75%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/19	AS01	AS02	AS03
NEW	2 Yr Fixed	1.25%	31/10/19	BBBR +3.49%	£999	80%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/19	AV63	AV64	AV65
NEW	2 Yr Fixed	1.36%	31/10/19	BBBR +3.49%	£999	85%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/19	AV66	AV67	AV68
	2 Yr Fixed	1.99%	31/10/19	BBBR +3.49%	£0	85%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/19	AR89	AR90	AR91
NEW	2 Yr Fixed	1.99%	31/10/19	BBBR +3.49%	£999	90%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/19	AV69	AV70	AV71
	2 Yr Fixed	2.63%	31/10/19	BBBR +3.49%	£0	90%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/19	AP60	AP61	AP62
NEW	2 Yr Fixed	1.09%	31/10/19	BBBR +3.49%	£1,499	60%	£5,000	£500,000 - £2m	3% of balance repaid	31/10/19	AV72	AV73	AV74
NEW	2 Yr Fixed	1.19%	31/10/19	BBBR +3.49%	£1,499	75%	£5,000	£500,000 - £2m	3% of balance repaid	31/10/19	AV75	AV76	AV77
NEW	2 Yr Fixed	1.25%	31/10/19	BBBR +3.49%	£1,499	80%	£5,000	£500,000 - £2m	3% of balance repaid	31/10/19	AV78	AV79	AV80
NEW	2 Yr Fixed	1.36%	31/10/19	BBBR +3.49%	£1,499	85%	£5,000	£500,000 - £2m	3% of balance repaid	31/10/19	AV81	AV82	AV83
NEW	2 Yr Fixed	1.19%	31/10/19	BBBR +3.49%	£2,499	60%	£5,000	£2m - £5m	3% of balance repaid	31/10/19	AV84	N/A	AV85
NEW	2 Yr Fixed	1.29%	31/10/19	BBBR +3.49%	£2,499	75%	£5,000	£2m - £5m	3% of balance repaid	31/10/19	AV86	N/A	AV87
NEW	2 Yr Fixed	1.19%	31/10/19	BBBR +3.49%	£3,499	60%	£5,000	£5m - £10m	3% of balance repaid	31/10/19	AV88	N/A	AV89
NEW	2 Yr Fixed	1.29%	31/10/19	BBBR +3.49%	£3,499	75%	£5,000	£5m - £10m	3% of balance repaid	31/10/19	AV90	N/A	AV91

Purchase Rates

3 Year Fixed Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	Existing customers only.	
											WTRAD	OPFM
											Purchase Only	
Premier 3 Yr Fixed	1.44%	31/10/20	BBBR +3.49%	£999	60%	£5,000	£5,000 - £2m	3% of balance repaid	31/10/20	AK08	AK09	AK10
3 Yr Fixed	2.25%	31/10/20	BBBR +3.49%	£0	75%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/20	AK11	AK12	AK13
3 Yr Fixed	2.39%	31/10/20	BBBR +3.49%	£0	80%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/20	AK14	AK15	AK16
3 Yr Fixed	2.44%	31/10/20	BBBR +3.49%	£999	90%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/20	AS12	AS13	AS14
3 Yr Fixed	1.63%	31/10/20	BBBR +3.49%	£999	75%	£5,000	£5,000 - £1m	3% of balance repaid	31/10/20	AS15	AS16	AS17
3 Yr Fixed	1.85%	31/10/20	BBBR +3.49%	£999	80%	£5,000	£5,000 - £1m	3% of balance repaid	31/10/20	AS18	AS19	AS20

Existing Mortgage Customer Home-mover Reward - Customer must be an existing Barclays Residential mortgage holder at the time of application. Exclusively available for existing Barclays mortgage holders when moving home. Products can be used for top-up when porting.

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	Existing customers only.	
											WTRAD	OPFM
											Purchase Only	
E M C Home-mover Reward 3 Yr Fixed	1.63%	31/10/20	BBBR +3.49%	£899	75%	£5,000	£5,000 - £2m	3% of balance repaid	31/10/20	AS21	AS22	AS23
NEW E M C Home-mover Reward 5 Yr Fixed	1.75%	31/10/22	BBBR +3.49%	£899	75%	£5,000	£5,000 - £2m	3% of balance repaid	31/10/22	AW27	AW28	AW29

