

## Mortgage Rate Sheet Intermediary Business Only Rates Effective From 28 April 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
NEW 2 Yr Fixed	1.22%	31/08/23	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	2% of balance repaid	31/08/23	GG50	GG51
NEW 2 Yr Fixed	1.58%	31/08/23	BEBR +3.49%	£0	60%	£5,000	£5,000 - £2m	2% of balance repaid	31/08/23	GG52	GG53
NEW 2 Yr Fixed	1.38%	31/08/23	BEBR +3.49%	£999	75%	£5,000	£5,000 - £2m	2% of balance repaid	31/08/23	GG54	GG55
NEW 2 Yr Fixed	1.97%	31/08/23	BEBR +3.49%	£999	80%	£5,000	£5,000 - £2m	2% of balance repaid	31/08/23	GG56	GG57
NEW 2 Yr Fixed	2.49%	31/08/23	BEBR +3.49%	£999	85%	£5,000	£5,000 - £2m	2% of balance repaid	31/08/23	GG58	GG59
NEW 2 Yr Fixed	2.97%	31/08/23	BEBR +3.49%	£0	85%	£5,000	£5,000 - £2m	2% of balance repaid	31/08/23	GG60	GG61
NEW 2 Yr Fixed	3.48%	31/08/23	BEBR +3.49%	£999	90%	£5,000	£5,000 - £570,000	2% of balance repaid	31/08/23	GG62	GG63
NEW 2 Yr Fixed	3.72%	31/08/23	BEBR +3.49%	£0	90%	£5,000	£5,000 - £570,000	2% of balance repaid	31/08/23	GG64	GG65
NEW 2 Yr Fixed	1.22%	31/08/23	BEBR +3.49%	£1,999	60%	£2m	£2m - £10m	2% of balance repaid	31/08/23	GG66	GG67
NEW 2 Yr Fixed	1.35%	31/08/23	BEBR +3.49%	£1,999	70%	£2m	£2m - £10m	2% of balance repaid	31/08/23	GG68	GG69
NEW 2 Yr Fixed	1.65%	31/08/23	BEBR +3.49%	£1,999	75%	£2m	£2m - £5m	2% of balance repaid	31/08/23	GG70	GG71

#### 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%	31/08/24	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	2% of balance repaid	31/08/24	GG72	GG73
NEW Premier 3 Yr Fixed	2.04%	31/08/24	BEBR +3.49%	£499	75%	£5,000	£5,000 - £2m	2% of balance repaid	31/08/24	GG74	GG75
NEW 3 Yr Fixed	2.94%	31/08/24	BEBR +3.49%	£999	85%	£5,000	£5,000 - £2m	2% of balance repaid	31/08/24	GG76	GG77

#### 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%	31/08/26	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	3% of balance repaid	31/08/26	GG78	GG79
NEW 5 Yr Fixed	1.63%	31/08/26	BEBR +3.49%	£0	60%	£5,000	£5,000 - £5m	3% of balance repaid	31/08/26	GG80	GG81
NEW 5 Yr Fixed	1.67%	31/08/26	BEBR +3.49%	£999	75%	£5,000	£5,000 - £2m	3% of balance repaid	31/08/26	GG82	GG83
NEW 5 Yr Fixed	2.27%	31/08/26	BEBR +3.49%	£999	80%	£5,000	£5,000 - £2m	3% of balance repaid	31/08/26	GG84	GG85
NEW 5 Yr Fixed	2.95%	31/08/26	BEBR +3.49%	£999	85%	£5,000	£5,000 - £2m	3% of balance repaid	31/08/26	GG86	GG87
NEW 5 Yr Fixed	3.08%	31/08/26	BEBR +3.49%	£0	85%	£5,000	£5,000 - £2m	3% of balance repaid	31/08/26	GG88	GG89
NEW 5 Yr Fixed	3.48%	31/08/26	BEBR +3.49%	£999	90%	£5,000	£5,000 - £570,000	3% of balance repaid	31/08/26	GG90	GG91
NEW 5 Yr Fixed	3.72%	31/08/26	BEBR +3.49%	£0	90%	£5,000	£5,000 - £570,000	3% of balance repaid	31/08/26	GG92	GG93
NEW 5 Yr Fixed	1.43%	31/08/26	BEBR +3.49%	£1,999	60%	£2m	£2m - £10m	3% of balance repaid	31/08/26	GG94	GG95
NEW 5 Yr Fixed	1.52%	31/08/26	BEBR +3.49%	£1,999	70%	£2m	£2m - £10m	3% of balance repaid	31/08/26	GG96	GG97
NEW 5 Yr Fixed	1.67%	31/08/26	BEBR +3.49%	£1,999	75%	£2m	£2m - £5m	3% of balance repaid	31/08/26	GG98	GG99

