



Welcome to a simpler and better Barclays – a new intuitive mortgage application experience is now here

At Barclays, we believe that meaningful change for our intermediary partners starts with listening, and is driven by action. Through workshops, focus groups and day-to-day conversations, you shared what works, what doesn't, and where things could be better. We used that insight to create something new.

That's why we're proud to introduce our new residential application system, developed around your needs and shaped by your feedback.

You spoke. We listened. And we've made it better.

This new system marks a significant milestone in our ongoing investment in technology and service excellence, making it simpler to work with us and support your clients. It's not just an upgrade, it's a transformation. Designed to simplify and connect every part of the mortgage process, it brings together the full application journey in one streamlined, intuitive system.

This is more than an evolution. It's a joined-up experience that puts brokers first.

Why are we excited about this launch?

Because brokers asked for:

- Less time spent on admin
- A simpler, shorter application form
- Intuitive functionality that reduces errors
- Transparent, end-to-end tracking
- Fewer duplicated steps
- Seamless integration across tools and no more working in silos

Our new system simplifies the end-to-end mortgage process across three key stages:

- **Affordability calculator** – Already completely redesigned with clearer, more streamlined questions and a modern interface.
- **Agreement in Principle (AIP)** – Created specifically for brokers, now featuring downloadable AIP certificates.
- **Full application** – Rebuilt to be faster and easier, with fewer questions and improved document uploads (with drag-and-drop functionality and a 15MB file size limit).

We have designed this new way of working to dramatically simplify and speed up the application journey, with early adopters already completing cases in just 15 minutes on average.

This has been achieved through:

- A reduced number of questions to streamline the process
- Embedded “how-to” support throughout for instant guidance
- Incorporated a fully integrated tracking system with automated alerts, so you and your admin team can stay on top of progress at every stage

Every step of the journey is now easier to manage and, importantly, easier to understand.

You can follow the full case lifecycle: from AIP to application, valuation to offer, and all the way through to post-offer and completion. You’ll see exactly which documents have been uploaded, which are still outstanding, and which have been accepted by underwriting. Even rejected documents are flagged clearly, with next steps to keep things moving.

Admins and support staff can also access and track the case with you, using notifications that match your contact preferences. Everyone stays in the loop and nothing gets missed.

The aim is to reduce friction, save time, and deliver a better experience for both you and your clients. And while it currently supports residential lending, we’re already working on expanding the platform to include buy to let functionality in the near future.

This is more than a system launch. It’s a statement of intent and it’s just the start of our transformation journey.

This milestone launch builds on the recent introduction of the Barclays Business Toolkit. Also shaped through direct broker feedback, this new online hub is packed with resources to support every aspect of your business. From economic analysis to business resilience, digital marketing, and professional development, it’s all in one place.

It’s a dynamic, evolving space designed to keep you informed, inspired, and ahead of the curve.

To further strengthen our broker partnerships, we’ve also recently created the new role of Head of Mortgage Intermediaries, bringing a fresh layer of strategic focus to the intermediary business.

We’re delighted to welcome Roland McCormack into this role. Roland brings deep industry experience, strong commercial acumen, and a clear vision for strengthening our focus on strategic delivery and deepening broker engagement.

Under Roland’s leadership, we’ll continue to invest in innovation, relationship management, and service excellence, ensuring that every intermediary working with Barclays feels supported, empowered, and valued.

Our new intuitive system, the Business Toolkit, and our new leadership structure are all part of our mission to deliver a better broker experience.

It’s been a strong first half of the year for the business but our attention remains firmly on what comes next. The market is constantly evolving and we need to evolve with it. As such, we’re here to

support you through every change with smarter tools, stronger service levels, and a shared ambition to help more people achieve their property-related aspirations.

This is all part of our long-term commitment to the intermediary market, and it's one element of a broader transformation journey designed to help our intermediary partners to adapt, grow, and succeed.

So, explore your new mortgage journey today - quicker, clearer, and built with you in mind.

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