5 Year Fixed Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	Existing customers only.	
											WTRAD	OPFM
											Purchase Only	
NEW 5 Yr Fixed	1.65%	31/10/22	BBBR +3.49%	£999	60%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/22	AV92	AV93	AV94
NEW 5 Yr Fixed	1.95%	31/10/22	BBBR +3.49%	£0	60%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/22	AV95	AV96	AV97
NEW 5 Yr Fixed	1.75%	31/10/22	BBBR +3.49%	£999	75%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/22	AV98	AV99	AW00
NEW 5 Yr Fixed	2.09%	31/10/22	BBBR +3.49%	£0	75%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/22	AW01	AW02	AW03
NEW 5 Yr Fixed	1.94%	31/10/22	BBBR +3.49%	£999	80%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/22	AW04	AW05	AW06
5 Yr Fixed	2.29%	31/10/22	BBBR +3.49%	£999	85%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/22	AK56	AK57	AK58
5 Yr Fixed	2.59%	31/10/22	BBBR +3.49%	£0	85%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/22	AP78	AP79	AP80
5 Yr Fixed	2.79%	31/10/22	BBBR +3.49%	£999	90%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/22	AK62	AK63	AK64
5 Yr Fixed	3.25%	31/10/22	BBBR +3.49%	£0	90%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/22	AK65	AK66	AK67
NEW 5 Yr Fixed	4.99%	31/10/22	BBBR +3.49%	£499	95%	£5,000	£5,000 - £500,000	3% of balance repaid	31/10/22	AW07	AW08	AW09
NEW 5 Yr Fixed	1.65%	31/10/22	BBBR +3.49%	£1,499	60%	£5,000	£500,000 - £2m	3% of balance repaid	31/10/22	AW10	AW11	AW12
NEW 5 Yr Fixed	1.75%	31/10/22	BBBR +3.49%	£1,499	75%	£5,000	£500,000 - £2m	3% of balance repaid	31/10/22	AW13	AW14	AW15
NEW 5 Yr Fixed	1.94%	31/10/22	BBBR +3.49%	£1,499	80%	£5,000	£500,000 - £2m	3% of balance repaid	31/10/22	AW16	AW17	AW18
5 Yr Fixed	2.24%	31/10/22	BBBR +3.49%	£1,499	85%	£5,000	£500,000 - £2m	3% of balance repaid	31/10/22	AK80	AK81	AK82
NEW 5 Yr Fixed	1.80%	31/10/22	BBBR +3.49%	£2,499	60%	£5,000	£2m - £5m	3% of balance repaid	31/10/22	AW19	N/A	AW20
NEW 5 Yr Fixed	1.99%	31/10/22	BBBR +3.49%	£2,499	75%	£5,000	£2m - £5m	3% of balance repaid	31/10/22	AW21	N/A	AW22
NEW 5 Yr Fixed	1.80%	31/10/22	BBBR +3.49%	£3,499	60%	£5,000	£5m - £10m	3% of balance repaid	31/10/22	AW23	N/A	AW24
NEW 5 Yr Fixed	1.99%	31/10/22	BBBR +3.49%	£3,499	75%	£5,000	£5m - £10m	3% of balance repaid	31/10/22	AW25	N/A	AW26

Premier Exclusive Rates - To qualify for these products, customers must hold a Wealth/Premier Banking relationship with Barclays. Joint applications require only one applicant to meet the criteria.

When applying for this product you will need to ensure that one of the applicants is an eligible Barclays Wealth/Premier current account customer or hold the appropriate Wealth/Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

Purchase Rates

10 Year Fixed Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	BRM	Existing customers only.		
											Purchase Only	WTRAD	OPFM
												Purchase Only	
Premier 10 Yr Fixed	2.39%	31/10/2027	BBBR+3.49%	£999	60%	£5,000	£5,000 - £2m	5% of balance repaid	31/10/27	AK87	AK88	AK89	
10 Yr Fixed	2.49%	31/10/2027	BBBR+3.49%	£999	60%	£5,000	£5,000 - £1m	5% of balance repaid	31/10/27	AK90	AK91	AK92	
10 Yr Fixed	2.69%	31/10/2027	BBBR+3.49%	£999	80%	£5,000	£5,000 - £1m	5% of balance repaid	31/10/27	AK93	AK94	AK95	
10 Yr Fixed	2.59%	31/10/2027	BBBR+3.49%	£2,499	70%	£5,000	£2m - £5m	5% of balance repaid	31/10/27	AS38	N/A	AS39	

Premier Exclusive Rates - To qualify for these products, customers must hold a Wealth/Premier Banking relationship with Barclays. Joint applications require only one applicant to meet the criteria.

When applying for this product you will need to ensure that one of the applicants is an eligible Barclays Wealth/Premier current account customer or hold the appropriate Wealth/Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

Family Springboard & Help to Buy Rates

Family Springboard Mortgages - Purchase Only: These products can only be used to purchase a property with a mortgage loan size over 90% LTV up to a maximum of 100% LTV. Loans outside of this LTV will not be allowed.

