

Exclusive rates for Existing Mortgage Customers

Our Existing Mortgage Customer (EMC) Reward rates are exclusively available for existing mortgage customers when **switching rates** or **borrowing additional funds**.

Switching to a new rate

If you are looking to switch the rate on your existing Barclays mortgage, you may be eligible to do so online without advice. If you would prefer to receive advice, call us to arrange an appointment with one of our mortgage advisers.

Borrowing more on your Barclays mortgage

If your home is worth more than your remaining mortgage balance, you may be able to borrow further funds for home improvements, a special purchase and more. Your total borrowing, which includes the extra money you want to borrow and your current mortgage, would be limited to a maximum percentage of your property's value (see below)

Thinking of moving home?



Our mortgages are portable*, which means you may be able to apply to move your existing mortgage rate across to your new home.

This may be useful if you are trying to avoid early repayment charges.

The rates on the following pages aren't available for home purchase. You can download more information about our home purchase mortgage rates at [barclays.co.uk/mortgages](https://www.barclays.co.uk/mortgages)

*Subject to product availability, status and application. Terms and conditions apply

Reward rates explained

The following terms are used in the rate tables:-

- **Bank of England Base Rate (BEBR)** is a variable rate set by the Bank of England. BEBR is currently 5.25%.
- **Your Loan to Value (LTV)** is how much you have borrowed, expressed as a percentage of your property value. The amount you have borrowed against your property is calculated as your total aggregate lending.
- **Aggregate lending** is your total borrowing amount with Barclays i.e. the total you have outstanding on the mortgage accounts secured on your property and includes your Mortgage Current Account overdraft limit, if you have one.
- **Additional borrowing** is limited to a maximum 85% of your property's value for residential mortgages (80% if any of the borrowing is to be used to repay outstanding debt) and would include the extra money you want to borrow and your current mortgage. For buy-to-let mortgages the maximum is 75%.

To discuss your further borrowing needs or arrange to speak with a Mortgage Adviser about your rate switch, please call 0333 202 7578*

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Residential mortgage customers

Residential - maximum total aggregate lending up to £2m

Existing Mortgage Customer (EMC) Reward – 1 & 2 year fixed rates

Product type Fixed	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC
EMC Reward 1 Year Fixed	60%	£0	5.24%	Fixed until 31/03/25	8.74% variable BEBR (currently 5.25%) +3.49% for the term	1% of the balance repaid until 31/03/25	8.6%
	75%	£0	5.33%				8.6%
	90%	£0	5.88%				8.7%
EMC Reward 2 Year Fixed	60%	£999	4.95%	Fixed until 31/03/26	8.74% variable BEBR (currently 5.25%) +3.49% for the term	1% of the balance repaid until 31/03/26	8.2%
		£0	5.24%				8.2%
	75%	£999	5.12%				8.3%
		£0	5.33%				8.2%
	85%	£999	5.67%				8.4%
		£0	5.85%				8.4%
	Over 85%	£0	5.88%				8.4%

During an early repayment charge period, capital reductions within a set allowance can be made without incurring the charge. The allowance for fixed rates is 10% per annum (5% for 10yr fixed rates taken before 9/1/20) and 25% per annum for tracker rates. This will typically be the amount specified in your mortgage offer at the time you took your mortgage.

For Offset mortgages early repayment charges are only incurred if the mortgage is fully redeemed within the charge period.

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.

For an **interest only mortgage**, it is your responsibility to ensure that you have sufficient funds to repay the mortgage at the end of your mortgage term.

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Residential mortgage customers

Residential - maximum total aggregate lending up to £2m

Existing Mortgage Customer (EMC) Reward – 5 & 10 year fixed rates

Product type Fixed	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC
EMC Reward 5 Year Fixed	60%	£999	4.94%	Fixed until 31/03/29	8.74% variable BEBR (currently 5.25%) +3.49% for the term	2% of the balance repaid until 31/03/29	7.2%
		£0	5.15%				7.2%
	75%	£999	5.04%				7.2%
		£0	5.30%				7.3%
	85%	£999	5.43%				7.4%
		£0	5.65%				7.4%
Over 85%	£0	6.28%	7.8%				
EMC Reward 10 Year Fixed	75%	£749	5.15%	Fixed until 31/03/34	8.74% variable BEBR (currently 5.25%) +3.49% for the term	5% of the balance repaid until 31/03/34	6.2%
		£0	5.22%				6.1%

Representative Example:

A capital and interest mortgage of £145,136 payable over 248 months on a fixed rate of 5.33% for 2 years and then our variable tracker rate of 3.49% above the Bank of England Base Rate (currently 5.25%), for the remaining term would require 24 monthly payments of £966.74 and 224 monthly payments of £1242.29.