#### 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
NEW 7 Yr Fixed	1.49%	31/08/28	BEBR +3.49%	£999	60%	£5,000	£5,000 - £2m	5% of balance repaid	31/08/28	GH00	GH01
NEW Premier 7 Yr Fixed	1.49%	31/08/28	BEBR +3.49%	£749	75%	£5,000	£5,000 - £2m	5% of balance repaid	31/08/28	GH02	GH03

#### 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
NEW 10 Yr Fixed	1.99%	31/08/31	BEBR +3.49%	£999	60%	£5,000	£5,000 - £1m	5% of balance repaid	31/08/31	GH04	GH05
NEW 10 Yr Fixed	2.22%	31/08/31	BEBR +3.49%	£0	60%	£5,000	£5,000 - £1m	5% of balance repaid	31/08/31	GH06	GH07
NEW 10 Yr Fixed	2.75%	31/08/31	BEBR +3.49%	£999	80%	£5,000	£5,000 - £1m	5% of balance repaid	31/08/31	GH08	GH09

**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.

### Barclays Green Home, Family Springboard, Mortgage Guarantee & Help to Buy Rates

**Barclays Green Home Mortgages:** These products can only be used to purchase a new build residential property with an Energy Efficiency Rating of 81 or higher, or an Energy Efficiency Band of A or B. Satisfactory evidence that the property has an Energy Efficiency Rating of 81 or higher, or has an Energy Efficiency Band of A or B, must be provided before the advance is made and shall be either: (a) a valid Energy Performance Certificate completed prior to the submission of your mortgage application; or (b) a valid Predicted Energy Performance Certificate if the property build phase has not been completed.

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	BRM	OPFM
										Purchase Only	Purchase Only
NEW Green Home 2 Yr Fixed	3.62%	31/08/23	BEBR +3.49%	£0	90%	£5,000	£5,000 - £570,000	2% of balance repaid	31/08/23	GH22	GH23
NEW Green Home 5 Yr Fixed	3.62%	31/08/26	BEBR +3.49%	£0	90%	£5,000	£5,000 - £570,000	3% of balance repaid	31/08/26	GH24	GH25
NEW Green Home Help to Buy 2 Yr Fixed	1.74%	31/08/23	BEBR +3.49%	£749	75%	£25,000	£450,000	2% of balance repaid	31/08/23	GH20	N/A
NEW Green Home Help to Buy 5 Yr Fixed	1.88%	31/08/26	BEBR +3.49%	£749	75%	£25,000	£450,000	3% of balance repaid	31/08/26	GH21	N/A

**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
NEW Springboard 5 Yr Fixed	3.45%	31/08/26	BEBR +2.49%	£0	95%	£5,000	£500,000	3% of balance repaid	31/08/26	GH10
NEW Springboard 5 Yr Fixed	3.65%	31/08/26	BEBR +2.49%	£0	100%	£5,000	£500,000	3% of balance repaid	31/08/26	GH11

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.

