

## Channel Islands and Isle of Man Mortgages

This product range is only available to Barclays mortgage clients in the Isle of Man, Jersey and Guernsey.

This Rate Sheet is for information only and does not constitute a Personalised Key Facts Illustration. Mortgage Rates are subject to change and withdrawal at short notice. Unless specified, Mortgage Rates are available for loans of £100,000 up to £2million (refer to the notes section for minimum loan sizes on Further Advance applications). Loans over £2million are priced on a case by case basis.

Bank of England Base Rate means the Bank of England Official Bank Rate (or the equivalent rate set by any central bank or monetary authority which replaces the Bank of England). If at any time, that rate is less than zero, the Bank of England Base Rate shall be deemed to be zero.

**Bank of England Base Rate is currently 0.75%.**

### Representative example:

A capital and interest mortgage of £244,714.46 payable over 25 years initially on a fixed rate of 2.18% for 2 years and then our variable tracker rate at 3.49% above the Bank of England Base Rate (currently 0.75%) for the remaining term would require 24 monthly payments of £1,058.81 and 276 monthly payments of £1,303.96.

The total amount payable would be £385,619.40 made up of the loan amount plus interest, £275 (final repayment charge), £40 (completion fee).

The overall cost for comparison is 3.9% APRC representative.

This Rate Sheet is for information only and does not constitute a Personalised Key Facts Illustration.

**TRACKER RATE PRODUCTS** - unless specified, available to first time buyers, home movers, existing customers and remortgagors

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
2 Year Tracker at Bank of England Base Rate + 0.80% for 2 Years Max Loan £2m	1.55%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	60%	N/A	50100
2 Year Tracker at Bank of England Base Rate + 0.90% for 2 Years Max Loan £2m	1.65%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	75%	N/A	50101
2 Year Tracker at Bank of England Base Rate + 1.07% for 2 Years Max Loan £2m	1.82%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	85%	N/A	50102
2 Year Tracker at Bank of England Base Rate + 1.14 % for 2 Years Max Loan £2m	1.89%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£0	75%	N/A	50103
2 Year Tracker at Bank of England Base Rate + 1.34 % for 2 Years Max Loan £2m	2.09%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£0	85%	N/A	50104

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
Lifetime Tracker at Bank of England Base Rate + 1.84% for term Max Loan £2m	2.59%	N/A	2.7%	£999	60%	N/A	50105
Lifetime Tracker at Bank of England Base Rate + 1.99% for term Max Loan £2m	2.74%	N/A	2.8%	£999	75%	N/A	50106

**FIXED RATE PRODUCTS** - unless specified, available to first time buyers, home movers, existing customers and remortgagors.

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
2 Year Fixed Rate (until 29/04/2021) *Max Loan £2m	1.64%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	60%	3% of the balance repaid until 29/04/2021	40333
	1.78%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	75%	3% of the balance repaid until 29/04/2021	40334
	1.94%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	85%	3% of the balance repaid until 29/04/2021	40335
	2.50%	3.49% + Bank of England Base Rate = 4.24%	4.0%	£999	90%	3% of the balance repaid until 29/04/2021	40336
2 Year Fixed Rate (until 29/04/2021) *Max Loan £2m	1.99%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£0	75%	3% of the balance repaid until 29/04/2021	40337
	2.18%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£0	85%	3% of the balance repaid until 29/04/2021	40338
	2.75%	3.49% + Bank of England Base Rate = 4.24%	4.1%	£0	90%	3% of the balance repaid until 29/04/2021	40339

\*90% LTV Max Loan £500k

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
5 Year Fixed Rate (until 30/04/2024) *Max Loan £2m	1.99%	3.49% + Bank of England Base Rate = 4.24%	3.4%	£999	60%	3% of the balance repaid until 30/04/2024	40340
	2.04%	3.49% + Bank of England Base Rate = 4.24%	3.5%	£999	75%	3% of the balance repaid until 30/04/2024	40341
	2.36%	3.49% + Bank of England Base Rate = 4.24%	3.6%	£999	85%	3% of the balance repaid until 30/04/2024	40342
	2.80%	3.49% + Bank of England Base Rate = 4.24%	3.8%	£999	90%	3% of the balance repaid until 30/04/2024	40343
5 Year Fixed Rate (until 30/04/2024) *Max Loan £2m	2.53%	3.49% + Bank of England Base Rate = 4.24%	3.6%	£0	85%	3% of the balance repaid until 30/04/2024	40344
	3.00%	3.49% + Bank of England Base Rate = 4.24%	3.8%	£0	90%	3% of the balance repaid until 30/04/2024	40345

