

Mortgage Rate Sheet Intermediary Business Only Rates Effective From 7 May 2020

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<u>For Existing Mortgage Customer (EMC) Reward Rates please see EMC Reward Rate Sheet</u>	

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.

Purchase Rates

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

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	OPFM
											Purchase Only	Purchase Only
2 Yr Tracker	BE BR+ 1.48%	1.58%	2 Years	BE BR +3.49%	£0	60%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	EU45	EU46
2 Yr Tracker	BE BR+ 1.14%	1.24%	2 Years	BE BR +3.49%	£1,999	60%	£5,000	£500,000 - £2m	None	N/A	EU47	EU48

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	OPFM
										Purchase Only	Purchase Only
2 Yr Fixed	1.26%	31/07/22	BE BR +3.49%	£999	60%	£5,000	£5,000 - £2m	2% of balance repaid	31/07/22	EU49	EU50
2 Yr Fixed	1.45%	31/07/22	BE BR +3.49%	£299	60%	£5,000	£5,000 - £2m	2% of balance repaid	31/07/22	EU51	EU52
2 Yr Fixed	1.53%	31/07/22	BE BR +3.49%	£0	60%	£5,000	£5,000 - £2m	2% of balance repaid	31/07/22	EU53	EU54
2 Yr Fixed	1.44%	31/07/22	BE BR +3.49%	£999	75%	£5,000	£5,000 - £2m	2% of balance repaid	31/07/22	EY02	EY03
2 Yr Fixed	1.52%	31/07/22	BE BR +3.49%	£999	80%	£5,000	£5,000 - £2m	2% of balance repaid	31/07/22	EY04	EY05

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	OPFM
										Purchase Only	Purchase Only
3 Yr Fixed	1.49%	31/07/23	BE BR +3.49%	£999	60%	£5,000	£5,000 - £1m	3% of balance repaid	31/07/23	EU55	EU56

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	OPFM
										Purchase Only	Purchase Only
5 Yr Fixed	1.51%	31/07/25	BE BR +3.49%	£999	60%	£5,000	£5,000 - £2m	3% of balance repaid	31/07/25	EU57	EU58
5 Yr Fixed	1.69%	31/07/25	BE BR +3.49%	£0	60%	£5,000	£5,000 - £2m	3% of balance repaid	31/07/25	EU59	EU60
5 Yr Fixed	1.64%	31/07/25	BE BR +3.49%	£999	75%	£5,000	£5,000 - £2m	3% of balance repaid	31/07/25	EY06	EY07
5 Yr Fixed	1.80%	31/07/25	BE BR +3.49%	£999	80%	£5,000	£5,000 - £2m	3% of balance repaid	31/07/25	EY08	EY09

7 Year Fixed Products

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	OPFM
										Purchase Only	Purchase Only
7 Yr Fixed	1.79%	31/07/27	BE BR +3.49%	£999	60%	£5,000	£5,000 - £1m	5% of balance repaid	31/07/27	EU61	EU62

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	OPFM
										Purchase Only	Purchase Only
10 Yr Fixed	2.13%	31/07/30	BE BR +3.49%	£999	60%	£5,000	£5,000 - £1m	5% of balance repaid	31/07/30	EU63	EU64
10 Yr Fixed	2.24%	31/07/30	BE BR +3.49%	£0	60%	£5,000	£5,000 - £1m	5% of balance repaid	31/07/30	EU65	EU66

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 Spingboard Only
Springboard 5 Yr Fixed	2.75%	31/07/25	BEBR +2.49%	£0	95%	£5,000	£500,000	3% of balance repaid	31/07/25	EU67
Springboard 5 Yr Fixed	2.95%	31/07/25	BEBR +2.49%	£0	100%	£5,000	£500,000	3% of balance repaid	31/07/25	EU68

A Helpful Start Account through Barclays Bank UK 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 five years from the date of the completion (subject to mortgage payments being maintained) or until full redemption of the mortgage, whichever is sooner.

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	2.29%	31/07/22	BEBR +3.49%	£0	80%	£25,000	£160,000	2% of balance repaid	31/07/22	EY59
NEW Scotland Help to Buy 5 Yr Fixed	2.39%	31/07/25	BEBR +3.49%	£0	80%	£25,000	£160,000	3% of balance repaid	31/07/25	EY60

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.