Product Type	Initial Rate	End Date	Follow on Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Springboard Only
Springboard 3 Yr Fixed	2.79%	31/10/20	BBBR+2.49%	£0	95%	£5,000	£500,000	3% of balance repaid	31/10/20	AK98
Springboard 3 Yr Fixed	2.99%	31/10/20	BBBR+2.49%	£0	100%	£5,000	£500,000	3% of balance repaid	31/10/20	AK99

A Helpful Start Account through Barclays Bank PLC must be taken out as a condition of this mortgage. Prior to completion of the mortgage advance the Helpful Start Account must receive a deposit, equivalent to 10% of the purchase price of the property. The Helpful Start Account must remain open for a minimum period of three years from the date of the completion (subject to mortgage payments being maintained) or until full redemption of the mortgage, whichever is sooner.

Help to Buy: Equity Loan Scheme

Product Type	Initial Rate	End Date	Follow on Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Shared Equity Scheme Only
NEW Help to Buy 2 Yr Fixed	1.29%	31/10/19	BBBR+3.49%	£749	75%	£25,000	£450,000	3% of balance repaid	31/10/19	AW30
NEW Help to Buy 2 Yr Fixed	1.65%	31/10/19	BBBR+3.49%	£0	75%	£25,000	£450,000	3% of balance repaid	31/10/19	AW31
NEW Help to Buy 5 Yr Fixed	1.85%	31/10/22	BBBR+3.49%	£749	75%	£25,000	£450,000	3% of balance repaid	31/10/22	AW32
NEW Help to Buy 5 Yr Fixed	2.15%	31/10/22	BBBR+3.49%	£0	75%	£25,000	£450,000	3% of balance repaid	31/10/22	AW33

Help to Buy is a low cost homebuyer initiative to help eligible applicants purchase a new-build property from selected house builders. There are two versions of the scheme: one for England run by the UK Government where the maximum property value is £600,000 and one for Wales run by the Welsh Government where the maximum property value is £300,000. Under these shared equity schemes the applicant funds at least 80% of the purchase price, with the remaining share (up to a maximum of 20%) coming from the respective government. We will lend 75% of the purchase price with the 5% balance to come from the applicants own resources. Please note that these Mortgage products are offered on a Repayment basis only. These products are exclusively for Help to Buy applications – no other products from our range can be selected.

London Help to Buy: Equity Loan Scheme

Product Type	Initial Rate	End Date	Follow on Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Shared Equity Scheme Only
NEW London Help to Buy 2 Yr Fixed	1.25%	31/10/19	BBBR+3.49%	£749	55%	£25,000	£330,000	3% of balance repaid	31/10/19	AW34
NEW London Help to Buy 2 Yr Fixed	1.55%	31/10/19	BBBR+3.49%	£0	55%	£25,000	£330,000	3% of balance repaid	31/10/19	AW35
NEW London Help to Buy 5 Yr Fixed	1.85%	31/10/22	BBBR+3.49%	£749	55%	£25,000	£330,000	3% of balance repaid	31/10/22	AW36

London Help to Buy is a low cost homebuyer initiative to help eligible applicants purchase a new-build property from selected house builders. The scheme is available in the 32 London Boroughs and the City of London and has a maximum property value of £600,000. Under the shared equity scheme the applicant funds at least 60% of the purchase price, with the remaining share (up to a maximum of 40%) coming from the government. We will lend 55% of the purchase price with the 5% balance to come from the applicants own resources. Please note that these Mortgage products are offered on a Repayment basis only. These products are exclusively for London Help to Buy applications – no other products from our range can be selected.

Scotland Help to Buy: Equity Loan Scheme

Product Type	Initial Rate	End Date	Follow on Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM Shared Equity Scheme Only
NEW Scotland Help to Buy 2 Yr Fixed	1.55%	31/10/19	BBBR+3.49%	£499	80%	£25,000	£160,000	3% of balance repaid	31/10/19	AW37
NEW Scotland Help to Buy 2 Yr Fixed	1.79%	31/10/19	BBBR+3.49%	£0	80%	£25,000	£160,000	3% of balance repaid	31/10/19	AW38
NEW Scotland Help to Buy 5 Yr Fixed	2.09%	31/10/22	BBBR+3.49%	£499	80%	£25,000	£160,000	3% of balance repaid	31/10/22	AW39
NEW Scotland Help to Buy 5 Yr Fixed	2.29%	31/10/22	BBBR+3.49%	£0	80%	£25,000	£160,000	3% of balance repaid	31/10/22	AW40

Help to Buy Scotland is a low cost homebuyer initiative to help eligible applicants purchase a new-build property from selected house builders. The scheme is available throughout Scotland and has a maximum property value of £200,000. Under the shared equity scheme the applicant funds at least 85% of the purchase price, with the remaining share (up to a maximum of 15%) coming from the Scottish Government. We will lend 80% of the purchase price with the 5% balance to come from the applicants own resources. Please note that these Mortgage products are offered on a Repayment basis only. These products are exclusively for Help to Buy Scotland applications – no other products from our range can be selected.

