

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.



For more information on Barclays new lending mortgage rates available for purchase and remortgage, please refer to the published rate sheets available by visiting www.barclays.co.uk/intermediaries

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	1.54%	Fixed until 31/08/22	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/08/22	GJ17	GJ18	GJ19

EMC Reward 2 Year Fixed	60%	£999	1.22%	Fixed until 31/08/23	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/08/23	GJ20	GJ21	GJ22
		£0	1.29%				GJ23	GJ24	GJ25
	75%	£999	1.38%				GJ26	GJ27	GJ28
		£0	1.54%				GJ29	GJ30	GJ31
	80%	£999	1.97%				GJ32	GJ33	GJ34
		£0	2.30%				GJ35	GJ36	GJ37
	85%	£999	2.19%				GJ38	GJ39	GJ40
		£0	2.69%				GJ41	GJ42	GJ43
	90%	£999	2.65%				GJ44	GJ45	GJ46
		£0	3.08%				GJ47	GJ48	GJ49
	Over 90%	£0	3.30%				GJ50	GJ51	GJ52

EMC Reward 3 Year Fixed	60%	£999	1.49%	Fixed until 31/08/24	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/08/24	GJ53	GJ54	GJ55
		£0	2.09%				GJ56	GJ57	GJ58
	80%	£999	2.10%				GJ59	GJ60	GJ61
		£0	2.30%				GJ62	GJ63	GJ64
	85%	£999	2.35%				GJ65	GJ66	GJ67
		£0	2.69%				GJ68	GJ69	GJ70

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, 7 & 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	1.24%		Fixed until 31/08/26	3.59% variable BEBR (currently 0.10%) +3.49% for the term	3% of the balance repaid until 31/08/26	GJ71	GJ72	GJ73
		£0	1.49%					GJ74	GJ75	GJ76
	75%	£999	1.67%					GJ77	GJ78	GJ79
		£0	1.74%					GJ80	GJ81	GJ82
	80%	£999	2.18%					GJ83	GJ84	GJ85
		£0	2.34%					GJ86	GJ87	GJ88
	85%	£999	2.54%					GJ89	GJ90	GJ91
		£0	2.69%					GJ92	GJ93	GJ94
	90%	£999	2.79%					GJ95	GJ96	GJ97
		£0	3.34%					GJ98	GJ99	GK00
	Over 90%	£0	3.38%					GK01	GK02	GK03
	EMC Reward 7 Year Fixed	75%	£749	1.49%				Fixed until 31/08/28	3.59% variable BEBR (currently 0.10%) +3.49% for the term	5% of the balance repaid until 31/08/28
£0			1.89%		GK07	GK08	GK09			
EMC Reward 10 Year Fixed	75%	£749	1.99%		Fixed until 31/08/31	3.59% variable BEBR (currently 0.10%) +3.49% for the term	5% of the balance repaid until 31/08/31	GK10	GK11	GK12
		£0	2.22%					GK13	GK14	GK15

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 1% of original balance for 2 yrs	N/A	N/A	FS19
			£499	2.10%		BEBR +2.00% for 2 years			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
Fixed EMC Reward 2 Year Fixed	70%	£1999	1.22%	Fixed until 31/08/23	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/08/23	GK16	GK17

EMC Reward 5 Year Fixed	70%	£1999	1.35%	Fixed until 31/08/26	3.59% variable BEBR (currently 0.10%) +3.49% for the term	3% of the balance repaid until 31/08/26	GK18	GK19
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EMC Reward 10 Year Fixed	70%	£1,999	2.59%	Fixed until 31/08/31	3.59% variable BEBR (currently 0.10%) +3.49% for the term	5% of the balance repaid until 31/08/31	GK20	GK21
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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 31/08/23	3.59% variable BEBR (currently 0.10%) +3.49% for the term	2% of the balance repaid until 31/08/23	GK22	GK23
EMC Reward 5 Year Fixed	Over 70%	£999	1.62%	Fixed until 31/08/26	3.59% variable BEBR (currently 0.10%) +3.49% for the term	3% of the balance repaid until 31/08/26	GK24	GK25

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 31/08/23	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/08/23	GK26	18GK26F
		£500	2.10%				GK27	18GK27F
		£0	2.15%				GK28	18GK28F
	75%	£1,795	2.00%				GK29	18GK29F
		£500	2.20%				GK30	18GK30F
		£0	2.35%				GK31	18GK31F

EMC Reward Buy-to-let 3 Year Fixed	65%	£1,795	1.84%	Fixed until 31/08/24	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/08/24	GK32	18GK32F
		£0	2.20%				GK33	18GK33F
	75%	£1,795	2.37%				GK34	18GK34F
		£0	2.72%				GK35	18GK35F

EMC Reward Buy-to-let 5 Year Fixed	65%	£1,795	1.85%	Fixed until 31/08/26	4.59% variable BEBR (currently 0.10%) +4.49% for the term	3% of the balance repaid until 31/08/26	GK36	18GK36F
		£0	2.25%				GK37	18GK37F
	75%	£1,795	2.10%				GK38	18GK38F
		£0	2.45%				GK39	18GK39F

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 31/08/23	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/08/23	GK40	18GK40F
EMC Reward Buy-to-let 5 Year Fixed	Over 75%	£0	3.49%	Fixed until 31/08/26	4.59% variable BEBR (currently 0.10%) +4.49% for the term	3% of the balance repaid until 31/08/26	GK41	18GK41F

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 31/08/23	4.59% variable BEBR (currently 0.10%) +4.49% for the term	2% of the balance repaid until 31/08/23	GK42	18GK42F
EMC Reward Buy-to-let 5 Year Fixed	60%	£1,795	2.10%	Fixed until 31/08/26	4.59% variable BEBR (currently 0.10%) +4.49% for the term	3% of the balance repaid until 31/08/26	GK43	18GK43F
Tracker								
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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