The total amount payable would be £301,554.72 made up of the loan amount plus interest and £0 (product fee), £80 (final repayment charge), £0 (completion fee).

The overall cost for comparison is 8.2% APRC representative.

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Residential mortgage customers

Residential - maximum total aggregate lending up to £2m

Existing Mortgage Customer (EMC) Reward – Tracker & Offset rates

Product type Tracker	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC
EMC Reward 2 Year Tracker	60%	£999	5.39%	BEBR +0.14% for 2 years	8.74% variable BEBR (currently 5.25%) +3.49% for the term	No ERC	8.3%
		£0	5.74%	BEBR +0.49% for 2 years		1% of the balance repaid for 2 years	8.3%
	75%	£999	5.61%	BEBR +0.36% for 2 years		No ERC	8.4%
		£0	5.75%	BEBR +0.50% for 2 years		1% of the balance repaid for 2 years	8.3%
	80%	£99	6.11%	BEBR +0.86% for 2 years		No ERC	8.4%
	90%	£999	5.71%	BEBR +0.46% for 2 years		No ERC	8.4%
£0		6.45%	BEBR +1.20% for 2 years	1% of the balance repaid for 2 years	8.5%		
EMC Reward 5 Year Tracker	60%	£999	5.85%	BEBR +0.60% for 5 years	8.74% variable BEBR (currently 5.25%) +3.49% for the term	No ERC	7.6%
	85%	£999	6.25%	BEBR +1.00% for 5 years		No ERC	7.8%
EMC Reward Offset 2 Year Tracker	80%	£1,749	6.47%	BEBR +1.22% for 2 years	8.74% variable BEBR (currently 5.25%) +3.49% for the term	Full redemption only 1% of original balance for 2 years	8.7%
EMC Reward Offset 5 Year Tracker	80%	£1,749	6.50%	BEBR +1.25% for 5 years		Full redemption only 1% of original balance for 5 years	8.0%

Switch & Fix

- The Offset & Tracker products which have an Early Repayment Charge (ERC) carry a Switch & Fix facility.
- A product carrying a Switch & Fix may be switched to a fixed rate product, subject to availability, without incurring the early repayment charge payable on this product. Switch & Fix terms and conditions may apply.
- The switch will be subject to any product fee 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 facility.

During an early repayment charge period, capital reductions within a set allowance can be made without incurring the charge. The allowance for fixed rates is 10% per annum (5% for 10yr fixed rates taken before 9/1/20) and 25% per annum for tracker rates. This will typically be the amount specified in your mortgage offer at the time you took your mortgage.

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Residential mortgage customers

Residential - total aggregate lending between £2m and £10m

Existing Mortgage Customer (EMC) Reward – Fixed & Tracker rates

Product type	Maximum LTV	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC
Fixed							
EMC Reward 2 Year Fixed	70%	£1999	5.09%	Fixed until 31/03/26	8.74% variable BEBR (currently 5.25%) +3.49% for the term	1% of the balance repaid until 31/03/26	8.2%
EMC Reward 5 Year Fixed	70%	£1999	4.61%	Fixed until 31/03/29	8.74% variable BEBR (currently 5.25%) +3.49% for the term	2% of the balance repaid until 31/03/29	6.9%
EMC Reward 10 Year Fixed	70%	£1,999	5.19%	Fixed until 31/03/34	8.74% variable BEBR (currently 5.25%) +3.49% for the term	5% of the balance repaid until 31/03/34	6.1%

Tracker

EMC Reward 2 Year Tracker	70%	£1999	5.60%	BEBR +0.35% for 2 years	8.74% variable BEBR (currently 5.25%) +3.49% for the term	No ERC	8.3%
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Offset

EMC Reward 2 Year Offset Tracker	70%	£1,999	7.15%	BEBR+1.90% for 2 years	8.74% variable BEBR (currently 5.25%) +3.49% for the term	Full redemption only 1% of original balance for 2 years	8.7%
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Rate switch only: Loan-to-value above 70% (total aggregate lending between £2m and £10m)

EMC Reward 2 Year Fixed	Over 70%	£1,999	5.13%	Fixed until 31/03/26	8.74% variable BEBR (currently 5.25%) +3.49% for the term	1% of the balance repaid until 31/03/26	8.2%
EMC Reward 5 Year Fixed	Over 70%	£1,999	4.71%	Fixed until 31/03/29	8.74% variable BEBR (currently 5.25%) +3.49% for the term	2% of the balance repaid until 31/03/29	7.0%

During an early repayment charge period, capital reductions within a set allowance can be made without incurring the charge. The allowance for fixed rates is 10% per annum (5% for 10yr fixed rates taken before 9/1/20) and 25% per annum for tracker rates. This will typically be the amount specified in your mortgage offer at the time you took your mortgage.

