

**Mortgage Rate Sheet**  
**Intermediary Business Only**  
**Rates effective 24-Jun-26**

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This information is intended for mortgage intermediaries only. Anyone who is not a mortgage intermediary should not rely on the content of this communication.

## Residential Purchase Rates

(A Switch & Fix facility is applicable on tracker products listed below)  
Maximum loan includes total aggregate borrowing

### Offset Products - Please note customers can only hold ONE Offset Mortgage at a time.

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	OPFM
	Premier 2 Yr Offset Tracker at BEBR +0.92%	4.67%	£1,749	75%	£5000 - £2m	2 Years	None	BEBR +1.99%	TA00
	2 Yr Offset Tracker at BEBR +1.07%	4.82%	£1,749	75%	£5000 - £2m	2 Years	None	BEBR +1.99%	RW76
	2 Yr Offset Tracker at BEBR +2.05%	5.80%	£1,999	75%	£2m - £5m	2 Years	None	BEBR +1.99%	TG31
	5 Yr Offset Tracker at BEBR +1.10%	4.85%	£1,749	75%	£5000 - £2m	5 Years	None	BEBR +1.99%	RW77

### Tracker Products

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	OPFM
	Premier 2 Yr Tracker at BEBR +0.24%	3.99%	£999	60%	£5000 - £2m	2 Years	None	BEBR +1.99%	TG32	TG33
	2 Yr Tracker at BEBR +0.31%	4.06%	£999	60%	£5000 - £2m	2 Years	None	BEBR +1.99%	TD78	TD79
	2 Yr Tracker at BEBR +0.43%	4.18%	£999	75%	£5000 - £2m	2 Years	None	BEBR +1.99%	TD80	TD81
	2 Yr Tracker at BEBR +0.73%	4.48%	£999	85%	£5000 - £2m	2 Years	None	BEBR +1.99%	QA78	QA79
	2 Yr Tracker at BEBR +1.10%	4.85%	£999	90%	£5000 - £640000	2 Years	None	BEBR +1.99%	PR11	PR12
	2 Yr Tracker at BEBR +0.35%	4.10%	£1,999	60%	£2m - £10m	2 Years	None	BEBR +1.99%	MZ79	MZ80
	2 Yr Tracker at BEBR +0.55%	4.30%	£1,999	70%	£2m - £10m	2 Years	None	BEBR +1.99%	MZ81	MZ82
	2 Yr Tracker at BEBR +0.57%	4.32%	£1,999	75%	£2m - £5m	2 Years	None	BEBR +1.99%	MZ83	MZ84
	5 Yr Tracker at BEBR +0.60%	4.35%	£999	60%	£5000 - £2m	5 Years	None	BEBR +1.99%	MZ85	MZ86
	5 Yr Tracker at BEBR +1.00%	4.75%	£999	85%	£5000 - £2m	5 Years	None	BEBR +1.99%	MZ87	MZ88

**Residential Purchase Rates (continued)**

Maximum loan includes total aggregate borrowing

**2yr Fixed Products**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	OPFM
	2 Yr Fixed	4.30%	£899	60%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG34	TG35
	2 Yr Fixed	4.51%	£0	60%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG36	TG37
	Premier 2 Yr Fixed	4.47%	£899	75%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG38	TG39
	2 Yr Fixed	4.50%	£899	75%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG40	TG41
	2 Yr Fixed	4.69%	£0	75%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG42	TG43
	2 Yr Fixed	4.55%	£899	80%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG44	TG45
	2 Yr Fixed	4.75%	£0	80%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG46	TG47
	2 Yr Fixed	5.08%	£899	85%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TA17	TA18
	Premier 2 Yr Fixed	5.35%	£0	85%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TA19	TA20
	2 Yr Fixed	5.40%	£0	85%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TA21	TA22
	2 Yr Fixed	5.25%	£899	90%	£5000 - £640000	30/09/2028	2% of balance repaid	BEBR +1.99%	TA23	TA24
	2 Yr Fixed	5.45%	£0	90%	£5000 - £640000	30/09/2028	2% of balance repaid	BEBR +1.99%	TA25	TA26
	2 Yr Fixed	5.50%	£0	95%	£25000 - £570000	30/09/2028	2% of balance repaid	BEBR +1.99%	TD82	TD83
	2 Yr Fixed	4.96%	£1,999	60%	£2m - £10m	30/09/2028	2% of balance repaid	BEBR +1.99%	TA29	TA30
	2 Yr Fixed	4.99%	£1,999	70%	£2m - £10m	30/09/2028	2% of balance repaid	BEBR +1.99%	TA31	TA32
	2 Yr Fixed	5.01%	£1,999	75%	£2m - £5m	30/09/2028	2% of balance repaid	BEBR +1.99%	TA33	TA34
	2 Yr Fixed	5.28%	£1,999	85%	£2m - £5m	30/09/2028	2% of balance repaid	BEBR +1.99%	TA35	TA36