Remortgage Rates

(Available for customers remortgaging from another lender or equity release on unencumbered properties).

(A Switch & Fix facility is applicable on all Offset and Tracker products listed below)

Offset Products - Please note customers can only hold ONE Offset Mortgage at a time.

Product Type	Initial Rate	Initial Pay Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	OPFM	
											Remortgage Own Solicitors	Switch & Save Legal
NEW 2 Yr Offset Tracker	BBBR+ 1.04%	1.29%	2 Years	Offset BBBR +3.49%	£1,749	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	AW41	AW42
NEW 2 Yr Offset Tracker	BBBR+ 1.34%	1.59%	2 Years	Offset BBBR +3.49%	£999	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	AW43	AW44
NEW Lifetime Offset Tracker	BBBR+ 1.74%	1.99%	Life	N/A	£1,999	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	AW45	AW46

Tracker Products

Product Type	Initial Rate	Initial Pay Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	Remortgage Own Solicitors	BRM	
												Legal	Switch & Save £200 Cashback
2 Yr Tracker	BBBR+ 0.79%	1.04%	2 Years	BBBR +3.49%	£999	60%	£5,000	£500,000	1% of balance repaid	2 Years	AS40	AS41	AS42
NEW 2 Yr Tracker	BBBR+ 1.10%	1.35%	2 Years	BBBR +3.49%	£0	60%	£5,000	£500,000	1% of balance repaid	2 Years	AW47	AW48	AW49
2 Yr Tracker	BBBR+ 1.05%	1.30%	2 Years	BBBR +3.49%	£999	75%	£5,000	£500,000	1% of balance repaid	2 Years	AS43	AS44	N/A
NEW 2 Yr Tracker	BBBR+ 1.35%	1.60%	2 Years	BBBR +3.49%	£0	75%	£5,000	£500,000	1% of balance repaid	2 Years	AW50	AW51	N/A
2 Yr Tracker	BBBR+ 1.14%	1.39%	2 Years	BBBR +3.49%	£999	80%	£5,000	£500,000	1% of balance repaid	2 Years	AS45	AS46	N/A
2 Yr Tracker	BBBR+ 1.60%	1.85%	2 Years	BBBR +3.49%	£0	80%	£5,000	£500,000	1% of balance repaid	2 Years	AA58	AA59	N/A
2 Yr Tracker	BBBR+ 0.74%	0.99%	2 Years	BBBR +3.49%	£1,999	60%	£500,000	£2m	None	N/A	AS47	AS48	AS49
2 Yr Tracker	BBBR+ 1.00%	1.25%	2 Years	BBBR +3.49%	£1,999	75%	£500,000	£2m	None	N/A	AS50	AS51	N/A
Premier 2 Yr Tracker	BBBR+ 1.05%	1.30%	2 Years	BBBR +3.49%	£1,249	75%	£500,000	£2m	1% of balance repaid	2 Years	AS52	AS53	N/A
2 Yr Tracker	BBBR+ 1.09%	1.34%	2 Years	BBBR +3.49%	£1,999	80%	£500,000	£2m	None	N/A	AS54	AS55	N/A
2 Yr Tracker	BBBR+ 0.94%	1.19%	2 Years	BBBR +3.49%	£2,499	60%	£2m	£5m	1% of balance repaid	2 Years	AS56	AS57	N/A
2 Yr Tracker	BBBR+ 1.05%	1.30%	2 Years	BBBR +3.49%	£2,499	75%	£2m	£5m	1% of balance repaid	2 Years	AS58	AS59	N/A
2 Yr Tracker	BBBR+ 0.94%	1.19%	2 Years	BBBR +3.49%	£3,499	60%	£5m	£10m	1% of balance repaid	2 Years	AS60	AS61	N/A
2 Yr Tracker	BBBR+ 1.05%	1.30%	2 Years	BBBR +3.49%	£3,499	70%	£5m	£10m	1% of balance repaid	2 Years	AS62	AS63	N/A
NEW Wealth 5 Yr Tracker	BBBR+ 1.70%	1.95%	5 Years	BBBR +3.49%	£2,499	60%	£500,000	£5m	1% of balance repaid	5 Years	AW52	AW53	N/A
NEW Wealth 5 Yr Tracker	BBBR+ 1.80%	2.05%	5 Years	BBBR +3.49%	£3,499	70%	£500,000	£5m	1% of balance repaid	5 Years	AW54	AW55	N/A

Wealth / Premier Exclusive Rates - To qualify for these products, customers must hold a Wealth/Premier Banking relationship with Barclays. Joint applications require only one applicant to meet the criteria.

