

# 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 product availability, 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 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)	BRM	WTrad	OPFM
Fixed									
EMC Reward 1 Year Fixed	75%	£0	1.88%	Fixed until 31/05/22	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/05/22	GC91	GC92	GC93

EMC Reward 2 Year Fixed	60%	£999	1.22%	Fixed until 31/05/23	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/05/23	GD52	GD53	GD54
		£0	1.58%				GD55	GD56	GD57
	75%	£999	1.44%				GA06	GA07	GA08
		£0	1.88%				GC94	GC95	GC96
	80%	£999	1.99%				GE17	GE18	GE19
		£0	2.30%				GA15	GA16	GA17
	85%	£999	2.19%				GA18	GA19	GA20
		£0	2.69%				GA21	GA22	GA23
	90%	£999	2.65%				GA24	GA25	GA26
		£0	3.08%				GA27	GA28	GA29
	Over 90%	£0	3.30%				GA30	GA31	GA32

EMC Reward 3 Year Fixed	60%	£999	1.49%	Fixed until 31/05/24	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/05/24	GF06	GF07	GF08
		£0	2.09%				GF09	GF10	GF11
	80%	£999	2.10%				GF12	GF13	GF014
		£0	2.30%				GF15	GF16	GF17
	85%	£999	2.35%				GF18	GF19	GF20
		£0	2.69%				GF21	GF22	GF23

### 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 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 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)	BRM	WTrad	OPFM	
EMC Reward 5 Year Fixed	60%	£999	1.29%		Fixed until 31/05/26	3.59% variable BEBR (currently 0.10%) +3.49% for the term	3% of the balance repaid until 31/05/26	GE20	GE21	GE22
		£0	1.59%					GD58	GD59	GD60
	75%	£999	1.67%					GA57	GA58	GA59
		£0	1.90%					GE23	GE24	GE25
	80%	£999	2.18%					GA63	GA64	GA65
		£0	2.34%					GA66	GA67	GA68
	85%	£999	2.54%					GA69	GA70	GA71
		£0	2.69%					GA72	GA73	GA74
	90%	£999	2.79%					GA75	GA76	GA77
		£0	3.34%					GA78	GA79	GA80
	Over 90%	£0	3.38%					GA81	GA82	GA83
	EMC Reward 7 Year Fixed	75%	£749	1.49%				Fixed until 31/05/28	3.59% variable BEBR (currently 0.10%) +3.49% for the term	5% of the balance repaid until 31/05/28
£0			1.89%		GA87	GA88	GA89			
EMC Reward 10 Year Fixed	75%	£749	1.99%		Fixed until 31/05/31	3.59% variable BEBR (currently 0.10%) +3.49% for the term	5% of the balance repaid until 31/05/31	GA90	GA91	GA92
		£0	2.22%					GA93	GA94	GA95

## Did you know?

## Further Advance

Exclusive  
**Reward Rates**  
available for  
further borrowing



Up to  
**80%**  
Loan to Value



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)	BRM	WTrad	OPFM		
EMC Reward 2 Year Tracker	60%	£999	1.69%	BEBR +1.59% for 2 years	3.59% variable BEBR (currently 0.10%) +3.49% for the term	No ERC	FR95	FR96	FR97		
		£0	1.85%	BEBR +1.75% for 2 years		1% of the balance repaid for 2 years	FR98	FR99	FS00		
	75%	£999	1.72%	BEBR +1.62% for 2 years		No ERC	FS01	FS02	FS03		
		£0	2.12%	BEBR +2.02% for 2 years		1% of the balance repaid for 2 years	FS04	FS05	FS06		
	80%	£999	2.12%	BEBR +2.02% for 2 years		No ERC	FS07	FS08	FS09		
		£99	2.74%	BEBR +2.64% for 2 years			FA48	FA49	FA50		
		£0	2.45%	BEBR +2.35% for 2 years			1% of the balance repaid for 2 years	FS10	FS11	FS12	
	85%	£999	2.37%	BEBR +2.27% for 2 years		No ERC	FS13	FS14	FS15		
			£0	2.55%		BEBR +2.45% for 2 years	1% of the balance repaid for 2 years	FS16	FS17	FS18	
		EMC Reward Offset 2 Year Tracker	80%	£1,749		1.72%	BEBR +1.62% for 2 years	3.59% variable BEBR (currently 0.10%) +3.49% for the term	Full redemption only	N/A	N/A
	£499			2.10%		BEBR +2.00% for 2 years	1% of original balance for 2 yrs		N/A	N/A	FS20