**3yr Fixed Products**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	OPFM
	3 Yr Fixed	4.68%	£899	75%	£5000 - £2m	30/09/2029	2% of balance repaid	BEBR +1.99%	TG48	TG49
	3 Yr Fixed	5.05%	£899	90%	£5000 - £640000	30/09/2029	2% of balance repaid	BEBR +1.99%	TG50	TG51
	3 Yr Fixed	5.32%	£899	95%	£25000 - £570000	30/09/2029	2% of balance repaid	BEBR +1.99%	TG52	TG53

**Residential Purchase Rates (continued)**

Maximum loan includes total aggregate borrowing

**5yr Fixed Products**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	OPFM
	5 Yr Fixed	4.43%	£899	60%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TG54	TG55
	5 Yr Fixed	4.52%	£0	60%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TG56	TG57
	5 Yr Fixed	4.53%	£899	75%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TG58	TG59
	5 Yr Fixed	4.62%	£0	75%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TG60	TG61
	Premier 5 Yr Fixed	4.64%	£0	80%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TG62	TG63
	5 Yr Fixed	4.67%	£0	80%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TG64	TG65
	5 Yr Fixed	4.80%	£0	85%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TG66	TG67
	Premier 5 Yr Fixed	4.58%	£899	90%	£5000 - £640000	30/09/2031	4% of balance repaid	BEBR +1.99%	TG68	TG69
	5 Yr Fixed	4.78%	£899	90%	£5000 - £640000	30/09/2031	4% of balance repaid	BEBR +1.99%	TG70	TG71
	5 Yr Fixed	4.85%	£0	90%	£5000 - £640000	30/09/2031	4% of balance repaid	BEBR +1.99%	TG72	TG73
	5 Yr Fixed	5.09%	£0	95%	£25000 - £570000	30/09/2031	4% of balance repaid	BEBR +1.99%	TG74	TG75
	5 Yr Fixed	5.03%	£1,999	60%	£2m - £10m	30/09/2031	4% of balance repaid	BEBR +1.99%	TA65	TA66
	5 Yr Fixed	5.07%	£1,999	70%	£2m - £10m	30/09/2031	4% of balance repaid	BEBR +1.99%	TA67	TA68
	5 Yr Fixed	5.10%	£1,999	75%	£2m - £5m	30/09/2031	4% of balance repaid	BEBR +1.99%	TA69	TA70
	5 Yr Fixed	5.25%	£1,999	85%	£2m - £5m	30/09/2031	4% of balance repaid	BEBR +1.99%	TA71	TA72

**10yr Fixed Products**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	OPFM
	10 Yr Fixed	5.55%	£999	60%	£5000 - £1m	30/09/2036	6% of balance repaid	BEBR +1.99%	TA73	TA74
	10 Yr Fixed	5.96%	£999	80%	£5000 - £1m	30/09/2036	6% of balance repaid	BEBR +1.99%	TA75	TA76

## Residential - Purchase Rates (Special Schemes)

### Barclays Green Home and Family Springboard

**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. This purchase of a new build property must be directly from the builder or developer, or in the case of new build shared ownership typically the Housing Association.