When applying for this product you will need to ensure that one of the applicants is an eligible Barclays Wealth/Premier current account customer or hold the appropriate Wealth/Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

Remortgage Rates

2 Year Fixed Rates

NEW	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM		
											Remortgage Own Solicitors	Switch & Save	
												Legal	£200 Cashback
	2 Yr Fixed	1.09%	31/10/19	BBBR +3.49%	£999	60%	£5,000	£500,000	3% of balance repaid	31/10/19	AW56	AW57	AW58
	2 Yr Fixed	1.45%	31/10/19	BBBR +3.49%	£0	60%	£5,000	£500,000	3% of balance repaid	31/10/19	AW59	AW60	AW61
	2 Yr Fixed	1.19%	31/10/19	BBBR +3.49%	£999	75%	£5,000	£500,000	3% of balance repaid	31/10/19	AW62	AW63	N/A
	2 Yr Fixed	1.59%	31/10/19	BBBR +3.49%	£0	75%	£5,000	£500,000	3% of balance repaid	31/10/19	AS86	AS87	N/A
	2 Yr Fixed	1.25%	31/10/19	BBBR +3.49%	£999	80%	£5,000	£500,000	3% of balance repaid	31/10/19	AW64	AW65	N/A
	2 Yr Fixed	1.36%	31/10/19	BBBR +3.49%	£999	85%	£5,000	£500,000	3% of balance repaid	31/10/19	AW66	AW67	N/A
	2 Yr Fixed	1.99%	31/10/19	BBBR +3.49%	£0	85%	£5,000	£500,000	3% of balance repaid	31/10/19	AS77	AS78	N/A
	2 Yr Fixed	1.99%	31/10/19	BBBR +3.49%	£999	90%	£5,000	£500,000	3% of balance repaid	31/10/19	AW68	AW69	N/A
	2 Yr Fixed	2.63%	31/10/19	BBBR +3.49%	£0	90%	£5,000	£500,000	3% of balance repaid	31/10/19	AP91	AP92	N/A
	2 Yr Fixed	1.09%	31/10/19	BBBR +3.49%	£1,499	60%	£500,000	£2m	3% of balance repaid	31/10/19	AW70	AW71	AW72
	2 Yr Fixed	1.19%	31/10/19	BBBR +3.49%	£1,499	75%	£500,000	£2m	3% of balance repaid	31/10/19	AW73	AW74	N/A
	2 Yr Fixed	1.25%	31/10/19	BBBR +3.49%	£1,499	80%	£500,000	£2m	3% of balance repaid	31/10/19	AW75	AW76	N/A
	2 Yr Fixed	1.36%	31/10/19	BBBR +3.49%	£1,499	85%	£500,000	£2m	3% of balance repaid	31/10/19	AW77	AW78	N/A
	2 Yr Fixed	1.19%	31/10/19	BBBR +3.49%	£2,499	60%	£2m	£5m	3% of balance repaid	31/10/19	AW79	AW80	N/A
	2 Yr Fixed	1.29%	31/10/19	BBBR +3.49%	£2,499	75%	£2m	£5m	3% of balance repaid	31/10/19	AW81	AW82	N/A
	2 Yr Fixed	1.19%	31/10/19	BBBR +3.49%	£3,499	60%	£5m	£10m	3% of balance repaid	31/10/19	AW83	AW84	N/A
	2 Yr Fixed	1.29%	31/10/19	BBBR +3.49%	£3,499	70%	£5m	£10m	3% of balance repaid	31/10/19	AW85	AW86	N/A

3 Year Fixed Rates

Premier 3 Yr Fixed	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
											Remortgage Own Solicitors	Switch & Save
												Legal
	Premier 3 Yr Fixed	1.44%	31/10/20	BBBR +3.49%	£999	60%	£5,000	£2m	3% of balance repaid	31/10/20	AL51	AL52
	3 Yr Fixed	2.25%	31/10/20	BBBR +3.49%	£0	75%	£5,000	£500,000	3% of balance repaid	31/10/20	AL53	AL54
	3 Yr Fixed	2.39%	31/10/20	BBBR +3.49%	£0	80%	£5,000	£500,000	3% of balance repaid	31/10/20	AL55	AL56
	3 Yr Fixed	2.44%	31/10/20	BBBR +3.49%	£999	90%	£5,000	£500,000	3% of balance repaid	31/10/20	AS96	AS97
	3 Yr Fixed	1.63%	31/10/20	BBBR +3.49%	£999	75%	£5,000	£1m	3% of balance repaid	31/10/20	AS98	AS99
	3 Yr Fixed	1.85%	31/10/20	BBBR +3.49%	£999	80%	£5,000	£1m	3% of balance repaid	31/10/20	AT00	AT01

