

**Mortgage Rate Sheet  
Intermediary Business Only  
Rates Effective From 4 March 2021**

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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.

**Purchase Rates**

(A Switch & Fix facility is applicable on all Offset & 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
2 Yr Offset Tracker	BEER+ 1.62%	1.72%	2 Years	BEER +3.49%	£1,749	75%	£5,000	£5,000 - £2m	1% of original balance on Full Redemption	2 Years	FP75

**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	BEER+ 1.59%	1.69%	2 Years	BEER +3.49%	£999	60%	£5,000	£5,000 - £2m	None	N/A	FP76	FP77
2 Yr Tracker	BEER+ 1.75%	1.85%	2 Years	BEER +3.49%	£0	60%	£5,000	£5,000 - £2m	1% of balance repaid	2 Years	FP78	FP79
2 Yr Tracker	BEER+ 1.62%	1.72%	2 Years	BEER +3.49%	£999	75%	£5,000	£5,000 - £2m	None	N/A	FT93	FT94
2 Yr Tracker	BEER+ 2.02%	2.12%	2 Years	BEER +3.49%	£0	75%	£5,000	£5,000 - £2m	1% of balance repaid	2 Years	FT95	FT96
Premier 2 Yr Tracker	BEER+ 2.09%	2.19%	2 Years	BEER +3.49%	£999	80%	£5,000	£5,000 - £2m	None	N/A	FW72	FW73
2 Yr Tracker	BEER+ 2.19%	2.29%	2 Years	BEER +3.49%	£999	80%	£5,000	£5,000 - £2m	None	N/A	FP80	FP81
2 Yr Tracker	BEER+ 1.59%	1.69%	2 Years	BEER +3.49%	£1,999	60%	£5,000	£2m - £10m	None	N/A	FP82	FP83
2 Yr Tracker	BEER+ 1.69%	1.79%	2 Years	BEER +3.49%	£1,999	70%	£5,000	£2m - £10m	None	N/A	FP84	FP85
2 Yr Tracker	BEER+ 1.75%	1.85%	2 Years	BEER +3.49%	£1,999	75%	£5,000	£2m - £5m	None	N/A	FT97	FT98

**Premier Exclusive Rates - To qualify for these products, customers must hold a 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 Premier current account customer or hold the appropriate 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	OPFM
										Purchase Only	Purchase Only
2 Yr Fixed	1.22%	31/05/23	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	2% of balance repaid	31/05/23	GD30	GD31
2 Yr Fixed	1.58%	31/05/23	BEBR +3.49%	£0	60%	£5,000	£5,000 - £2m	2% of balance repaid	31/05/23	GD32	GD33
NEW 2 Yr Fixed	1.50%	31/05/23	BEBR +3.49%	£999	75%	£5,000	£5,000 - £2m	2% of balance repaid	31/05/23	GE78	GE79
NEW 2 Yr Fixed	2.04%	31/05/23	BEBR +3.49%	£999	80%	£5,000	£5,000 - £2m	2% of balance repaid	31/05/23	GE80	GE81
NEW 2 Yr Fixed	2.75%	31/05/23	BEBR +3.49%	£999	85%	£5,000	£5,000 - £2m	2% of balance repaid	31/05/23	GE82	GE83
NEW 2 Yr Fixed	2.97%	31/05/23	BEBR +3.49%	£0	85%	£5,000	£5,000 - £2m	2% of balance repaid	31/05/23	GE84	GE85
2 Yr Fixed	3.48%	31/05/23	BEBR +3.49%	£999	90%	£5,000	£500,000	2% of balance repaid	31/05/23	GC63	GC64
2 Yr Fixed	3.72%	31/05/23	BEBR +3.49%	£0	90%	£5,000	£500,000	2% of balance repaid	31/05/23	GC65	GC66
2 Yr Fixed	1.22%	31/05/23	BEBR +3.49%	£1,999	60%	£2m	£2m - £10m	2% of balance repaid	31/05/23	GD34	GD35
2 Yr Fixed	1.44%	31/05/23	BEBR +3.49%	£1,999	70%	£2m	£2m - £10m	2% of balance repaid	31/05/23	FY44	FY45
2 Yr Fixed	1.79%	31/05/23	BEBR +3.49%	£1,999	75%	£2m	£2m - £5m	2% of balance repaid	31/05/23	FY46	FY47