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	OPFM
	Green Home 2 Yr Fixed	4.41%	£0	60%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR + 1.99%	TG76	TG77
	Green Home 2 Yr Fixed	4.59%	£0	75%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR + 1.99%	TG78	TG79
	Green Home 2 Yr Fixed	5.30%	£0	85%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR + 1.99%	TA81	TA82
	Green Home 2 Yr Fixed	5.35%	£0	90%	£5000 - £640000	30/09/2028	2% of balance repaid	BEBR + 1.99%	TA83	TA84
	Green Home 5 Yr Fixed	4.33%	£899	60%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR + 1.99%	TG80	TG81
	Green Home 5 Yr Fixed	4.43%	£899	75%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR + 1.99%	TG82	TG83
	Green Home 5 Yr Fixed	4.70%	£0	85%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR + 1.99%	TG84	TG85
	Green Home 5 Yr Fixed	4.68%	£899	90%	£5000 - £640000	30/09/2031	4% of balance repaid	BEBR + 1.99%	TG86	TG87

**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.

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM
	Springboard 5 Yr Fixed	4.99%	£0	95%	£5000 - £500000	30/09/2031	4% of balance repaid	BEBR + 1.99%	TG88
	Springboard 5 Yr Fixed	5.19%	£0	100%	£5000 - £500000	30/09/2031	4% of balance repaid	BEBR + 1.99%	TG89

\*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 completion (subject to mortgage payments being maintained) or until full redemption of the mortgage, whichever is sooner.

## Residential Remortgage Rates

(Available for customers remortgaging from another lender or equity release on unencumbered properties).

(A Switch & Fix facility is applicable on tracker products listed below)

**Offset Products - Please note customers can only hold ONE Offset Mortgage at a time.**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Switch and Save - Legal	Switch and Save - £250 Cashback	Own Solicitors
	2 Yr Offset Tracker at BEBR +1.07%	4.82%	£1,749	75%	£5000 - £2m	2 Years	None	BEBR +1.99%	RX75	RX76	N/A
NEW	2 Yr Offset Tracker at BEBR +2.05%	5.80%	£1,999	75%	£2m - £5m	2 Years	None	BEBR +1.99%	N/A	N/A	TG90
	5 Yr Offset Tracker at BEBR +1.10%	4.85%	£1,749	75%	£5000 - £2m	5 Years	None	BEBR +1.99%	RX77	RX78	N/A

**Tracker Products**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Switch and Save - Legal	Switch and Save - £250	Own Solicitors
	2 Yr Tracker at BEBR +0.31%	4.06%	£999	60%	£5000 - £2m	2 Years	None	BEBR +1.99%	TD88	TD89	N/A
	2 Yr Tracker at BEBR +0.43%	4.18%	£999	75%	£5000 - £2m	2 Years	None	BEBR +1.99%	TD90	TD91	N/A
	2 Yr Tracker at BEBR +0.73%	4.48%	£999	85%	£5000 - £2m	2 Years	None	BEBR +1.99%	QB24	QB25	N/A
	2 Yr Tracker at BEBR +0.35%	4.10%	£1,999	60%	£2m - £10m	2 Years	None	BEBR +1.99%	N/A	N/A	NA63
	2 Yr Tracker at BEBR +0.55%	4.30%	£1,999	70%	£2m - £10m	2 Years	None	BEBR +1.99%	N/A	N/A	NA64
	2 Yr Tracker at BEBR +0.57%	4.32%	£1,999	75%	£2m - £5m	2 Years	None	BEBR +1.99%	N/A	N/A	NA65
	5 Yr Tracker at BEBR +0.60%	4.35%	£999	60%	£5000 - £2m	5 Years	None	BEBR +1.99%	NA66	NA67	N/A
	5 Yr Tracker at BEBR +1.00%	4.75%	£999	85%	£5000 - £2m	5 Years	None	BEBR +1.99%	NA68	NA69	N/A