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When applying for this product you will need to ensure that one of the applicants is an eligible Barclays Wealth/Premier current account customer or hold the appropriate Wealth/Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

Remortgage Rates

5 Year Fixed Rates

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM		
											Remortgage Own Solicitors	Switch & Save	
												Legal	£200 Cashback
NEW	5 Yr Fixed	1.65%	31/10/22	BBBR +3.49%	£999	60%	£5,000	£500,000	3% of balance repaid	31/10/22	AW87	AW88	AW89
NEW	5 Yr Fixed	1.95%	31/10/22	BBBR +3.49%	£0	60%	£5,000	£500,000	3% of balance repaid	31/10/22	AW90	AW91	AW92
NEW	5 Yr Fixed	1.75%	31/10/22	BBBR +3.49%	£999	75%	£5,000	£500,000	3% of balance repaid	31/10/22	AW93	AW94	N/A
NEW	5 Yr Fixed	2.09%	31/10/22	BBBR +3.49%	£0	75%	£5,000	£500,000	3% of balance repaid	31/10/22	AW95	AW96	N/A
NEW	5 Yr Fixed	1.94%	31/10/22	BBBR +3.49%	£999	80%	£5,000	£500,000	3% of balance repaid	31/10/22	AW97	AW98	N/A
	5 Yr Fixed	2.29%	31/10/22	BBBR +3.49%	£999	85%	£5,000	£500,000	3% of balance repaid	31/10/22	AL74	AL75	N/A
	5 Yr Fixed	2.59%	31/10/22	BBBR +3.49%	£0	85%	£5,000	£500,000	3% of balance repaid	31/10/22	AQ01	AQ02	N/A
	5 Yr Fixed	2.79%	31/10/22	BBBR +3.49%	£999	90%	£5,000	£500,000	3% of balance repaid	31/10/22	AL78	AL79	N/A
	5 Yr Fixed	3.25%	31/10/22	BBBR +3.49%	£0	90%	£5,000	£500,000	3% of balance repaid	31/10/22	AL80	AL81	N/A
NEW	5 Yr Fixed	1.65%	31/10/22	BBBR +3.49%	£1,499	60%	£500,000	£2m	3% of balance repaid	31/10/22	AW99	AX00	AX01
NEW	5 Yr Fixed	1.75%	31/10/22	BBBR +3.49%	£1,499	75%	£500,000	£2m	3% of balance repaid	31/10/22	AX02	AX03	N/A
NEW	5 Yr Fixed	1.94%	31/10/22	BBBR +3.49%	£1,499	80%	£500,000	£2m	3% of balance repaid	31/10/22	AX04	AX05	N/A
	5 Yr Fixed	2.24%	31/10/22	BBBR +3.49%	£1,499	85%	£500,000	£2m	3% of balance repaid	31/10/22	AL89	AL90	N/A
NEW	5 Yr Fixed	1.80%	31/10/22	BBBR +3.49%	£2,499	60%	£2m	£5m	3% of balance repaid	31/10/22	AX06	AX07	N/A
NEW	5 Yr Fixed	1.99%	31/10/22	BBBR +3.49%	£2,499	75%	£2m	£5m	3% of balance repaid	31/10/22	AX08	AX09	N/A
NEW	5 Yr Fixed	1.80%	31/10/22	BBBR +3.49%	£3,499	60%	£5m	£10m	3% of balance repaid	31/10/22	AX10	AX11	N/A
NEW	5 Yr Fixed	1.99%	31/10/22	BBBR +3.49%	£3,499	70%	£5m	£10m	3% of balance repaid	31/10/22	AX12	AX13	N/A

10 Year Fixed Rates

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
											Remortgage Own Solicitors	Switch & Save
												Legal
	Premier 10 Yr Fixed	2.39%	31/10/2027	BBBR+3.49%	£999	60%	£5,000	£2m	5% of balance repaid	31/10/27	AL97	AL98
	10 Yr Fixed	2.49%	31/10/2027	BBBR+3.49%	£999	60%	£5,000	£1m	5% of balance repaid	31/10/27	AL99	AM00
	10 Yr Fixed	2.69%	31/10/2027	BBBR+3.49%	£999	80%	£5,000	£1m	5% of balance repaid	31/10/27	AM01	AM02
	10 Yr Fixed	2.59%	31/10/2027	BBBR+3.49%	£2,499	70%	£2m	£5m	5% of balance repaid	31/10/27	AU40	AU41

