

# 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](http://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:-

- **Bank of England Base Rate (BEBR)** is a variable rate set by the Bank of England. BEBR is currently 0.10%.
- **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 80% LTV

Product type	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	BRM	WTrad	OPFM
Fixed EMC Reward 1 Year Fixed	75%	£0	1.88%	Fixed until 31/07/21	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/07/21	EV70	EV71	EV72

EMC Reward 2 Year Fixed	60%	£999	1.26%	Fixed until 31/07/22	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/07/22	EV73	EV74	EV75
		£299	1.45%				EV76	EV77	EV78
		£0	1.75%				EV79	EV80	EV81
	75%	£999	1.34%				EV82	EV83	EV84
		£0	1.80%				EV88	EV89	EV90
	80%	£999	1.52%				EY71	EY72	EY73
		£0	2.01%				EY74	EY75	EY76
	85%	£999	1.62%				EY77	EY78	EY79
		£0	2.16%				EY80	EY81	EY82
	Over 85%	£0	2.27%				EW03	EW04	EW05

EMC Reward 3 Year Fixed	60%	£999	1.49%	Fixed until 31/07/23	3.59% variable BEBR (currently 0.10%) +3.49% for the term	3% of the balance repaid until 31/07/23	EW06	EW07	EW08
		£0	1.94%				EW12	EW13	EW14
	80%	£999	1.61%				EY83	EY84	EY85
		£0	2.04%				EY86	EY87	EY88
	85%	£999	1.68%				EY89	EY90	EY91
		£0	2.05%				EY92	EY93	EY94

### 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 taken before 9/1/20) 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

### 5 & 10 year fixed rates available for rate switch & further advance only

Further borrowing: min loan £5,000, max 80% LTV

Product type Fixed	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	BRM	WTrad	OPFM				
EMC Reward 5 Year Fixed	60%	£999	1.49%	Fixed until 31/07/25	3.59% variable BEBR (currently 0.10%) +3.49% for the term	3% of the balance repaid until 31/07/25	EW21	EW22	EW23				
		£0	1.74%				EW24	EW25	EW26				
	75%	£999	1.59%				EW27	EW28	EW29				
		£0	1.85%				EW33	EW34	EW35				
	80%	£999	1.80%				EY95	EY96	EY97				
		£0	2.10%				EY98	EY99	EZ00				
	85%	£999	1.90%				EZ01	EZ02	EZ03				
		£0	2.20%				EZ04	EZ05	EZ06				
	Over 85%	£0	2.35%				EW48	EW49	EW50				
	EMC Reward 7 Year Fixed	75%	£749				1.79%	Fixed until 31/07/27	3.59% variable BEBR (currently 0.10%) +3.49% for the term	5% of the balance repaid until 31/07/27	EW51	EW52	EW53
			£0				2.00%				EW54	EW55	EW56
	EMC Reward 10 Year Fixed	75%	£749				2.13%	Fixed until 31/07/30	3.59% variable BEBR (currently 0.10%) +3.49% for the term	5% of the balance repaid until 31/07/30	EW57	EW58	EW59
£0			2.24%	EW60	EW61	EW62							

## Did you know?

Exclusive  
**Reward Rates**  
available for  
further borrowing



Up to  
**80%**  
Loan to Value



## Further Advance

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 80% LTV

Product type	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	BRM	WTrad	OPFM		
EMC Reward 2 Year Tracker	60%	£0	1.58%	BEBR +1.48% for 2 years	3.59% variable BEBR (currently 0.10%) +3.49% for the term	1% of the balance repaid for 2 years	EW63	EW64	EW65		
	75%	£999	1.29%	BEBR +1.19% for 2 years		No ERC	EW66	EW67	EW68		
		£0	1.72%	BEBR +1.62% for 2 years		1% of the balance repaid for 2 years	EW69	EW70	EW71		
	80%	£999	1.42%	BEBR +1.32% for 2 years		No ERC	EZ07	EZ08	EZ09		
		£0	1.91%	BEBR +1.81% for 2 years		1% of the balance repaid for 2 years	EZ10	EZ11	EZ12		
	85%	£999	1.52%	BEBR +1.42% for 2 years		No ERC	EZ13	EZ14	EZ15		
		£0	2.06%	BEBR +1.96% for 2 years		1% of the balance repaid for 2 years	EZ16	EZ17	EZ18		
		£99	2.74%	BEBR +2.64% for 2 years		No ERC	EZ19	EZ20	EZ21		
	EMC Reward Offset 2 Year Tracker	80%	£1,749	1.44%		BEBR +1.34% for 2 years	3.59% variable BEBR (currently 0.10%) +3.49% for the term	Full redemption only	N/A	N/A	EW81
			£499	1.74%		BEBR +1.64% for 2 years		1% of original balance for 2 yrs	N/A	N/A	EW82
EMC Reward Offset Term Tracker	80%	£1,999	2.24%	BEBR +2.14% for term	N/A	Full redemption only 1% of original balance for 2 yrs	N/A	N/A	EW83		