## Residential Remortgage Rates (continued)

### 2 Year Fixed Rates

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Switch and Save - Legal	Switch and Save - £350	Own Solicitors
NEW	Premier 2 Yr Fixed	4.54%	£999	60%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG92	TG93	N/A
NEW	2 Yr Fixed	4.57%	£999	60%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG94	TG95	N/A
NEW	2 Yr Fixed	4.63%	£999	75%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG96	TG97	N/A
NEW	Premier 2 Yr Fixed	4.90%	£999	80%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TG98	TG99	N/A
NEW	2 Yr Fixed	4.93%	£999	80%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TH00	TH01	N/A
	2 Yr Fixed	5.39%	£999	85%	£5000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TB03	TB04	N/A
	2 Yr Fixed	4.96%	£1,999	60%	£2m - £10m	30/09/2028	2% of balance repaid	BEBR +1.99%	N/A	N/A	TB05
	2 Yr Fixed	4.99%	£1,999	70%	£2m - £10m	30/09/2028	2% of balance repaid	BEBR +1.99%	N/A	N/A	TB06
	2 Yr Fixed	5.01%	£1,999	75%	£2m - £5m	30/09/2028	2% of balance repaid	BEBR +1.99%	N/A	N/A	TB07

The 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)

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	The Great Escape™ £150	Own Solicitors £500 Cashback
NEW	The Great Escape™ 2 Yr Fixed	4.75%	£0	60%	£50000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TH02	TH03
NEW	The Great Escape™ 2 Yr Fixed	4.85%	£0	75%	£50000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TH04	TH05
NEW	The Great Escape™ 2 Yr Fixed	5.16%	£0	80%	£50000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TH06	TH07

### 3 Year Fixed Rates

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Switch and Save - Legal	Switch and Save - £350	Own Solicitors
NEW	3 Yr Fixed	4.73%	£999	60%	£5000 - £2m	30/09/2029	2% of balance repaid	BEBR +1.99%	TH08	TH09	N/A
NEW	3 Yr Fixed	4.83%	£999	75%	£5000 - £2m	30/09/2029	2% of balance repaid	BEBR +1.99%	TH10	TH11	N/A

**Residential Remortgage Rates (continued)**
**5 Year Fixed Rates**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Switch and Save - Leal	Switch and Save - £350	Own Solicitors
NEW	Premier 5 Yr Fixed	4.52%	£999	60%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TH12	TH13	N/A
NEW	5 Yr Fixed	4.55%	£999	60%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TH14	TH15	N/A
	5 Yr Fixed	4.91%	£999	75%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TB22	TB23	N/A
	5 Yr Fixed	5.20%	£999	85%	£5000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TB24	TB25	N/A
	5 Yr Fixed	5.03%	£1,999	60%	£2m - £10m	30/09/2031	4% of balance repaid	BEBR +1.99%	N/A	N/A	TB26
	5 Yr Fixed	5.07%	£1,999	70%	£2m - £10m	30/09/2031	4% of balance repaid	BEBR +1.99%	N/A	N/A	TB27
	5 Yr Fixed	5.10%	£1,999	75%	£2m - £5m	30/09/2031	4% of balance repaid	BEBR +1.99%	N/A	N/A	TB28

**The 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)**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	The Great Escape™ £150	Own Solicitors £500 Cashback
NEW	The Great Escape™ 5 Yr Fixed	4.69%	£0	60%	£50000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TH16	TH17
	The Great Escape™ 5 Yr Fixed	5.07%	£0	75%	£50000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TB31	TB32
	The Great Escape™ 5 Yr Fixed	5.40%	£0	85%	£50000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TB33	TB34

**10 Year Fixed Rates**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Switch and Save - Leal	Switch and Save - £250	Own Solicitors
	10 Yr Fixed	5.55%	£999	60%	£5000 - £1m	30/09/2036	6% of balance repaid	BEBR +1.99%	TB35	TB36	N/A
	10 Yr Fixed	5.96%	£999	80%	£5000 - £1m	30/09/2036	6% of balance repaid	BEBR +1.99%	TB37	TB38	N/A

## Buy to Let Range - Purchase & Remortgage Rates

(A Switch & Fix facility is applicable on tracker products listed below)

### Purchase & Remortgage

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Purchase	Switch and Save - Legal	Switch and Save - £500 cashback
NEW	2 Yr Fixed	4.80%	£2,495	60%	£1m - £2m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH18	TH19	TH20
NEW	5 Yr Fixed	4.69%	£2,495	60%	£1m - £2m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH21	TH22	TH23