#### 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
NEW 3 Yr Fixed	1.49%	31/05/24	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	2% of balance repaid	31/05/24	GE86	GE87
NEW Premier 3 Yr Fixed	2.04%	31/05/24	BEBR +3.49%	£499	75%	£5,000	£5,000 - £2m	2% of balance repaid	31/05/24	GE88	GE89
NEW 3 Yr Fixed	2.94%	31/05/24	BEBR +3.49%	£999	85%	£5,000	£5,000 - £2m	2% of balance repaid	31/05/24	GE90	GE91

#### 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
NEW 5 Yr Fixed	1.40%	31/05/26	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	3% of balance repaid	31/05/26	GE92	GE93
5 Yr Fixed	1.63%	31/05/26	BEBR +3.49%	£0	60%	£5,000	£5,000 - £5m	3% of balance repaid	31/05/26	GD85	GD86
5 Yr Fixed	1.67%	31/05/26	BEBR +3.49%	£999	75%	£5,000	£5,000 - £2m	3% of balance repaid	31/05/26	GD36	GD37
5 Yr Fixed	2.27%	31/05/26	BEBR +3.49%	£999	80%	£5,000	£5,000 - £2m	3% of balance repaid	31/05/26	GC69	GC70
5 Yr Fixed	2.95%	31/05/26	BEBR +3.49%	£999	85%	£5,000	£5,000 - £2m	3% of balance repaid	31/05/26	FY62	FY63
5 Yr Fixed	3.08%	31/05/26	BEBR +3.49%	£0	85%	£5,000	£5,000 - £2m	3% of balance repaid	31/05/26	GD87	GD88
5 Yr Fixed	3.48%	31/05/26	BEBR +3.49%	£999	90%	£5,000	£500,000	3% of balance repaid	31/05/26	GC71	GC72
5 Yr Fixed	3.72%	31/05/26	BEBR +3.49%	£0	90%	£5,000	£500,000	3% of balance repaid	31/05/26	GC73	GC74
5 Yr Fixed	1.43%	31/05/26	BEBR +3.49%	£1,999	60%	£2m	£2m - £10m	3% of balance repaid	31/05/26	FY70	FY71
5 Yr Fixed	1.62%	31/05/26	BEBR +3.49%	£1,999	70%	£2m	£2m - £10m	3% of balance repaid	31/05/26	FY72	FY73
5 Yr Fixed	1.82%	31/05/26	BEBR +3.49%	£1,999	75%	£2m	£2m - £5m	3% of balance repaid	31/05/26	GD38	GD39

#### 7 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
7 Yr Fixed	1.49%	31/05/28	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	5% of balance repaid	31/05/28	GD89	GD90
Premier 7 Yr Fixed	1.49%	31/05/28	BEBR +3.49%	£749	75%	£5,000	£5,000 - £2m	5% of balance repaid	31/05/28	GD91	GD92

#### 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	1.99%	31/05/31	BEBR +3.49%	£999	60%	£5,000	£5,000 - £1m	5% of balance repaid	31/05/31	FY80	FY81
10 Yr Fixed	2.22%	31/05/31	BEBR +3.49%	£0	60%	£5,000	£5,000 - £1m	5% of balance repaid	31/05/31	FY82	FY83
10 Yr Fixed	2.75%	31/05/31	BEBR +3.49%	£999	80%	£5,000	£5,000 - £1m	5% of balance repaid	31/05/31	FY84	FY85

**Premier Exclusive Rates - To qualify for these products, customers must hold a 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 Premier current account customer or hold the appropriate 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 5 Yr Fixed	3.45%	31/05/26	BEBR +2.49%	£0	95%	£5,000	£500,000	3% of balance repaid	31/05/26	GD93
Springboard 5 Yr Fixed	3.65%	31/05/26	BEBR +2.49%	£0	100%	£5,000	£500,000	3% of balance repaid	31/05/26	GD94

