

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.



Your residential Barclays mortgage clients can also benefit from our exclusive Existing Mortgage Customer (EMC) Home-mover rates when moving home*.

EMC Home-mover rates aren't displayed here. For more information on these and other Barclays mortgage rates, including those available for purchase and remortgage, please refer to the published rate sheets available by visiting www.barclays.co.uk/intermediaries

*Subject to status and application. Terms & conditions apply

Reward rates explained

The following terms are used in the rate tables:-

- **Barclays Bank Base Rate (BBBR)** is a variable rate set by Barclays Bank PLC, which typically follows the Bank of England Base Rate but is not guaranteed to do so. BBBR is currently 0.25%.
- **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 & 3 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)	APRC	BRM	WTrad	OPFM
EMC Reward 1 Year Fixed	75%	£0	1.69%	Fixed until 31/01/19	3.74% variable BBBR (currently 0.25%) +3.49% for the term	3% of the balance repaid until 31/01/19	3.6%	BB48	BB49	BB50

EMC Reward 2 Year Fixed	60%	£899	1.29%	Fixed until 31/01/20	3.74% variable BBBR (currently 0.25%) +3.49% for the term	3% of the balance repaid until 31/01/20	3.3%	BB51	BB52	BB53
		£0	1.49%				3.3%	BB54	BB55	BB56
	75%	£899	1.34%				3.3%	BB57	BB58	BB59
		£0	1.69%				3.3%	BB60	BB61	BB62
	85%	£899	1.39%				3.4%	BB63	BB64	BB65
		£0	1.94%				3.4%	BB66	BB67	BB68
	Over 85%	£899	1.99%				3.5%	BB69	BB70	BB71
		£0	2.29%				3.5%	BB72	BB73	BB74

EMC Reward 3 Year Fixed	60%	£899	1.59%	Fixed until 31/01/21	3.74% variable BBBR (currently 0.25%) +3.49% for the term	3% of the balance repaid until 31/01/21	3.2%	BB75	BB76	BB77
		£0	1.85%				3.2%	BB78	BB79	BB80
	75%	£899	1.75%				3.2%	BB81	BB82	BB83
		£0	2.25%				3.3%	BB84	BB85	BB86
	85%	£899	1.85%				3.3%	BB87	BB88	BB89
		£0	2.39%				3.4%	BB90	BB91	BB92

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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Residential mortgage customers

Residential - maximum total aggregate lending up to £2m

4, 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)	APRC	BRM	WTrad	OPFM
EMC Reward 4 Year Fixed	75%	£899	1.95%	Fixed until 31/01/22	3.74% variable BBBR (currently 0.25%) +3.49% for the term	3% of the balance repaid until 31/01/22	3.1%	BB93	BB94	BB95
		£0	2.29%				3.2%	BB96	BB97	BB98

EMC Reward 5 Year Fixed	60%	£899	1.79%	Fixed until 31/01/23	3.74% variable BBBR (currently 0.25%) +3.49% for the term	3% of the balance repaid until 31/01/23	2.9%	BB99	BC00	BC01
		£0	2.09%				3.0%	BC02	BC03	BC04
	75%	£899	1.95%				3.0%	BC05	BC06	BC07
		£0	2.29%				3.1%	BC08	BC09	BC10
	85%	£899	2.04%				3.0%	BC11	BC12	BC13
		£0	2.59%				3.2%	BC14	BC15	BC16
	Over 85%	£899	2.69%				3.4%	BC17	BC18	BC19
		£0	2.89%				3.4%	BC20	BC21	BC22

EMC Reward 10 Year Fixed	60%	£899	2.39%	Fixed until 31/01/28	3.74% variable BBBR (currently 0.25%) +3.49% for the term	5% of the balance repaid until 31/01/28	2.8%	BC23	BC24	BC25
	80%	£899	2.69%				3.0%	BC26	BC27	BC28

Did you know?