### Purchase Only- Fixed

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Purchase
NEW	Premier 2 Yr Fixed	4.70%	£899	60%	£35000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH24
NEW	2 Yr Fixed	4.80%	£899	60%	£35000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH25
NEW	2 Yr Fixed	4.92%	£899	75%	£35000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH26
NEW	5 Yr Fixed	4.69%	£899	60%	£35000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH27
NEW	5 Yr Fixed	4.89%	£899	75%	£35000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH28

### Remortgage Only- Fixed

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Switch and Save - Legal	Switch and Save - £500
NEW	2 Yr Fixed	5.02%	£0	60%	£35000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH29	TH30
NEW	2 Yr Fixed	4.67%	£999	60%	£35000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH31	TH32
NEW	2 Yr Fixed	5.10%	£0	75%	£35000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH33	TH34
NEW	2 Yr Fixed	4.88%	£999	75%	£35000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH35	TH36
NEW	5 Yr Fixed	4.79%	£0	60%	£35000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH37	TH38
NEW	5 Yr Fixed	4.65%	£999	60%	£35000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH39	TH40
NEW	5 Yr Fixed	4.97%	£0	75%	£35000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH41	TH42
NEW	5 Yr Fixed	4.78%	£999	75%	£35000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH43	TH44

### Barclays Green Home BTL Mortgages:

These products can only be used to purchase a new build residential BTL property with an Energy Efficiency Rating of 81 or higher, or an Energy Efficiency Band of A or B.

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Purchase
NEW	Green Home BTL 2 Yr Fixed	4.70%	£899	60%	£35000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH45
NEW	Green Home BTL 2 Yr Fixed	4.82%	£899	75%	£35000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH46
NEW	Green Home BTL 5 Yr Fixed	4.59%	£899	60%	£35000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH47
NEW	Green Home BTL 5 Yr Fixed	4.79%	£899	75%	£35000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH48

### Purchase Only- Trackers

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Purchase
	2 Yr Tracker at BEBR +0.65%	4.40%	£899	60%	£35000 - £1m	2 Years	None	BEBR +4.49%	RY60
NEW	2 Yr Tracker at BEBR +0.77%	4.52%	£899	75%	£35000 - £1m	2 Years	None	BEBR +4.49%	TH49

### Remortgage Only- Trackers

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	Switch and Save - Legal	Switch and Save - £250
NEW	2 Yr Tracker at BEBR +0.65%	4.40%	£999	60%	£35000 - £1m	2 years	None	BEBR +4.49%	TH50	TH51
NEW	2 Yr Tracker at BEBR +0.77%	4.52%	£999	75%	£35000 - £1m	2 years	None	BEBR +4.49%	TH52	TH53

## Reward Rates for Existing Mortgage Customers - Residential

Rate Switch, Further Advance & Internal Remortgage Only. Further borrowing: Minimum Loan- £5000, Max LTV- 85% (Max LTV 80% if any element of debt consolidation).

**Offset Products - Please note customers can only hold ONE Offset Mortgage at a time.**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	OPFM
NEW	EMC Reward 2 Yr Offset Tracker at BEBR +0.92%	4.67%	£1,749	80%	£1000 - £2m	2 years	None	BEBR +1.99%	TH66
	EMC Reward 5 Yr Offset Tracker at BEBR +1.05%	4.80%	£1,749	80%	£1000 - £2m	5 years	None	BEBR +1.99%	RL88

**Tracker Products**

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	WTRAD	OPFM
	EMC Reward 2 Yr Tracker at BEBR +0.24%	3.99%	£999	60%	£1000 - £2m	2 years	None	BEBR +1.99%	TD92	TD93	TD94
	EMC Reward 2 Yr Tracker at BEBR +0.49%	4.24%	£0	60%	£1000 - £2m	2 years	1% of balance repaid	BEBR +1.99%	NC13	NC14	NC15
	EMC Reward 2 Yr Tracker at BEBR +0.36%	4.11%	£999	75%	£1000 - £2m	2 years	None	BEBR +1.99%	TD95	TD96	TD97
	EMC Reward 2 Yr Tracker at BEBR +0.58%	4.33%	£0	75%	£1000 - £2m	2 years	1% of balance repaid	BEBR +1.99%	TD98	TD99	TE00
	EMC Reward 2 Yr Tracker at BEBR +0.86%	4.61%	£99	80%	£1000 - £2m	2 years	None	BEBR +1.99%	NC22	NC23	NC24
	EMC Reward 2 Yr Tracker at BEBR +0.46%	4.21%	£999	90%	£1000 - £2m	2 years	None	BEBR +1.99%	NC25	NC26	NC27
	EMC Reward 5 Yr Tracker at BEBR +0.60%	4.35%	£999	60%	£1000 - £2m	5 years	None	BEBR +1.99%	NC31	NC32	NC33
	EMC Reward 5 Yr Tracker at BEBR +0.80%	4.55%	£999	85%	£1000 - £2m	5 years	None	BEBR +1.99%	QJ65	QJ66	QJ67