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
Scotland Help to Buy 2 Yr Fixed	2.49%	31/05/23	BEBR +3.49%	£0	80%	£25,000	£160,000	2% of balance repaid	31/05/23	GD95
Scotland Help to Buy 5 Yr Fixed	2.59%	31/05/26	BEBR +3.49%	£0	80%	£25,000	£160,000	3% of balance repaid	31/05/26	GD96

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
Help to Buy 2 Yr Fixed	1.79%	31/05/23	BEBR +3.49%	£749	75%	£25,000	£450,000	2% of balance repaid	31/05/23	FY90
Help to Buy 2 Yr Fixed	2.10%	31/05/23	BEBR +3.49%	£0	75%	£25,000	£450,000	2% of balance repaid	31/05/23	FY91
Help to Buy 5 Yr Fixed	1.93%	31/05/26	BEBR +3.49%	£749	75%	£25,000	£450,000	3% of balance repaid	31/05/26	FY92
Help to Buy 5 Yr Fixed	2.19%	31/05/26	BEBR +3.49%	£0	75%	£25,000	£450,000	3% of balance repaid	31/05/26	GD97

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
London Help to Buy 2 Yr Fixed	1.34%	31/05/23	BEBR +3.49%	£749	55%	£25,000	£330,000	2% of balance repaid	31/05/23	FZ00
London Help to Buy 5 Yr Fixed	1.72%	31/05/26	BEBR +3.49%	£749	55%	£25,000	£330,000	3% of balance repaid	31/05/26	GD98

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	OPFM	
											Switch & Save	
											Legal	£250 Cashback
2 Yr Offset Tracker	BEBR+ 1.62%	1.72%	2 Years	Offset BEBR +3.49%	£1,749	75%	£5,000	£2m	1% of original balance on Full Redemption	2 Years	FQ29	GC77

**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	BRM		
											Remortgage Own Solicitors	Switch & Save	
												Legal	£250 Cashback
2 Yr Tracker	BEBR+ 1.59%	1.69%	2 Years	BEBR +3.49%	£999	60%	£5,000	£2m	None	N/A	N/A	FQ31	GC06
2 Yr Tracker	BEBR+ 1.75%	1.85%	2 Years	BEBR +3.49%	£0	60%	£5,000	£2m	1% of balance repaid	2 Years	N/A	FQ34	GC07
2 Yr Tracker	BEBR+ 1.62%	1.72%	2 Years	BEBR +3.49%	£999	75%	£5,000	£2m	None	N/A	N/A	FU12	GC08
2 Yr Tracker	BEBR+ 2.02%	2.12%	2 Years	BEBR +3.49%	£0	75%	£5,000	£2m	1% of balance repaid	N/A	N/A	FU15	GC09
Premier 2 Yr Tracker	BEBR+ 2.09%	2.19%	2 Years	BEBR +3.49%	£999	80%	£5,000	£2m	None	N/A	N/A	FW77	GC11
2 Yr Tracker	BEBR+ 2.19%	2.29%	2 Years	BEBR +3.49%	£999	80%	£5,000	£2m	None	N/A	N/A	FQ37	GC10
2 Yr Tracker	BEBR+ 1.59%	1.69%	2 Years	BEBR +3.49%	£1,999	60%	£2m	£10m	None	N/A	FQ39	N/A	N/A
2 Yr Tracker	BEBR+ 1.69%	1.79%	2 Years	BEBR +3.49%	£1,999	70%	£2m	£10m	None	N/A	FQ40	N/A	N/A
2 Yr Tracker	BEBR+ 1.75%	1.85%	2 Years	BEBR +3.49%	£1,999	75%	£2m	£5m	None	N/A	FU17	N/A	N/A