Further Advance

Exclusive
Reward Rates
available for
further borrowing



Up to
85%
Loan to Value



Maximum 80% if consolidating debt

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

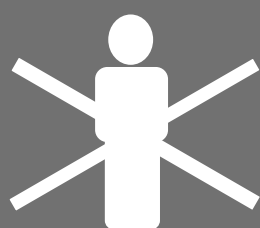
Further borrowing: min loan £5,000, max 85% LTV (max 80% if any element of debt consolidation)

Product type	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC	BRM	WTrad	OPFM	
Tracker	60%	£1,899	0.99%	BBBR +0.74% for 2 years	3.74% variable BBBR (currently 0.25%) + 3.49% for term	No ERC	3.4%	AU06	AU07	AU08	
		£899	1.04%	BBBR +0.79% for 2 years		1% of the balance repaid for 2 years	3.3%	AU09	AU10	AU11	
		£0	1.35%	BBBR +1.10% for 2 years			3.2%	AX68	AX69	AX70	
	80%	£1,899	1.25%	BBBR +1.00% for 2 years		No ERC	3.4%	AU15	AU16	AU17	
		£899	1.30%	BBBR +1.05% for 2 years			1% of the balance repaid for 2 years	3.3%	AU18	AU19	AU20
		£0	1.60%	BBBR +1.35% for 2 years				3.3%	AX71	AX72	AX73
	85%	£299	2.99%	BBBR +2.74% for 2 years		No ERC	3.7%	AU24	AU25	AU26	

Offset- Please note: clients can only have one Barclays offset mortgage at any time

EMC Reward Offset 2 Year Tracker	80%	£1,499	1.29%	BBBR +1.04% for 2 years	3.74% variable BBBR (currently 0.25%) + 3.49% for term	Full redemption only 1% of original balance for 2 yrs	3.4%	N/A	N/A	AX74
		£899	1.59%	BBBR +1.34% for 2 years			3.4%	N/A	N/A	AX75
EMC Reward Offset Term Tracker	80%	£1,749	1.99%	BBBR +1.74% for term	N/A	Full redemption only 1% of original balance for 2 yrs	2.2%	N/A	N/A	AX90

Did you know?



No underwriting
required

Exclusive
Reward Rates
for rate switch
& further
borrowing



Quick, simple
process via our
Secure Mail
system

Rate Switch

We pay an uncapped

0.2%

Retention fee, for rate
switch completions*



**No proof of
income** required

*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 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)	APRC	BRM	OPFM
Fixed									
EMC Reward 2 Year Fixed	70%	£1,999	1.39%	Fixed until 31/01/20	3.74% variable BBR (currently 0.25%) +3.49% for the term	3% of the balance repaid until 31/01/20	3.3%	BC29	BC30

EMC Reward 5 Year Fixed	70%	£1,999	1.99%	Fixed until 31/01/23	3.74% variable BBR (currently 0.25%) +3.49% for the term	3% of the balance repaid until 31/01/23	2.9%	BC31	BC32
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EMC Reward 10 Year Fixed	70%	£1,999	2.59%	Fixed until 31/01/28	3.74% variable BBR (currently 0.25%) +3.49% for the term	5% of the balance repaid until 31/01/28	3.8%	BC33	BC34
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Tracker

EMC Reward 2 Year Tracker	60%	£1,999	1.20%	BBBR+0.95% for 2 years	3.74% variable BBR (currently 0.25%) +3.49% for the term	1% of the balance repaid for 2 years	3.2%	AU31	AU32
	70%	£1,999	1.31%	BBBR+1.06% for 2 years			3.2%	AU33	AU34

Offset- Please note: clients can only have one Barclays offset mortgage at any time

EMC Reward Offset 2 Year Tracker	65%	£9,999	1.79%	BBBR+1.54% for 2 years	3.74% variable BBR (currently 0.25%) + 3.49% for term	Full redemption only 1% of original balance for 2 yrs	3.4%	N/A	AJ25
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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	1.62%	Fixed until 31/01/20	3.74% variable BBR (currently 0.25%) +3.49% for the term	3% of the balance repaid until 31/01/20	3.3%	BC35	BC36
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Our **maturity letters** encourage the client to contact you

You can **pre-book** a new rate for your client up to **3 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