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Buy to Let Range - Purchase & Remortgage Rates
 (A Switch & Fix facility is applicable on all Tracker products listed below)

Tracker Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	ILP customers			Trinity customers		
										Purchase & Remortgage.	Switch & Save		Purchase & Remortgage.	Switch & Save	
											Legal	£500 Cashback		Legal	£500 Cashback
2 Yr Tracker	BBBR+ 1.35%	2 years	BBBR +4.49%	£1,950	60%	£35,000	£2m	1% of balance repaid	2 Years	AQ06	AQ07	AQ08	18AQ06T	18AQ07T	18AQ08T
2 Yr Tracker	BBBR+ 2.24%	2 years	BBBR +4.49%	£0	60%	£35,000	£1m	1% of balance repaid	2 Years	AQ09	AQ10	AQ11	18AQ09T	18AQ10T	18AQ11T
2 Yr Tracker	BBBR+ 1.69%	2 years	BBBR +4.49%	£1,950	75%	£35,000	£1m	1% of balance repaid	2 Years	AQ12	AQ13	AQ14	18AQ12T	18AQ13T	18AQ14T
2 Yr Tracker	BBBR+ 2.34%	2 years	BBBR +4.49%	£0	75%	£35,000	£1m	1% of balance repaid	2 Years	AQ15	AQ16	AQ17	18AQ15T	18AQ16T	18AQ17T

Fixed Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	ILP customers			Trinity customers		
										Purchase & Remortgage.	Switch & Save		Purchase & Remortgage.	Switch & Save	
											Legal	£500 Cashback		Legal	£500 Cashback
NEW 2 Yr Fixed	1.43%	31/10/19	BBBR +4.49%	£1,950	60%	£35,000	£500,000 - £2m	3% of balance repaid	31/10/19	AX14	AX15	AX16	18AX14F	18AX15F	18AX16F
NEW 2 Yr Fixed	1.48%	31/10/19	BBBR +4.49%	£1,950	60%	£35,000	£500k	3% of balance repaid	31/10/19	AX17	AX18	AX19	18AX17F	18AX18F	18AX19F
NEW 2 Yr Fixed	1.43%	31/10/19	BBBR +4.49%	1%	60%	£35,000	£100,000 - £215,000	3% of balance repaid	31/10/19	AX20	AX21	AX22	18AX20F	18AX21F	18AX22F
2 Yr Fixed	2.39%	31/10/19	BBBR +4.49%	£0	60%	£35,000	£1m	3% of balance repaid	31/10/19	AQ21	AQ22	AQ23	18AQ21F	18AQ22F	18AQ23F
Premier 2 Yr Fixed	2.59%	31/10/19	BBBR +4.49%	£0	75%	£35,000	£1m	3% of balance repaid	31/10/19	AQ24	AQ25	AQ26	18AQ24F	18AQ25F	18AQ26F
NEW 2 Yr Fixed	1.89%	31/10/19	BBBR +4.49%	£1,950	75%	£35,000	£1m	3% of balance repaid	31/10/19	AX23	AX24	AX25	18AX23F	18AX24F	18AX25F
2 Yr Fixed	1.89%	31/10/19	BBBR +4.49%	1%	75%	£35,000	£100,000 - £215,000	3% of balance repaid	31/10/19	AT19	AT20	AT21	18AT19F	18AT20F	18AT21F
2 Yr Fixed	2.69%	31/10/19	BBBR +4.49%	£0	75%	£35,000	£1m	3% of balance repaid	31/10/19	AQ30	AQ31	AQ32	18AQ30F	18AQ31F	18AQ32F
3 Yr Fixed	1.99%	31/10/20	BBBR +4.49%	£1,950	60%	£35,000	£2m	3% of balance repaid	31/10/20	AQ33	AQ34	AQ35	18AQ33F	18AQ34F	18AQ35F
3 Yr Fixed	2.59%	31/10/20	BBBR +4.49%	£0	60%	£35,000	£1m	3% of balance repaid	31/10/20	AQ36	AQ37	AQ38	18AQ36F	18AQ37F	18AQ38F
3 Yr Fixed	2.39%	31/10/20	BBBR +4.49%	£1,950	75%	£35,000	£1m	3% of balance repaid	31/10/20	AQ39	AQ40	AQ41	18AQ39F	18AQ40F	18AQ41F
3 Yr Fixed	2.89%	31/10/20	BBBR +4.49%	£0	75%	£35,000	£1m	3% of balance repaid	31/10/20	AQ42	AQ43	AQ44	18AQ42F	18AQ43F	18AQ44F
NEW Premier 5 Yr Fixed	2.12%	31/10/22	BBBR +4.49%	£1,950	60%	£35,000	£2m	3% of balance repaid	31/10/22	AX26	AX27	AX28	18AX26F	18AX27F	18AX28F
NEW 5 Yr Fixed	2.12%	31/10/22	BBBR +4.49%	£1,950	60%	£35,000	£500,000 - £2m	3% of balance repaid	31/10/22	AX29	AX30	AX31	18AX29F	18AX30F	18AX31F
NEW 5 Yr Fixed	2.17%	31/10/22	BBBR +4.49%	£1,950	60%	£35,000	£500k	3% of balance repaid	31/10/22	AX32	AX33	AX34	18AX32F	18AX33F	18AX34F
5 Yr Fixed	2.99%	31/10/22	BBBR +4.49%	£0	60%	£35,000	£1m	3% of balance repaid	31/10/22	AQ51	AQ52	AQ53	18AQ51F	18AQ52F	18AQ53F
NEW 5 Yr Fixed	2.79%	31/10/22	BBBR +4.49%	£1,950	75%	£35,000	£1m	3% of balance repaid	31/10/22	AX35	AX36	AX37	18AX35F	18AX36F	42AX37F
5 Yr Fixed	3.19%	31/10/22	BBBR +4.49%	£0	75%	£35,000	£1m	3% of balance repaid	31/10/22	AQ57	AQ58	AQ59	18AQ57F	18AQ58F	18AQ59F