**2 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
2 Yr Fixed	1.22%	31/05/23	BEBR +3.49%	£999	60%	£5,000	£2m	2% of balance repaid	31/05/23	N/A	GD40	GD41
<b>NEW</b> 2 Yr Fixed	1.50%	31/05/23	BEBR +3.49%	£999	75%	£5,000	£2m	2% of balance repaid	31/05/23	N/A	GE94	GE95
<b>NEW</b> 2 Yr Fixed	2.04%	31/05/23	BEBR +3.49%	£999	80%	£5,000	£2m	2% of balance repaid	31/05/23	N/A	GE96	GE97
<b>NEW</b> 2 Yr Fixed	2.75%	31/05/23	BEBR +3.49%	£999	85%	£5,000	£2m	2% of balance repaid	31/05/23	N/A	GE98	GE99
2 Yr Fixed	1.22%	31/05/23	BEBR +3.49%	£1,999	60%	£2m	£10m	2% of balance repaid	31/05/23	GD44	N/A	N/A
2 Yr Fixed	1.44%	31/05/23	BEBR +3.49%	£1,999	70%	£2m	£10m	2% of balance repaid	31/05/23	FZ15	N/A	N/A
2 Yr Fixed	1.79%	31/05/23	BEBR +3.49%	£1,999	75%	£2m	£5m	2% of balance repaid	31/05/23	FZ16	N/A	N/A

**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 £400 Cashback	Own Solicitors £500 Cashback
										Premier 2 Yr Fixed	1.58%
Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
										Great Escape £250 Cashback	Own Solicitors £350 Cashback
										2 Yr Fixed	1.58%
2 Yr Fixed	1.88%	31/05/23	BEBR +3.49%	£0	75%	£50,000	£2m	2% of balance repaid	31/05/23	GC78	GC79
2 Yr Fixed	2.88%	31/05/23	BEBR +3.49%	£0	85%	£50,000	£2m	2% of balance repaid	31/05/23	GE03	GE04

**3 Year Fixed Rates**

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
										Switch & Save	
										Legal	£250 Cashback
<b>NEW</b> 3 Yr Fixed	1.49%	31/05/24	BEBR +3.49%	£999	60%	£5,000	£2m	2% of balance repaid	31/05/24	GF00	GF01
<b>NEW</b> 3 Yr Fixed	2.94%	31/05/24	BEBR +3.49%	£999	85%	£5,000	£2m	2% of balance repaid	31/05/24	GF02	GF03

**Premier Exclusive Rates - To qualify for these products, customers must hold a 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 Premier current account customer or hold the appropriate 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
NEW	5 Yr Fixed	1.40%	31/05/26	BEBR +3.49%	£999	60%	£5,000	£2m	3% of balance repaid	31/05/26	N/A	GF04	GF05
	5 Yr Fixed	1.67%	31/05/26	BEBR +3.49%	£999	75%	£5,000	£2m	3% of balance repaid	31/05/26	N/A	FZ35	FZ36
	5 Yr Fixed	2.27%	31/05/26	BEBR +3.49%	£999	80%	£5,000	£2m	3% of balance repaid	31/05/26	N/A	GC84	GC85
	5 Yr Fixed	2.71%	31/05/26	BEBR +3.49%	£999	85%	£5,000	£2m	3% of balance repaid	31/05/26	N/A	GC87	GC88
	5 Yr Fixed	1.43%	31/05/26	BEBR +3.49%	£1,999	60%	£2m	£10m	3% of balance repaid	31/05/26	FZ43	N/A	N/A
	5 Yr Fixed	1.62%	31/05/26	BEBR +3.49%	£1,999	70%	£2m	£10m	3% of balance repaid	31/05/26	FZ44	N/A	N/A
	5 Yr Fixed	1.82%	31/05/26	BEBR +3.49%	£1,999	75%	£2m	£5m	3% of balance repaid	31/05/26	GD51	N/A	N/A

**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 £250 Cashback	Own Solicitors £350 Cashback
	5 Yr Fixed	1.90%	31/05/26	BEBR +3.49%	£0	75%	£50,000	£2m	3% of balance repaid	31/05/26	GE09	GE10
	5 Yr Fixed	2.90%	31/05/26	BEBR +3.49%	£0	85%	£50,000	£2m	3% of balance repaid	31/05/26	GE11	GE12

**7 Year Fixed Rates**

	Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	
											Legal	£250 Cashback
	Premier 7 Yr Fixed	1.49%	31/05/28	BEBR +3.49%	£749	75%	£5,000	£2m	5% of balance repaid	31/05/28	GE13	GE14

**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	
											Legal	£250 Cashback
	10 Yr Fixed	2.22%	31/05/31	BEBR +3.49%	£0	60%	£5,000	£1m	5% of balance repaid	31/05/31	FZ59	GC15
	10 Yr Fixed	2.75%	31/05/31	BEBR +3.49%	£999	80%	£5,000	£1m	5% of balance repaid	31/05/31	FZ61	GC16