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For an interest only mortgage, it is your responsibility to ensure that you have sufficient funds to repay the mortgage at the end of your mortgage term.

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Buy-to-let mortgage customers

Buy-to-let - maximum total aggregate lending £1m

Existing Mortgage Customer (EMC) Reward – Buy-to-let rates

Product type	Maximum Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC
Fixed EMC Reward Buy-to-let 2 Year Fixed	65%	£1,795	5.80%	Fixed until 31/03/26	9.74% variable BEBR (currently 5.25%) +4.49% for the term	1% of the balance repaid until 31/03/26	9.3%
		£0	6.25%				9.3%
	75%	£1,795	5.85%				9.3%
		£0	6.27%				9.3%

EMC Reward Buy-to-let 5 Year Fixed	65%	£1,795	5.29%	Fixed until 31/03/29	9.74% variable BEBR (currently 5.25%) +4.49% for the term	2% of the balance repaid until 31/03/29	7.9%
		£0	5.53%				7.9%
	75%	£1,795	5.30%				7.9%
		£0	5.58%				7.9%

Tracker

EMC Reward Buy-to-let 2 Year Tracker	65%	£1,795	6.59%	BEBR +1.34% for 2 years	9.74% variable BEBR (currently 5.25%) +4.49% for the term	No ERC	9.5%
	75%	£1,795	6.67%	BEBR +1.42% for 2 years			9.6%
		£0	7.20%	BEBR +1.95% for 2 years		1% of the balance repaid for 2 years	9.5%
		£299	7.89%	BEBR +2.64% for 2 years		No ERC	9.7%

Switching your Buy-to-let mortgage rate

You can use our online application form to switch your Buy-to-let mortgage rate, if you don't need support when applying to switch, you're not making any other changes to your mortgage and you're eligible to switch online.

To find out more about how you can switch the rate on your Buy-to-let mortgage, call us on **0333 202 7578***

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Buy-to-let mortgage customers

Buy-to-let – Loan to Value above 75%

Existing Mortgage Customer (EMC) Reward rates

Rates available for Buy-to-Let rate switch only (Buy-to-let further advance not available above 75% LTV)

Product type Fixed	Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC
EMC Reward Buy-to-let 2 Year Fixed	Over 75%	£0	6.46%	Fixed until 31/03/26	9.74% variable BEBR (currently 5.25%) +4.49% for the term	1% of the balance repaid until 31/03/26	9.3%
EMC Reward Buy-to-let 5 Year Fixed	Over 75%	£0	5.96%	Fixed until 31/03/29	9.74% variable BEBR (currently 5.25%) +4.49% for the term	2% of the balance repaid until 31/03/29	8.1%

Buy-to-let – total aggregate lending between £1m and £2m

Existing Mortgage Customer (EMC) Reward rates

Buy-to-Let rates available for rate switch and further advance

The maximum LTV for Buy-to-Let further borrowing is 60% where the total aggregate lending will exceed £1m

Product type Fixed	Maximum Loan to Value	Product Fee	Initial Rate		Follow On Rate	Early Repayment Charge (ERC)	APRC
EMC Reward Buy-to-let 2 Year Fixed	60%	£1,795	6.50%	Fixed until 31/03/26	9.74% variable BEBR (currently 5.25%) +4.49% for the term	1% of the balance repaid until 31/03/26	9.3%
EMC Reward Buy-to-let 5 Year Fixed	60%	£1,795	6.10%	Fixed until 31/03/29	9.74% variable BEBR (currently 5.25%) +4.49% for the term	2% of the balance repaid until 31/03/29	8.2%
Tracker							
EMC Reward Buy-to-let 2 Year Tracker	60%	£1,795	6.80%	BEBR +1.55% for 2 years	9.74% variable BEBR (currently 5.25%) +4.49% for the term	1% of the balance repaid for 2 years	9.4%

Buy-to-let aggregate lending: For Buy-to-let product eligibility, aggregate lending is the total Barclays mortgage borrowing you have secured against the individual Buy-to-let property.

Where further borrowing is being requested, the aggregate borrowing is calculated including these additional funds.

Maximum overall borrowing: Maximum overall lending limits apply for customers with multiple Buy-to-let mortgages. For more information, you can call us on [0333 202 7578*](tel:03332027578) to arrange to speak with a mortgage specialist.

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