### Reward Rates for Existing Mortgage Customers - Residential (continued)

Rate Switch, Further Advance & Internal Remortgage Only. Further borrowing: Minimum Loan- £5000, Max LTV- 85% (Max LTV 80% if any element of debt consolidation).  
Maximum Total Aggregate Lending up to £2m

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	WTRAD	OPFM
	EMC Reward 1 Yr Fixed	4.83%	£0	60%	£1000 - £2m	30/09/2027	1% of balance repaid	BEBR +1.99%	TB70	TB71	TB72
	EMC Reward 1 Yr Fixed	5.04%	£0	75%	£1000 - £2m	30/09/2027	1% of balance repaid	BEBR +1.99%	TB73	TB74	TB75
	EMC Reward 1 Yr Fixed	5.44%	£0	90%	£1000 - £2m	30/09/2027	1% of balance repaid	BEBR +1.99%	TB76	TB77	TB78

#### 2yr Fixed Products

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	WTRAD	OPFM
	EMC Reward 2 Yr Fixed	4.42%	£999	60%	£1000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TB79	TB80	TB81
	EMC Reward 2 Yr Fixed	4.74%	£0	60%	£1000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TB82	TB83	TB84
NEW	EMC Reward 2 Yr Fixed	4.63%	£999	75%	£1000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TH54	TH55	TH56
NEW	EMC Reward 2 Yr Fixed	4.85%	£0	75%	£1000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TH57	TH58	TH59
	EMC Reward 2 Yr Fixed	4.84%	£999	85%	£1000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TB91	TB92	TB93
	EMC Reward 2 Yr Fixed	5.11%	£0	85%	£1000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TB94	TB95	TB96
	EMC Reward 2 Yr Fixed	4.95%	£999	90%	£1000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TB97	TB98	TB99
	EMC Reward 2 Yr Fixed	5.15%	£0	90%	£1000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TC00	TC01	TC02
	EMC Reward 2 Yr Fixed	5.29%	£0	Over 90%	£1000 - £2m	30/09/2028	2% of balance repaid	BEBR +1.99%	TC03	TC04	TC05

#### 3yr Fixed Products

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	WTRAD	OPFM
	EMC Reward 3 Yr Fixed	4.64%	£999	60%	£1000 - £2m	30/09/2029	2% of balance repaid	BEBR +1.99%	TC06	TC07	TC08
	EMC Reward 3 Yr Fixed	4.75%	£999	75%	£1000 - £2m	30/09/2029	2% of balance repaid	BEBR +1.99%	TC09	TC10	TC11

### Reward Rates for Existing Mortgage Customers - Residential (continued)

Rate Switch, Further Advance & Internal Remortgage Only. Further borrowing: Minimum Loan- £5000, Max LTV- 85% (Max LTV 80% if any element of debt consolidation).

#### 5yr Fixed Products

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	WTRAD	OPFM
NEW	EMC Reward 5 Yr Fixed	4.52%	£999	60%	£1000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TH60	TH61	TH62
NEW	EMC Reward 5 Yr Fixed	4.69%	£0	60%	£1000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TH63	TH64	TH65
	EMC Reward 5 Yr Fixed	4.84%	£999	75%	£1000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TC18	TC19	TC20
	EMC Reward 5 Yr Fixed	5.03%	£0	75%	£1000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TC21	TC22	TC23
	EMC Reward 5 Yr Fixed	4.95%	£999	85%	£1000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TC24	TC25	TC26
	EMC Reward 5 Yr Fixed	5.15%	£0	85%	£1000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TC27	TC28	TC29
	EMC Reward 5 Yr Fixed	4.96%	£999	90%	£1000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TC30	TC31	TC32
	EMC Reward 5 Yr Fixed	5.16%	£0	90%	£1000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TC33	TC34	TC35
	EMC Reward 5 Yr Fixed	5.47%	£0	Over 90%	£1000 - £2m	30/09/2031	4% of balance repaid	BEBR +1.99%	TC36	TC37	TC38