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	1.74%	31/07/22	BEBR +3.49%	£749	75%	£25,000	£450,000	2% of balance repaid	31/07/22	EY61
NEW Help to Buy 5 Yr Fixed	1.89%	31/07/25	BEBR +3.49%	£749	75%	£25,000	£450,000	3% of balance repaid	31/07/25	EY62

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. We will lend up to 75% of the purchase price with at least 5% of the balance coming from the applicant's own resources, and with the remaining share (up to 20% or up to 40% in London) coming from the respective government equity loan. 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	1.36%	31/07/22	BEBR +3.49%	£749	55%	£25,000	£330,000	2% of balance repaid	31/07/22	EY63
NEW London Help to Buy 5 Yr Fixed	1.63%	31/07/25	BEBR +3.49%	£749	55%	£25,000	£330,000	3% of balance repaid	31/07/25	EY64

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.

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	OFFM	
											Remortgage Own Solicitors	Switch & Save Legal
2 Yr Offset Tracker	BEBR+ 1.44%	1.54%	2 Years	Offset BEBR +3.49%	£1,749	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	EU69	EU70

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	BEBR+ 1.48%	1.58%	2 Years	BEBR +3.49%	£0	60%	£5,000	£5,000 - £500,000	1% of balance repaid	2 Years	EU71	EU72	EU73
2 Yr Tracker	BEBR+ 1.14%	1.24%	2 Years	BEBR +3.49%	£1,999	60%	£500,000	£2m	None	N/A	EU74	EU75	EU76

2 Year Fixed Rates

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	Remortgage Own Solicitors	BRM	
											Legal	Switch & Save £250 Cashback
2 Yr Fixed	1.26%	31/07/22	BEBR +3.49%	£999	60%	£5,000	£2m	2% of balance repaid	31/07/22	EU77	EU78	EU79
2 Yr Fixed	1.45%	31/07/22	BEBR +3.49%	£299	60%	£5,000	£2m	2% of balance repaid	31/07/22	EU80	EU81	N/A
2 Yr Fixed	1.44%	31/07/22	BEBR +3.49%	£999	75%	£5,000	£2m	2% of balance repaid	31/07/22	EU82	EU83	EU84
2 Yr Fixed	1.52%	31/07/22	BEBR +3.49%	£999	80%	£5,000	£2m	2% of balance repaid	31/07/22	EY10	EY11	EY12

Great Escape - Free Legals, Non - Disclosed Valuation & Cashback (Customers must use the Banks nominated Solicitors from the Bank's panel and the Bank pays for specified remortgage fees)

Own Solicitors - Non - Disclosed Valuation & Cashback (Customers provide use and pay for their own Solicitor)

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
										Great Escape £600 Cashback	Own Solicitors £800 Cashback
Premier 2 Yr Fixed	1.80%	31/07/22	BEBR +3.49%	£0	50%	£50,000	£1m	2% of balance repaid	31/07/22	EU89	EU90
Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
										Great Escape £400 Cashback	Own Solicitors £500 Cashback
2 Yr Fixed	1.90%	31/07/22	BEBR +3.49%	£0	60%	£50,000	£1m	2% of balance repaid	31/07/22	EU85	EU86
2 Yr Fixed	1.95%	31/07/22	BEBR +3.49%	£0	75%	£50,000	£1m	2% of balance repaid	31/07/22	EU87	EU88
2 Yr Fixed	2.16%	31/07/22	BEBR +3.49%	£0	80%	£50,000	£1m	2% of balance repaid	31/07/22	EY13	EY14

3 Year Fixed Rates

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	Remortgage Own Solicitors	BRM
											Switch & Save Legal
3 Yr Fixed	1.49%	31/07/23	BEBR +3.49%	£999	60%	£5,000	£1m	3% of balance repaid	31/07/23	EU91	EU92

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

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	£250 Cashback
5 Yr Fixed	1.51%	31/07/25	BEBR +3.49%	£999	60%	£5,000	£2M	3% of balance repaid	31/07/25	EU93	EU94	EU95
5 Yr Fixed	1.64%	31/07/25	BEBR +3.49%	£999	75%	£5,000	£2M	3% of balance repaid	31/07/25	EU96	EU97	EU98
5 Yr Fixed	1.80%	31/07/25	BEBR +3.49%	£999	80%	£5,000	£2M	3% of balance repaid	31/07/25	EY15	EY16	EY17

