



Initial Disclosure Document (IDD)

About our Residential mortgage service

1 Churchill Place
London E14 5HP

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose mortgages do we offer?

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer our own mortgages.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. You will need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee. No fee.

You will receive a mortgage information sheet when considering a particular mortgage, which will tell you about any fees relating to it.

5. Who regulates us?

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Our permitted business for mortgages is as mortgage administrator, mortgage advisor, mortgage arranger and mortgage lender. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint – financial-ombudsman.org.uk

If you wish to register a complaint, please contact us:

...in writing

Write to Barclays Specialist Complaints, Leicester LE87 2BB

...by phone

Telephone 0800 282 390

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

You can find out more about FSCS at www.fscs.org.uk or by calling 0800 678 1100.

You can get this in Braille, large print or audio by calling **0800 400 100** (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via **SignVideo** for BSL users. Visit **barclays.co.uk/signvideo**

Call monitoring and charges information

*To make sure we maintain a high-quality service, calls may be monitored or recorded for training and security purposes. Charges may apply when using a mobile phone or when calling from abroad. The price on non-BT phone lines may vary. Opening hours may vary.

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.