#### 10yr Fixed Products

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	WTRAD	OPFM
	EMC Reward 10 Yr Fixed	5.25%	£749	75%	£1000 - £2m	30/09/2036	6% of balance repaid	BEBR +1.99%	TC39	TC40	TC41
	EMC Reward 10 Yr Fixed	5.28%	£0	75%	£1000 - £2m	30/09/2036	6% of balance repaid	BEBR +1.99%	TC42	TC43	TC44

### Reward Rates for Existing Mortgage Customers - Residential (continued)

Rates available for Rate Switch, Further Advance & Internal Remortgage only  
 Further borrowing: min loan £5,000 (max 70% LTV if aggregate borrowing exceeds £2m)  
 Total Aggregate Lending Between £2m and £5m

Offset Products - Please note customers can only hold ONE Offset Mortgage at a time.

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	OPFM
NEW	EMC Reward 2 Yr Offset Tracker at BEBR +2.05%	5.80%	£1,999	75%	£2m - £5m	2 years	None	BEBR +1.99%	TH67

Total Aggregate Lending Between £2m and £10m

Tracker Products

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	OPFM
	EMC Reward 2 Yr Tracker at BEBR +0.35%	4.10%	£1,999	70%	£2m - £10m	2 years	None	BEBR +1.99%	NC45	NC46

Fixed Products

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	OPFM
	EMC Reward 2 Yr Fixed	4.66%	£1,999	70%	£2m - £10m	30/09/2028	2% of balance repaid	BEBR +1.99%	TC45	TC46
	EMC Reward 5 Yr Fixed	4.78%	£1,999	70%	£2m - £10m	30/09/2031	4% of balance repaid	BEBR +1.99%	TC47	TC48
	EMC Reward 10 Yr Fixed	5.34%	£1,999	70%	£2m - £10m	30/09/2036	6% of balance repaid	BEBR +1.99%	TC49	TC50

LTV Above 70% - Rate Switch Only

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	BRM	OPFM
	EMC Reward 2 Yr Fixed	4.62%	£1,999	Over 70%	£2m - £10m	30/09/2028	2% of balance repaid	BEBR +1.99%	TC51	TC52
	EMC Reward 5 Yr Fixed	4.77%	£1,999	Over 70%	£2m - £10m	30/09/2031	4% of balance repaid	BEBR +1.99%	TC53	TC54

## Reward Rates for Existing Mortgage Customers - Buy to Let

Maximum Total Aggregate Lending £1m  
Rate Switch, Further Advance & Internal Remortgage Only. Available to all BTL Customers.

### 2 year Fixed Rates

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	ILP
NEW	EMC Reward 2 Yr Fixed	4.67%	£999	65%	£5000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH68
NEW	EMC Reward 2 Yr Fixed	5.02%	£0	65%	£5000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH69
NEW	EMC Reward 2 Yr Fixed	4.88%	£999	75%	£5000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH70
NEW	EMC Reward 2 Yr Fixed	5.10%	£0	75%	£5000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH71

### 5 year Fixed Rates

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	ILP
NEW	EMC Reward 5 Yr Fixed	4.65%	£999	65%	£5000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH72
NEW	EMC Reward 5 Yr Fixed	4.79%	£0	65%	£5000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH73
NEW	EMC Reward 5 Yr Fixed	4.78%	£999	75%	£5000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH74
NEW	EMC Reward 5 Yr Fixed	4.97%	£0	75%	£5000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH75

### Tracker Rates

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	ILP
NEW	EMC Reward 2 Yr Tracker at BEBR +0.65%	4.40%	£999	65%	£5000 - £1m	2 Years	None	BEBR +4.49%	TH76
NEW	EMC Reward 2 Yr Tracker at BEBR +0.77%	4.52%	£999	75%	£5000 - £1m	2 Years	None	BEBR +4.49%	TH77
	EMC Reward 2 Yr Tracker at BEBR +1.24%	4.99%	£0	75%	£5000 - £1m	2 Years	1% of balance repaid	BEBR +4.49%	RH12