## 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 70% LTV if aggregate borrowing exceeds £2m)

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%	£1999	1.22%	Fixed until 31/05/23	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/05/23	GD61	GD62

EMC Reward 5 Year Fixed	70%	£1999	1.43%	Fixed until 31/05/26	3.59% variable BEBR (currently 0.10%) +3.49% for the term	3% of the balance repaid until 31/05/26	GA98	GA99
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EMC Reward 10 Year Fixed	70%	£1,999	2.59%	Fixed until 31/05/31	3.59% variable BEBR (currently 0.10%) +3.49% for the term	5% of the balance repaid until 31/05/31	GB00	GB01
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#### Tracker

EMC Reward 2 Year Tracker	70%	£1999	1.69%	BEBR+1.59% for 2 years	3.59% variable BEBR (currently 0.10%) +3.49% for the term	No ERC	FS27	FS28
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#### Offset

EMC Reward Offset 2 Year Tracker	70%	£1,999	2.00%	BEBR+1.90% 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	FL53
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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	1.44%	Fixed until 31/05/23	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/05/23	GC17	GC18
EMC Reward 5 Year Fixed	Over 70%	£999	1.62%	Fixed until 31/05/26	3.59% variable BEBR (currently 0.10%) +3.49% for the term	3% of the balance repaid until 31/05/26	GC22	GC23

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 Rate Switch Only*
EMC Reward Buy-to-let 2 Year Fixed	65%	£1,795	1.80%	Fixed until 31/05/23	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/05/23	GB02	18GB02F
		£500	2.10%				GB03	18GB03F
		£0	2.15%				GB04	18GB04F
	75%	£1,795	2.00%				GB05	18GB05F
		£500	2.20%				GB06	18GB06F
		£0	2.35%				GB07	18GB07F

EMC Reward Buy-to-let 3 Year Fixed	65%	£1,795	1.84%	Fixed until 31/05/24	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/05/24	GF24	18GF24F
		£0	2.20%				GF25	18GF25F
	75%	£1,795	2.37%				GF26	18GF26F
		£0	2.72%				GF27	18GF27F

EMC Reward Buy-to-let 5 Year Fixed	65%	£1,795	1.85%	Fixed until 31/05/26	4.59% variable BEBR (currently 0.10%) +4.49% for the term	3% of the balance repaid until 31/05/26	GB12	18GB12F
		£0	2.25%				GB13	18GB13F
	75%	£1,795	2.10%				GB14	18GB14F
		£0	2.45%				GB15	18GB15F

### Tracker

EMC Reward Buy-to-let 2 Year Tracker	65%	£1,795	1.59%	BEBR +1.49% for 2 years	4.59% variable BEBR (currently 0.10%) +4.49% for the term	1% of the balance repaid for 2 years	FS47	18FS47T
	75%	£1,795	1.84%	BEBR +1.74% for 2 years			FS48	18FS48T
		£0	2.66%	BEBR +2.56% For 2 years			FE82	18FE82T
		£299	2.89%	BEBR +2.79% For 2 years			No ERC	FE83

**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 Rate Switch Only*
EMC Reward Buy-to-let 2 Year Fixed	Over 75%	£0	3.00%	Fixed until 31/05/23	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/05/23	GB16	18GB16F
EMC Reward Buy-to-let 5 Year Fixed	Over 75%	£0	3.49%	Fixed until 31/05/26	4.59% variable BEBR (currently 0.10%) +4.49% for the term	3% of the balance repaid until 31/05/26	GB17	18GB17F

## 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 Rate Switch Only*
EMC Reward Buy-to-let 2 Year Fixed	60%	£1,795	2.00%	Fixed until 31/05/23	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/05/23	GB18	18GB18F
EMC Reward Buy-to-let 5 Year Fixed	60%	£1,795	2.10%	Fixed until 31/05/26	4.59% variable BEBR (currently 0.10%) +4.49% for the term	3% of the balance repaid until 31/05/26	GB19	18GB19F
<b>Tracker</b>								
EMC Reward Buy-to-let 2 Year Tracker	60%	£1,795	1.65%	BEBR +1.55% for 2 years	4.59% variable BEBR (currently 0.10%) +4.49% for the term	1% of the balance repaid for 2 years	FS53	18FS53T

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.

\*Further borrowing may be available, subject to meeting our lending policy and product availability, for your clients with a 6-digit (Trinity) BTL account number within our Barclays Direct channels.

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