\*90% LTV Max Loan £500k

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
10 Year Fixed Rate (until 30/04/2029) Max Loan £2m	2.71%	3.49% + Bank of England Base Rate = 4.24%	3.3%	£999	60%	5% of the balance repaid until 30/04/2029	40346
10 Year Fixed Rate (until 30/04/2029) Max Loan £2m	2.91%	3.49% + Bank of England Base Rate = 4.24%	3.4%	£999	75%	5% of the balance repaid until 30/04/2029	40347

**SHARED EQUITY - TRACKER RATE PRODUCTS \***

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
2 Year Tracker at Bank of England Base Rate + 0.90% for 2 Years Max Loan £2m	1.65%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	75%	N/A	70004
2 Year Tracker at Bank of England Base Rate + 1.07% for 2 Years Max Loan £2m	1.82%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	85%	N/A	70005
2 Year Tracker at Bank of England Base Rate + 1.14% for 2 Years Max Loan £2m	1.89%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£0	75%	N/A	70006
2 Year Tracker at Bank of England Base Rate + 1.34% for 2 Years Max Loan £2m	2.09%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£0	85%	N/A	70007

**SHARED EQUITY - FIXED RATE PRODUCTS \***

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV**	Early Repayment Charge	Product Code
2 Year Fixed Rate (until 29/04/2021) Max Loan £2m	1.78%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	75%	3% of the balance repaid until 29/04/2021	80028
	1.94%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	85%	3% of the balance repaid until 29/04/2021	80029
2 Year Fixed Rate (until 29/04/2021) Max Loan £2m	1.99%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£0	75%	3% of the balance repaid until 29/04/2021	80030
	2.18%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£0	85%	3% of the balance repaid until 29/04/2021	80031

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV**	Early Repayment Charge	Product Code
5 Year Fixed Rate (until 30/04/2024) Max Loan £2m	2.04%	3.49% + Bank of England Base Rate = 4.24%	3.5%	£999	75%	3% of the balance repaid until 30/04/2024	80032
	2.36%	3.49% + Bank of England Base Rate = 4.24%	3.6%	£999	85%	3% of the balance repaid until 30/04/2024	80033
5 Year Fixed Rate (until 30/04/2024) Max Loan £2m	2.53%	3.49% + Bank of England Base Rate = 4.24%	3.6%	£0	85%	3% of the balance repaid until 30/04/2024	80034

\*Shared Equity Mortgages – Available for approved Shared Equity Schemes only, please contact a Mortgage Advisor for confirmation of approved schemes.

\*\* Minimum deposit of 5% of the full property price required to come from applicants own resources.

**BUY TO LET TRACKER MORTGAGES** – available for new business and existing clients including further borrowing

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
2 Year Tracker at Bank of England Base Rate + 1.80% for 2 Years Max Loan £1m	2.55%	3.49% + Bank of England Base Rate = 4.24%	4.1%	£999	60%	N/A	50107
2 Year Tracker at Bank of England Base Rate + 1.90% for 2 Years Max Loan £0.5m	2.65%	3.49% + Bank of England Base Rate = 4.24%	4.1%	£999	75%	N/A	50108

**BUY TO LET FIXED MORTGAGES** – available for new business and existing clients including further borrowing

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
2 Year Fixed Rate (until 29/04/2021) Max Loan £1m	2.67%	3.49% + Bank of England Base Rate = 4.24%	4.1%	£999	60%	3% of the balance repaid until 29/04/2021	40348
2 Year Fixed Rate (until 29/04/2021) Max Loan £0.5m	2.76%	3.49% + Bank of England Base Rate = 4.24%	4.1%	£999	75%	3% of the balance repaid until 29/04/2021	40349