### BTL - Loan to Value above 75% - Rate Switch Only

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	ILP
NEW	EMC Reward 2 Yr Fixed	5.30%	£0	Over 75%	£5000 - £1m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH78
NEW	EMC Reward 5 Yr Fixed	5.17%	£0	Over 75%	£5000 - £1m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH79

### BTL - Total Aggregate Lending Between £1m and £2m

NEW	Product Type	Initial Interest Rate	Product Fee	LTV	Minimum / Maximum Loan Size	Product / ERC end date	Early Repayment Charge	Follow On Rate	ILP
NEW	EMC Reward 2 Yr Fixed	4.80%	£1,795	60%	£1m - £2m	30/09/2028	2% of balance repaid	BEBR +4.49%	TH80
NEW	EMC Reward 5 Yr Fixed	4.69%	£1,795	60%	£1m - £2m	30/09/2031	4% of balance repaid	BEBR +4.49%	TH81

**Additional Information**

All products are subject to availability and may be changed or withdrawn at any time without notice. Fees, charges and interest rates may vary and are correct at the time of going to print. Please refer to our current Mortgage Tariff of Charges for more details on our fees and charges.

**Key Terms**

**BRM:** Barclays Residential Mortgage

**OPFM:** Open Plan Flexible Mortgage

**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).

**Premier Exclusive Rates**

- To qualify for these products, one of the applicants must hold a Premier Banking relationship with Barclays.
- Joint applications require only one applicant to meet the criteria.
- The overpayment allowance for Premier Exclusive fixed rates is 25% per annum.

**Valuations**

- To lend on a property, Barclays require a valuation to be carried out for mortgage purposes.
- This valuation is commissioned by Barclays using a valuation approach of our choosing.
- Barclays valuations for residential purchase applications with a property value up to £3million and all remortgage applications (including buy to let) are not disclosed and no fee is payable by the customer.
- For BTL Purchase applications, no valuation fee is payable for properties valued up to £500,000.
- For more information on valuations, see our Guide to Mortgage Valuations.
- 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.

**The Great Escape™ and Switch & Save remortgage package**

- Remortgage Only package available on BRMs where a non-disclosed valuation, in-house legal fees are paid and a cashback.
- Excludes: 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, 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, customers 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.

**Early Repayment Charges**

- During an early repayment charge period, additional payments within a set allowance can be made without incurring an ERC.
- Our fixed rate products allow overpayments of up to 10% of the outstanding balance each year, without incurring an Early Repayment Charge (ERC). (Premier Exclusive fixed rates allow 25% per annum).
- Where an ERC applies on our tracker products, an overpayment of up to 25% per annum is available without incurring any Early Repayment Charges.
- Please refer to the Mortgage Information Sheet and Mortgage Offer to confirm any specific Early Repayment Charges (ERCs) applicable.

**EMC Reward Rates**

- Available only for Rate Switch (Product Transfer) & Further Advance (minimum loan £5,000).
- Customers who are rate switching can secure a new rate up to 90 days before their existing mortgage rate ends.
- Further borrowing on Offset mortgages can only be by means of an Internal Remortgage.
- 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.

**Switch & Fix**

- We offer a Switch & Fix option on our Tracker products which have an Early Repayment Charge (ERC), allowing customers to switch to any fixed rate product available which they are eligible for without incurring an early repayment charge.

**Contact Information**

Intermediary Support: Available via live chat on our Intermediary Hub <https://intermediaries.uk.barclays/home/contact-us/> or call one of our team on **0345 073 3330** (Available Monday to Friday from 9am to 6pm, excluding bank holidays)

Policy: Please refer to the Barclays Intermediary website <https://intermediaries.uk.barclays/home> for further policy information.

Mortgage Services: **0800 022 4022**

*Calls to 03 numbers cost the same as 01/02 calls and are included in bundled minutes.*

*Calls to 0800 numbers are free if made from a UK landline or personal mobile.*

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**