



Tariff of Mortgage Charges

2025 Edition



Tariff of Mortgage Charges

Below we explain our current fees and charges. This is referred to as our Tariff of Charges, or our Tariff. We may update it from time to time, and you will receive a copy each year with your annual statement.

If you have any questions, get in touch.

Barclays worked closely with the mortgage industry's initiative to make our tariff easier for you to understand and to compare across the industry.

When you'll pay this charge

Before your first monthly payment

These are the fees and charges you may have to pay before we transfer your mortgage funds

Name of charge	What this charge is for?	How much is the charge?
Funds transfer fee	We'll charge this for transferring the mortgage funds to your legal adviser.	£25 is deducted from the mortgage funds before the rest is sent to your solicitor.
Legal fees	You'll normally instruct a legal adviser to act on your behalf in connection with your mortgage. You may be required to pay their legal fees and costs as part of their work on your behalf.	These fees/costs are normally charged by the solicitor directly to you. We may pay for all or some of the legal costs as part of your product deal and we will inform you as part of the application process/mortgage offer.

Name of charge	What this charge is for?	How much is the charge?
Product fee	This is charged on some mortgages as part of the deal. It can be paid up-front or added to the total mortgage amount. If you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing. You may be charged a fee depending on the product you choose.	This is detailed in your mortgage offer.
Re-inspection fee	There may be occasions that we need to reinspect your property before the release of any funds. For example, if you are using your mortgage to renovate your property. This covers the new valuation that we need to do after the work has been carried out. If this happens, we will let you know as soon as possible.	£90
Valuation fee	<p>Our valuation report is used to calculate how much we'll lend you. This is separate from any valuation or survey of the property you might want to commission.</p> <p>There are other homebuyers or structural survey options available to you at a cost and there may be different approaches in different parts of the UK.</p>	If applicable this will be detailed in your mortgage offer.

When you'll pay this charge

If you change your mortgage

NB If you change to a new mortgage product, the 'before your first monthly payment' fees may also apply at this stage.

Name of charge	What this charge is for?	How much is the charge?
Early Repayment Charge (changing your mortgage)	You may have to pay this if you overpay more than your mortgage terms allow. You might also have to pay this if you switch mortgage product or lender during a special rate period (e.g. while you're on a fixed or tracker interest rate).	The fee is normally a percentage of the loan amount, or of the amount overpaid. Details are in your mortgage offer. They're also available on request.

If you are unable to pay your mortgage

It is possible you may have to pay charges if you fail to keep up with your monthly payments. These charges could relate to our repossession of the property, may apply later in the process and will be dependent on your circumstances.

At the end of your mortgage term

Name of charge	What this charge is for?	How much is the charge?
Early Repayment Charge (ending your mortgage before its scheduled end date)	You may be charged this if you repay your mortgage in full before the mortgage term ends.	The fee is normally a percentage of the loan amount, or the amount overpaid. This is detailed in your mortgage offer. They're also available on request.

Name of charge	What this charge is for	How much is the charge?
Mortgage exit fee	<p>You may have to pay this if</p> <ul style="list-style-type: none"> • Your mortgage term comes to an end • You transfer the loan to another lender; or • Transfer borrowing from one property to another <p>This is payable either at the end of the mortgage term, or before the end of your mortgage term if you transfer the loan to another lender or another property (known as a 'redemption').</p> <p>You may be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security.</p>	This is detailed in your mortgage offer.

Notes

Notes

Your home may be repossessed if you do not keep up repayments on your mortgage.

Your buy to let property may be repossessed or a receiver of rent appointed if you do not keep up payments on your buy to let mortgage.

**You can request this in braille, large print or audio.
For information about all of our accessibility services or ways to contact us, visit [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)**

Call charges information

*Calls to 0800 numbers are free if made from a UK landline and international calls are charged at local rate, mobile costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

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