**Premier Exclusive Rates - To qualify for these products, customers must hold a 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 Premier current account customer or hold the appropriate Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

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

**Purchase Only- Not available for Portfolio Landlords\***

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	ILP Purchase Only
2 Yr Fixed	1.80%	31/05/23	BE BR +4.49%	£1,295	60%	£35,000	£1m	2% of balance repaid	31/05/23	GC24
2 Yr Fixed	2.00%	31/05/23	BE BR +4.49%	£1,295	70%	£35,000	£1m	2% of balance repaid	31/05/23	GC25
5 Yr Fixed	1.85%	31/05/26	BE BR +4.49%	£1,295	60%	£35,000	£1m	3% of balance repaid	31/05/26	GC26
5 Yr Fixed	2.10%	31/05/26	BE BR +4.49%	£1,295	70%	£35,000	£1m	3% of balance repaid	31/05/26	GC27

**Remortgage Only- Not available for Portfolio Landlords\***

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	ILP Purchase Only	
										Switch & Save	
										Legal	£500 Cashback
2 Yr Fixed	1.80%	31/05/23	BE BR +4.49%	£1,795	60%	£35,000	£1m	2% of balance repaid	31/05/23	FZ62	FZ63
2 Yr Fixed	2.00%	31/05/23	BE BR +4.49%	£1,795	70%	£35,000	£1m	2% of balance repaid	31/05/23	FZ64	FZ65
5 Yr Fixed	1.85%	31/05/26	BE BR +4.49%	£1,795	60%	£35,000	£1m	3% of balance repaid	31/05/26	FZ66	FZ67
5 Yr Fixed	2.10%	31/05/26	BE BR +4.49%	£1,795	70%	£35,000	£1m	3% of balance repaid	31/05/26	FZ68	FZ69

**Purchase & Remortgage- Not available for Portfolio Landlords\***

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	ILP customers		
										Purchase	Switch & Save	
											Legal	£500 Cashback
2 Yr Fixed	2.15%	31/05/23	BE BR +4.49%	£0	60%	£35,000	£1m	2% of balance repaid	31/05/23	FZ70	FZ71	FZ72
2 Yr Fixed	2.00%	31/05/23	BE BR +4.49%	£2,495	60%	£1m	£1m - £2m	2% of balance repaid	31/05/23	FZ73	FZ74	FZ75
2 Yr Fixed	2.35%	31/05/23	BE BR +4.49%	£0	70%	£35,000	£1m	2% of balance repaid	31/05/23	FZ76	FZ77	FZ78
5 Yr Fixed	2.25%	31/05/26	BE BR +4.49%	£0	60%	£35,000	£1m	3% of balance repaid	31/05/26	FZ79	FZ80	FZ81
5 Yr Fixed	2.10%	31/05/26	BE BR +4.49%	£2,495	60%	£1m	£1m - £2m	3% of balance repaid	31/05/26	FZ82	FZ83	FZ84
5 Yr Fixed	2.45%	31/05/26	BE BR +4.49%	£0	70%	£35,000	£1m	3% of balance repaid	31/05/26	FZ85	FZ86	FZ87
Premier 10 Yr Fixed	2.75%	31/05/31	BE BR +4.49%	£1,795	70%	£35,000	£1m	5% of balance repaid	31/05/31	FZ88	FZ89	FZ90

**Premier Exclusive Rates - To qualify for these products, customers must hold a 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 Premier current account customer or hold the appropriate Premier marker on Customer Gateway. Joint applications require only one applicant to meet this criteria.

**Purchase & Remortgage- Available for Portfolio Landlords\* only.**

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	ILP customers		
										Purchase	Switch & Save	
											Legal	£500 Cashback
2 Yr Fixed Portfolio	2.30%	31/05/23	BE BR +4.49%	£2,495	70%	£35,000	£1m	2% of balance repaid	31/05/23	FZ91	FZ92	FZ93
5 Yr Fixed Portfolio	2.50%	31/05/26	BE BR +4.49%	£2,495	70%	£35,000	£1m	3% of balance repaid	31/05/26	FZ94	FZ95	FZ96

\*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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