## 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 80% LTV

Product type	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	BRM	OPFM
<b>Fixed</b> EMC Reward 2 Year Fixed	70%	£999	1.26%	Fixed until 31/07/22	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/07/22	EW84	EW85

EMC Reward 5 Year Fixed	70%	£999	1.49%	Fixed until 31/07/25	3.59% variable BEBR (currently 0.10%) +3.49% for the term	3% of the balance repaid until 31/07/25	EW86	EW87
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EMC Reward 10 Year Fixed	70%	£1,999	2.59%	Fixed until 31/07/30	3.59% variable BEBR (currently 0.10%) +3.49% for the term	5% of the balance repaid until 31/07/30	EW88	EW89
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#### Tracker

EMC Reward 2 Year Tracker	70%	£1,999	1.30%	BEBR+1.20% for 2 years	3.59% variable BEBR (currently 0.10%) +3.49% for the term	No ERC	EW90	EW91
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#### Offset

EMC Reward Offset 2 Year Tracker	70%	£1,999	1.84%	BEBR+1.74% for 2 years	3.59% variable BEBR (currently 0.10%) +3.49% for the term	Full redemption only 1% of original balance for 2 yrs	N/A	EW92
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### Rate switch only – LTV above 70%

Total aggregate lending between £2m and £10m

EMC Reward 2 Year Fixed	Over 70%	£999	1.34%	Fixed until 31/07/22	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/07/22	EW93	EW94
EMC Reward 5 Year Fixed	Over 70%	£999	1.59%	Fixed until 31/07/25	3.59% variable BEBR (currently 0.10%) +3.49% for the term	3% of the balance repaid until 31/07/25	EW95	EW96

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

Available to all BTL customers including Portfolio Landlords

### 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 Fixed	Maximum Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	ILP	TRINITY
EMC Reward Buy-to-let 2 Year Fixed	65%	£1,795	1.35%	Fixed until 31/07/22	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/07/22	EW97	18EW97F
		£500	1.72%				EW98	18EW98F
		£0	2.18%				EW99	18EW99F
	75%	£1,795	1.86%				EZ22	18EZ22F
		£500	2.10%				EZ23	18EZ23F
		£0	2.55%				EZ24	18EZ24F

EMC Reward Buy-to-let 3 Year Fixed	65%	£1,795	1.89%	Fixed until 31/07/23	4.59% variable BEBR (currently 0.10%) +4.49% for the term	3% of the balance repaid until 31/07/23	EX03	18EX03F
		£0	2.37%				EX04	18EX04F
	75%	£1,795	2.37%				EX05	18EX05F
		£0	2.72%				EX06	18EX06F

EMC Reward Buy-to-let 5 Year Fixed	65%	£1,795	1.89%	Fixed until 31/07/25	4.59% variable BEBR (currently 0.10%) +4.49% for the term	3% of the balance repaid until 31/07/25	EX07	18EX07F
		£0	2.29%				EX08	18EX08F
	75%	£1,795	2.19%				EZ25	18EZ25F
		£0	2.67%				EX10	18EX10F

### Tracker

EMC Reward Buy-to-let 2 Year Tracker	65%	£1,795	1.04%	BEBR +0.94% for 2 years	4.59% variable BEBR (currently 0.10%) +4.49% for the term	1% of the balance repaid for 2 years	EX11	18EX11T
	75%	£1,795	1.54%	BEBR +1.44% for 2 years			EX12	18EX12T
		£0	2.56%	BEBR +2.46% For 2 years			EX13	18EX13T
		£299	2.79%	BEBR +2.69% For 2 years			No ERC	EX14

**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%

Available to all BTL customers including Portfolio Landlords

#### Rates available for rate switch only

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

Product type Fixed	Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	ILP	TRINITY
EMC Reward Buy-to-let 2 Year Fixed	Over 75%	£0	3.00%	Fixed until 31/07/22	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/07/22	EX15	18EX15F
EMC Reward Buy-to-let 5 Year Fixed	Over 75%	£0	3.49%	Fixed until 31/07/25	4.59% variable BEBR (currently 0.10%) +4.49% for the term	3% of the balance repaid until 31/07/25	EX16	18EX16F

## Buy-to-let mortgage customers

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

Available to all BTL customers including Portfolio Landlords

#### Rates available for rate switch and further advance only

Buy-to-let further borrowing: min loan £5,000. Max 60% LTV if aggregate lending will exceed £1m

Product type Fixed	Maximum Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	ILP	TRINITY
EMC Reward Buy-to-let 2 Year Fixed	60%	£1,795	1.79%	Fixed until 31/07/22	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/07/22	EX17	18EX17F
EMC Reward Buy-to-let 5 Year Fixed	60%	£1,795	1.89%	Fixed until 31/07/25	4.59% variable BEBR (currently 0.10%) +4.49% for the term	3% of the balance repaid until 31/07/25	EX18	18EX18F
<b>Tracker</b>								
EMC Reward Buy-to-let 2 Year Tracker	60%	£1,795	1.20%	BEBR +1.10% for 2 years	4.59% variable BEBR (currently 0.10%) +4.49% for the term	1% of the balance repaid for 2 years	DF17	18DF17T

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