**Mortgage Guarantee Scheme -** These products can only be used to purchase a property with a mortgage loan size over 90% LTV up to a maximum of 95% 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 Guarantee Scheme Only
NEW Mortgage Guarantee 2 Yr Fixed	3.99%	31/08/23	BEBR +3.49%	£0	95%	£25,000	£570,000	2% of balance repaid	31/08/23	GH12
NEW Mortgage Guarantee 5 Yr Fixed	4.09%	31/08/26	BEBR +3.49%	£0	95%	£25,000	£570,000	3% of balance repaid	31/08/26	GH13

Applications under the scheme must be for residential properties in the UK (excluding new-build properties) with a value of £600,000 or less. The property must be the applicant's only property at time of completion and the whole of the loan must be on this product and cannot be used as part of a porting top up. These products are exclusively for the Mortgage Guarantee Scheme applications – no other products from our range can be selected.

#### 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
NEW Scotland Help to Buy 2 Yr Fixed	2.49%	31/08/23	BEBR +3.49%	£0	80%	£25,000	£160,000	2% of balance repaid	31/08/23	GH14
NEW Scotland Help to Buy 5 Yr Fixed	2.59%	31/08/26	BEBR +3.49%	£0	80%	£25,000	£160,000	3% of balance repaid	31/08/26	GH15

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
NEW Help to Buy 2 Yr Fixed	1.79%	31/08/23	BEBR +3.49%	£749	75%	£25,000	£450,000	2% of balance repaid	31/08/23	GH16
NEW Help to Buy 2 Yr Fixed	2.10%	31/08/23	BEBR +3.49%	£0	75%	£25,000	£450,000	2% of balance repaid	31/08/23	GH17
NEW Help to Buy 5 Yr Fixed	1.93%	31/08/26	BEBR +3.49%	£749	75%	£25,000	£450,000	3% of balance repaid	31/08/26	GH18
NEW Help to Buy 5 Yr Fixed	2.19%	31/08/26	BEBR +3.49%	£0	75%	£25,000	£450,000	3% of balance repaid	31/08/26	GH19

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 £250,000. 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
NEW London Help to Buy 2 Yr Fixed	1.34%	31/08/23	BEBR +3.49%	£749	55%	£25,000	£330,000	2% of balance repaid	31/08/23	GH26
NEW London Help to Buy 5 Yr Fixed	1.72%	31/08/26	BEBR +3.49%	£749	55%	£25,000	£330,000	3% of balance repaid	31/08/26	GH27

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	Remortgage Own Solicitors	BRM	
												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	Remortgage Own Solicitors	BRM	
											Switch & Save	
											Legal	£250 Cashback
NEW 2 Yr Fixed	1.22%	31/08/23	BEBR +3.49%	£999	60%	£5,000	£2m	2% of balance repaid	31/08/23	N/A	GH28	GH29
NEW 2 Yr Fixed	1.38%	31/08/23	BEBR +3.49%	£999	75%	£5,000	£2m	2% of balance repaid	31/08/23	N/A	GH30	GH31
NEW 2 Yr Fixed	1.97%	31/08/23	BEBR +3.49%	£999	80%	£5,000	£2m	2% of balance repaid	31/08/23	N/A	GH32	GH33
NEW 2 Yr Fixed	2.49%	31/08/23	BEBR +3.49%	£999	85%	£5,000	£2m	2% of balance repaid	31/08/23	N/A	GH34	GH35
NEW 2 Yr Fixed	1.22%	31/08/23	BEBR +3.49%	£1,999	60%	£2m	£10m	2% of balance repaid	31/08/23	GH36	N/A	N/A
NEW 2 Yr Fixed	1.35%	31/08/23	BEBR +3.49%	£1,999	70%	£2m	£10m	2% of balance repaid	31/08/23	GH37	N/A	N/A
NEW 2 Yr Fixed	1.65%	31/08/23	BEBR +3.49%	£1,999	75%	£2m	£5m	2% of balance repaid	31/08/23	GH38	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	Remortgage Own Solicitors	BRM	
											Great Escape £400 Cashback	Own Solicitors £500 Cashback
											NEW 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	Remortgage Own Solicitors	BRM	
											Great Escape £250 Cashback	Own Solicitors £350 Cashback
											NEW 2 Yr Fixed	1.58%
NEW 2 Yr Fixed	1.88%	31/08/23	BEBR +3.49%	£0	75%	£50,000	£2m	2% of balance repaid	31/08/23	GH43	GH44	
NEW 2 Yr Fixed	2.88%	31/08/23	BEBR +3.49%	£0	85%	£50,000	£2m	2% of balance repaid	31/08/23	GH45	GH46	