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
5 Year Fixed Rate (until 30/04/2024) Max Loan £1m	3.07%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	60%	3% of the balance repaid until 30/04/2024	40350
5 Year Fixed Rate (until 30/04/2024) Max Loan £0.5m	3.17%	3.49% + Bank of England Base Rate = 4.24%	3.9%	£999	75%	3% of the balance repaid until 30/04/2024	40351

**NOTES****Features of our Residential Mortgage Products:**

- You are strongly recommended to have life assurance in place to cover the full amount of all sums that you may borrow from us under the facility. Applications are subject to status and a minimum age of 18. Mortgages are subject to valuation (maximum Loan-to-Value for purchases and remortgages 90% and 80% for additional borrowing, subject to product criteria). A first charge over your property is required. The mortgage is available on an interest only and / or repayment basis. For an interest only mortgage, it is your responsibility to ensure that you have sufficient funds to repay the mortgage at the end of its term. Mortgages must normally be repaid by the time you retire or reach the age of 70 years whichever is sooner and are not available for business purposes.
- For interest-only mortgages please note your mortgage payments will not repay the capital amount, so the full amount you originally borrowed will still be outstanding at the end of the mortgage term. It is your responsibility to have arrangements in place to ensure your interest-only mortgage is repaid in full at the end of the mortgage term

**APRC**

- The total cost of the credit to the consumer, expressed as an annual percentage of the total amount of credit, where applicable including the costs referred to in MCOB 10A.1.2 R and equates, on an annual basis, to the present value of all future or existing commitments (drawdowns, repayments and charges) agreed, or which would be agreed if the MCD credit agreement is entered into, by the MCD creditor and the consumer.

**Further Advance**

- Minimum amount £25,000 (this overrides the requirement for the minimum loan of £100k in eligibility criteria). £15,000 - £25,000 can be arranged if it is for home improvement purpose.

**Fixed Rates explained**

- A fixed rate provides an interest rate that remains the same during the fixed period of the loan. After the fixed period of your loan our fixed rates revert to Bank of England Base Rate plus a margin;
- This gives you the peace of mind of knowing that your monthly repayment will stay the same for the period during which the rate is fixed, as long as payments are made for the correct amount and on time, allowing you to plan accordingly;
- An Early Repayment Charge may apply in certain circumstances.

**Tracker Rates explained**

- All Base Rate Trackers are linked to Bank of England Base Rate;
- As the rate is linked to a variable rate, your monthly repayments may increase as well as decrease;
- This is the only product type available for "Offset" mortgages.

**Valuations**

- Where a property does not meet the anticipated valuation and results in the chosen product maximum LTV being exceeded a new product must be chosen from the current product range applicable at the time of the down valuation, not the range available at a point of application.

Guernsey	+44 (0) 1481 755444*
Jersey	+44 (0) 1534 812281*
Isle of Man	+44 (0) 1624 684543*

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

**This item can be provided in Braille, large print or audio by calling 0800 400 100\*\* (via TextDirect if appropriate).  
If outside the UK please call: +44 (0) 1624 684444\*\*\***

\* Lines are open from 8.00am to 4pm UK time Monday to Friday excluding bank holidays.

\*\* Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

\*\*\* Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

Call 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.

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

As a responsible lender, we only want you to borrow what you can afford and in a way that is best for you. When considering your application, your financial circumstances will be assessed before we make a decision to lend money. And remember, if you should run into any financial difficulties; please contact us as soon as you become aware of them.

Barclays offers private and overseas banking, credit and investment solutions to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702) and is a member of the London Stock Exchange and NEX. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Bank PLC, Guernsey Branch is licensed by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Guernsey Branch has its principal place of business at Le Marchant House, St Peter Port, Guernsey, GY1 3BE.

Barclays Bank PLC, Isle of Man Branch is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Barclays House, Victoria Street, Douglas, Isle of Man, IM99 1AJ.

Barclays Bank PLC, Jersey Branch is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Jersey Branch is regulated by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey JE4 8NE, Channel Islands.

Ref49/2018