

Applying for a new Barclays Mortgage in a branch

You want to buy a new property

 Helpful Information

There's lots involved in buying a new home, and everyone is different, so depending on the complexity of your situation the time to completion can vary. Your mortgage advisor will be able to provide guidance for you on this.

1 Preparing for your appointment

Your Woolwich Mortgage Adviser (WMA) will give you a call, explaining what will happen at your appointment and what documents you'll need to bring with you on the day.

 In the meantime, you can find a helpful list of the types of documents you may need here: www.barclays.co.uk/yourmortgageappointment

2 At your appointment

Your appointment will be broken down into two parts:

1. Your WMA will ask questions (a 'Fact Find') to understand your circumstances and will provide advice and recommend the most suitable Barclays mortgage product for you as well as your protection and insurance options
2. Your WMA will present you with a Key Facts Illustration, any relevant protection illustrations and complete your application

 Depending on the type of mortgage you're applying for, the meeting may last up to 3 hours. If time is an issue, or if you'd like more time to think about the results of your 'Fact Find', we can split the meeting into 2 parts for you, over the same or different days.

To keep you fully informed, at this point you have the opportunity to sign up to free SMS/Text or email updates to let you know how your application is progressing or sign up to Track It alerts at: barclays.co.uk/trackit

3 Processing your application

Your application will be checked by our specialist mortgage team to make sure all the details are correctly entered, and we'll collect any fees.

 From time to time, we may need some more information from you before assessing your application (although we'll collect any fees on receipt of your application). If that happens we'll get in touch as soon as possible, to avoid delay. In the unlikely event we decline your mortgage, we will discuss possible options with you.

4 Getting your valuation

Your WMA will have discussed a valuation of the property and costs for arranging. This will be a physical inspection and we'll get in touch with the property owner or estate agent directly to arrange this. You will be able to see the results of the survey online.

 Sometimes valuations come back lower than expected. If that happens, we'll let you know what options you have. It is not uncommon for a surveyor to ask for more information or reports and we will keep you updated on progress.

5 Making an offer

With the valuation and your application we'll make our final lending decision. If approved, we send you a mortgage offer. A copy will also go to your solicitor.

 The faster you get back to us with any additional information we have requested, the quicker we can make our lending decision.

6 Legal checks

We'll liaise with the solicitor who will carry out various legal checks on the property, known as 'searches.' You'll also sign a mortgage deed – the legal document between lender and borrower which secures the loan against your property.

i Please let us know which Solicitors you have instructed at the interview to avoid delay.

7 Completing your mortgage

On request from your solicitor we will release the funds to them and send you a letter as confirmation. We will also tell you when your first payment will be deducted, including the amount.

i If your mortgage funds are released to you before the end of a month, your first payment may be more than your regular monthly payment as it will include the part interest payment to cover that period.

Keeping in touch

Your WMA on hand to answer any questions you have

Sign up to SMS, e-mail alerts and check progress with Track It at barclays.co.uk/trackit

Apply for a new mortgage
Switch mortgages
Request additional borrowing
0800 197 1081*
Support for existing Woolwich mortgages
0800 022 4022*

Once completed you can see your mortgage details, rate and recent transactions all through Barclays Online Banking. Visit barclays.co.uk to register or log in.

Set out above is a brief overview of what the typical remortgage process with Barclays may look like. This guidance should not be relied upon however as depending upon your circumstances and the nature of the property involved (as well as other contributing factors), your own experience may well differ from the above.

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

Call monitoring and charges information

* To maintain a quality service, we may monitor and record phone calls. Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or when calling from abroad.