Great Escape - Free Legals, Non - Disclosed Valuation & £400 Cashback (Customers must use the Banks nominated Solicitors from the Bank's panel and the Bank pays for specified remortgage fees)

Own Solicitors - Non - Disclosed Valuation & £500 Cashback (Customers provide use and pay for their own Solicitor)

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
										Great Escape £400 Cashback	Own Solicitors £500 Cashback
										5 Yr Fixed	1.84%
5 Yr Fixed	1.95%	31/07/25	BEBR +3.49%	£0	75%	£50,000	£1m	3% of balance repaid	31/07/25	EV01	EV02
5 Yr Fixed	2.20%	31/07/25	BEBR +3.49%	£0	80%	£50,000	£1m	3% of balance repaid	31/07/25	EY18	EY19

7 Year Fixed Products

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
7 Yr Fixed	1.79%	31/07/27	BEBR +3.49%	£999	60%	£5,000	£1m	5% of balance repaid	31/07/27	EV03	EV04

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
10 Yr Fixed	2.13%	31/07/30	BEBR +3.49%	£999	60%	£5,000	£1m	5% of balance repaid	31/07/30	EV05	EV06
10 Yr Fixed	2.24%	31/07/30	BEBR +3.49%	£0	60%	£5,000	£1m	5% of balance repaid	31/07/30	EV07	EV08

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

If you require a Trinity product code, please contact Intermediary Support with the product code & MAX application reference.

Fixed Products - Not available for Portfolio Landlords*

Purchase Only

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	ILP Purchase Only
5 Yr Fixed	1.75%	31/07/25	BEBR +4.49%	£1,295	60%	£35,000	£1m	3% of balance repaid	31/07/25	EV09

Purchase & Remortgage

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Total Aggregate Loan	ERC	ERC Term	ILP customers		
										Purchase	Switch & Save	
											Legal	£500 Cashback
2 Yr Fixed	1.35%	31/07/22	BEBR +4.49%	£1,795	60%	£35,000	£1m	2% of balance repaid	31/07/22	EV10	EV11	EV12
2 Yr Fixed	1.79%	31/07/22	BEBR +4.49%	£2,750	60%	£35,000	£1m - £2m	2% of balance repaid	31/07/22	EV13	EV14	EV15
2 Yr Fixed	1.55%	31/07/22	BEBR +4.49%	1%	60%	£35,000	£100,000 - £500,000	2% of balance repaid	31/07/22	EV16	EV17	EV18
2 Yr Fixed	2.18%	31/07/22	BEBR +4.49%	£0	60%	£35,000	£1m	2% of balance repaid	31/07/22	EV19	EV20	EV21
NEW 2 Yr Fixed	1.86%	31/07/22	BEBR +4.49%	£1,795	75%	£35,000	£500k	2% of balance repaid	31/07/22	N/A	EY65	EY66
NEW 2 Yr Fixed	2.55%	31/07/22	BEBR +4.49%	£0	75%	£35,000	£500k	2% of balance repaid	31/07/22	N/A	EY67	EY68
3 Yr Fixed	1.89%	31/07/23	BEBR +4.49%	£1,795	60%	£35,000	£2m	3% of balance repaid	31/07/23	EV22	EV23	EV24
3 Yr Fixed	2.37%	31/07/23	BEBR +4.49%	£0	60%	£35,000	£1m	3% of balance repaid	31/07/23	EV25	EV26	EV27
5 Yr Fixed	2.24%	31/07/25	BEBR +4.49%	£2,450	60%	£35,000	£500,000 - £2m	3% of balance repaid	31/07/25	EV28	EV29	EV30
5 Yr Fixed	1.90%	31/07/25	BEBR +4.49%	£1,795	60%	£35,000	£500k	3% of balance repaid	31/07/25	EV31	EV32	EV33
5 Yr Fixed	2.29%	31/07/25	BEBR +4.49%	£0	60%	£35,000	£1m	3% of balance repaid	31/07/25	EV34	EV35	EV36
NEW 5 Yr Fixed	2.19%	31/07/25	BEBR +4.49%	£1,795	75%	£35,000	£500k	3% of balance repaid	31/07/25	N/A	EY69	EY70

*Portfolio Landlords are those with four mortgaged rental properties or more across all lenders. This includes the subject property.

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

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% & 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 Barclays 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.

Buy to Let Affordability.

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 and is assessed against the Bank's affordability rate. We no longer apply 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 Barclays 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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