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Additional Information

KEY:

Offset: current accounts and savings deposits may be offset against the mortgage to reduce repayments or the term of the mortgage.

Please note Customers can only hold **ONE** Offset Mortgage at a time.

BRM: Barclays Residential Mortgage

OPFM: Openplan Flexible Mortgage

WTrad: Woolwich Traditional Mortgage

Valuations

For Residential purchase applications with a property value up to £2 million and all Remortgage applications, customers will not pay for or receive a copy of any non-disclosed valuation report. For Residential purchase applications with a property value over £2 million please see "A guide to our survey and valuation services".

Where a property does not meet the anticipated valuation and results in the chosen product maximum LTV being exceeded a new product may be chosen from the current product range applicable at the time of the down valuation, not the range available at point of application.

Great Escape™ Mortgages

Remortgage Only package available on BRMs where a non-disclosed valuation, in-house legal fees are paid and a cashback

Great Escape™ and Switch & Save™ remortgage package - Our standard legal service will include solicitor's fees directly relating to the remortgage (registered land only) and Land Registry fees. It does not include any other legal fees, money transfer fees or additional fees incurred in connection with dealing with leasehold, shared ownership properties or registration fees relating to Sasine properties in Scotland. It also excludes other mortgage charges or changes to mortgage parties. So, in the case of a remortgage where it includes, for example, a change of names on the mortgage or the first registration of unregistered land, the customer will be liable for any associated fees. The customer will be advised by their solicitor of additional costs applicable to their circumstances and charged separately for these.

Offset

Please note Customers can only hold **ONE** Offset Mortgage at a time.

Overpayments

Fixed Rates - Up to 10% (5% for 10 year fixed) & Trackers - Up to 25% overpayment per annum allowed on outstanding capital balance without ERC.

Switch & Fix

During the Early Repayment Charge period all Tracker & Offset products may be rate switched to any Woolwich fixed or capped rate product, subject to meeting the new product criteria and availability at the time of application, without incurring the Early Repayment Charge. The rate switch will be subject to any fee(s) applicable to the new product at that time. The new product may also have an Early Repayment Charge which will not have the benefit of the Switch & Fix.

Maximum LTVs

Maximum LTV's apply to total borrowing.

Residential Affordability Rate

Current Affordability Rate: 6.74% (the affordability rate for Family Springboard applications will be 7.24%)

Buy to Let Affordability Rate.

Current Affordability Rate: 5.50%.

Barclays considers both personal and rental income within the affordability calculation, undertaking a detailed affordability assessment of the borrower(s). The income affordability assessment includes all relevant landlord costs, applicant level tax liability (including mortgage interest tax relief changes being phased in from April 2017) and assumes a minimum borrower interest rate of 5.50%. We no longer require a separate rental coverage assessment.

Telephone Numbers

Intermediary Support: 0345 073 3330

Large Loans Team: 0333 202 7590 option 3

Mortgage Services: 0800 022 4022

Policy: Please refer to the Woolwich Intermediary website <https://intermediaries.uk.barclays/home> for further policy information or call our team of specialists on 0345 073 3330

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