#### 3 Year Fixed Rates

Product Type	Initial Rate	End Date	Follow On Rate	Product Fee	Max LTV	Min Loan	Max Loan	ERC	ERC Term	Remortgage Own Solicitors	BRM	
											Switch & Save	
											Legal	£250 Cashback
NEW 3 Yr Fixed	1.49%	31/08/24	BEBR +3.49%	£999	60%	£5,000	£2m	2% of balance repaid	31/08/24	GH47	GH48	
NEW 3 Yr Fixed	2.94%	31/08/24	BEBR +3.49%	£999	85%	£5,000	£2m	2% of balance repaid	31/08/24	GH49	GH50	

#### 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%	31/08/26	BEBR +3.49%	£999	60%	£5,000	£2m	3% of balance repaid	31/08/26	N/A	GH51	GH52
NEW	5 Yr Fixed	1.67%	31/08/26	BEBR +3.49%	£999	75%	£5,000	£2m	3% of balance repaid	31/08/26	N/A	GH53	GH54
NEW	5 Yr Fixed	2.27%	31/08/26	BEBR +3.49%	£999	80%	£5,000	£2m	3% of balance repaid	31/08/26	N/A	GH55	GH56
NEW	5 Yr Fixed	2.71%	31/08/26	BEBR +3.49%	£999	85%	£5,000	£2m	3% of balance repaid	31/08/26	N/A	GH57	GH58
NEW	5 Yr Fixed	1.43%	31/08/26	BEBR +3.49%	£1,999	60%	£2m	£10m	3% of balance repaid	31/08/26	GH59	N/A	N/A
NEW	5 Yr Fixed	1.52%	31/08/26	BEBR +3.49%	£1,999	70%	£2m	£10m	3% of balance repaid	31/08/26	GH60	N/A	N/A
NEW	5 Yr Fixed	1.67%	31/08/26	BEBR +3.49%	£1,999	75%	£2m	£5m	3% of balance repaid	31/08/26	GH61	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
											NEW	5 Yr Fixed
NEW	5 Yr Fixed	1.90%	31/08/26	BEBR +3.49%	£0	75%	£50,000	£2m	3% of balance repaid	31/08/26	GH64	GH65
NEW	5 Yr Fixed	2.90%	31/08/26	BEBR +3.49%	£0	85%	£50,000	£2m	3% of balance repaid	31/08/26	GH66	GH67

#### 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	
											Switch & Save	
											Legal	£250 Cashback
NEW	7 Yr Fixed	1.49%	31/08/28	BEBR +3.49%	£999	60%	£5,000	£2m	5% of balance repaid	31/08/28	GH70	GH71
NEW	Premier 7 Yr Fixed	1.49%	31/08/28	BEBR +3.49%	£749	75%	£5,000	£2m	5% of balance repaid	31/08/28	GH68	GH69

#### 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	
											Switch & Save	
											Legal	£250 Cashback
NEW	10 Yr Fixed	1.99%	31/08/31	BEBR +3.49%	£999	60%	£5,000	£1m	5% of balance repaid	31/08/31	GH72	GH73
NEW	10 Yr Fixed	2.22%	31/08/31	BEBR +3.49%	£0	60%	£5,000	£1m	5% of balance repaid	31/08/31	GH74	GH75
NEW	10 Yr Fixed	2.75%	31/08/31	BEBR +3.49%	£999	80%	£5,000	£1m	5% of balance repaid	31/08/31	GH76	GH77