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	Maximum Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC	ILP	TRINITY
EMC Reward Buy-to-let 2 Year Fixed	65%	£1,800	1.50%	Fixed until 31/01/20	4.74% variable BBBR (currently 0.25%) + 4.49% for the term	3% of the balance repaid until 31/01/20	4.3%	BC37	18BC37F
		£500	1.75%				4.2%	BC38	18BC38F
		£0	2.38%				4.3%	BC39	18BC39F
	75%	£1,800	1.89%				4.4%	BC40	18BC40F
		£500	2.14%				4.3%	BC41	18BC41F
		£0	2.58%				4.3%	BC42	18BC42F
EMC Reward Buy-to-let 3 Year Fixed	65%	£1,800	1.99%	Fixed until 31/01/21	4.74% variable BBBR (currently 0.25%) + 4.49% for the term	3% of the balance repaid until 31/01/21	4.1%	BC43	18BC43F
		£0	2.58%				4.1%	BC44	18BC44F
	75%	£1,800	2.39%				4.2%	BC45	18BC45F
		£0	2.88%				4.2%	BC46	18BC46F
EMC Reward Buy-to-let 5 Year Fixed	65%	£1,800	2.17%	Fixed until 31/01/23	4.74% variable BBBR (currently 0.25%) + 4.49% for the term	3% of the balance repaid until 31/01/23	3.7%	BC47	18BC47F
		£0	2.98%				3.9%	BC48	18BC48F
	75%	£1,800	2.79%				4.0%	BC49	18BC49F
		£0	3.18%				4.0%	BC50	18BC50F

Tracker

EMC Reward Buy-to-let 2 Year Tracker	65%	£1,800	1.59%	BBBR +1.34% for 2 years	4.74% variable BBBR (currently 0.25%) + 4.49% for the term	1% of the balance repaid for 2 years	4.3%	AR21	18AR21T
		£0	2.48%	BBBR +2.23% for 2 years			4.3%	AN58	18AN58T
	75%	£1,800	1.94%	BBBR +1.69% for 2 years			4.4%	AR22	18AR22T
		£0	2.58%	BBBR +2.33% For 2 years			4.3%	AN60	18AN60T
		£499	3.49%	BBBR +3.24% For 2 years			No ERC	4.6%	AJ29

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 manual by searching 'Mortgage Guides and Manuals' in KIT.

See next page for rates available for **Buy-to-let rate switch above 75% LTV**, and **Buy-to-let further advance and rate switch where total aggregate lending is between £1m - £2m**

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Buy-to-let mortgage customers

Buy-to-let – Loan to Value above 75%

Rates available for rate switch only

Buy-to-let further borrowing not available above 75% LTV

Product type	Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC	ILP	TRINITY
EMC Reward Buy-to-let 2 Year Fixed	Over 75%	£0	3.35%	Fixed until 31/01/20	4.74% variable BBR (currently 0.25%) + 4.49% for the term	3% of the balance repaid until 31/01/20	4.5%	BC51	18BC51F
EMC Reward Buy-to-let 5 Year Fixed	Over 75%	£0	3.99%	Fixed until 31/01/23	4.74% variable BBR (currently 0.25%) + 4.49% for the term	3% of the balance repaid until 31/01/23	4.4%	BC52	18BC52F

Buy-to-let mortgage customers

Buy-to-let – total aggregate lending between £1m and £2m

Rates available for rate switch and further advance only

Buy-to-let further borrowing: min loan £5,000, max 75% LTV

Product type	Maximum Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC	ILP	TRINITY
EMC Reward Buy-to-let 2 Year Fixed	60%	£1,800	1.50%	Fixed until 31/01/20	4.74% variable BBR (currently 0.25%) + 4.49% for the term	3% of the balance repaid until 31/01/20	4.1%	BC53	18BC53F
EMC Reward Buy-to-let 5 Year Fixed	60%	£1,800	2.17%	Fixed until 31/01/23	4.74% variable BBR (currently 0.25%) + 4.49% for the term	3% of the balance repaid until 31/01/23	3.5%	BC54	18BC54F
Tracker									
EMC Reward Buy-to-let 2 Year Tracker	60%	£1,800	1.59%	BBBR +1.34% for 2 years	4.74% variable BBR (currently 0.25%) + 4.49% for the term	1% of the balance repaid for 2 years	4.1%	AR27	18AR27T

Your client's BTL mortgage will be set-up on one of two systems depending on when and 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.

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