**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	BTL Purchase Only
NEW	2 Yr Fixed	1.80%	31/08/23	BE BR +4.49%	£1,295	60%	£35,000	£1m	2% of balance repaid	31/08/23	GH78
NEW	2 Yr Fixed	2.00%	31/08/23	BE BR +4.49%	£1,295	70%	£35,000	£1m	2% of balance repaid	31/08/23	GH79
NEW	5 Yr Fixed	1.85%	31/08/26	BE BR +4.49%	£1,295	60%	£35,000	£1m	3% of balance repaid	31/08/26	GH80
NEW	5 Yr Fixed	2.10%	31/08/26	BE BR +4.49%	£1,295	70%	£35,000	£1m	3% of balance repaid	31/08/26	GH81

**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	BTL Purchase Only	
											Switch & Save	
											Legal	£500 Cashback
NEW	2 Yr Fixed	1.80%	31/08/23	BE BR +4.49%	£1,795	60%	£35,000	£1m	2% of balance repaid	31/08/23	GH82	GH83
NEW	2 Yr Fixed	2.00%	31/08/23	BE BR +4.49%	£1,795	70%	£35,000	£1m	2% of balance repaid	31/08/23	GH84	GH85
NEW	5 Yr Fixed	1.85%	31/08/26	BE BR +4.49%	£1,795	60%	£35,000	£1m	3% of balance repaid	31/08/26	GH86	GH87
NEW	5 Yr Fixed	2.10%	31/08/26	BE BR +4.49%	£1,795	70%	£35,000	£1m	3% of balance repaid	31/08/26	GH88	GH89

**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	BTL Purchase & Remortgage		
											Purchase	Switch & Save	
												Legal	£500 Cashback
NEW	2 Yr Fixed	2.15%	31/08/23	BE BR +4.49%	£0	60%	£35,000	£1m	2% of balance repaid	31/08/23	GH90	GH91	GH92
NEW	2 Yr Fixed	2.00%	31/08/23	BE BR +4.49%	£2,495	60%	£1m	£1m - £2m	2% of balance repaid	31/08/23	GH93	GH94	GH95
NEW	2 Yr Fixed	2.35%	31/08/23	BE BR +4.49%	£0	70%	£35,000	£1m	2% of balance repaid	31/08/23	GH96	GH97	GH98
NEW	5 Yr Fixed	2.25%	31/08/26	BE BR +4.49%	£0	60%	£35,000	£1m	3% of balance repaid	31/08/26	GH99	GJ00	GJ01
NEW	5 Yr Fixed	2.10%	31/08/26	BE BR +4.49%	£2,495	60%	£1m	£1m - £2m	3% of balance repaid	31/08/26	GJ02	GJ03	GJ04
NEW	5 Yr Fixed	2.45%	31/08/26	BE BR +4.49%	£0	70%	£35,000	£1m	3% of balance repaid	31/08/26	GJ05	GJ06	GJ07
NEW	Premier 10 Yr Fixed	2.75%	31/08/31	BE BR +4.49%	£1,795	70%	£35,000	£1m	5% of balance repaid	31/08/31	GJ08	GJ09	GJ10

**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	BTL Purchase & Remortgage		
											Purchase	Switch & Save	
												Legal	£500 Cashback
NEW	2 Yr Fixed Portfolio	2.30%	31/08/23	BE BR +4.49%	£2,495	70%	£35,000	£1m	2% of balance repaid	31/08/23	GJ11	GJ12	GJ13
NEW	5 Yr Fixed Portfolio	2.50%	31/08/26	BE BR +4.49%	£2,495	70%	£35,000	£1m	3% of balance repaid	31/08/26	GJ14	GJ15	GJ16

\*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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