

## Channel Islands and Isle of Man Mortgages

This product range is available to first time buyers, home movers, rate switchers and further advances taking a mortgage in Jersey, Guernsey, and the Isle of Man.

This Rate Sheet is for information only and does not constitute a Mortgage Information Sheet.

Unless specified, Mortgage Rates are available for loans of £100,000 up to £2 million (refer to the notes section for minimum loan sizes on Further Advance applications). Loans over £2 million are priced on a case-by-case basis.

Mortgage Rates are subject to change and withdrawal at short notice.

The 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 the rate is less than zero, the Bank of England Base Rate shall be deemed to be zero.

**The Bank of England Base Rate is currently 5.00%.**

### Representative example:

You acquire a mortgage of £129,672.00 payable over 30 years. For the first two years, you're on a 2-year fixed rate of 5.54% and then a variable tracker rate of 2.14% above the Bank of England Base Rate (currently 5.00%) for the remaining term. This would require 24 monthly payments of £739.52 and 336 monthly payments of £868.20.

The total amount payable would be £309,778.68 made up of the loan amount, plus interest, a £275 final repayment charge and a £40 completion fee.

**The overall cost for comparison is 7.1% APRC representative.**

This Rate Sheet is for information only and does not constitute a Mortgage Information Sheet.

This representative example uses combined data from mortgages taken out in Jersey, Guernsey, and the Isle of Man to show the costs of a typical mortgage in these three jurisdictions.

**TRACKER RATE PRODUCTS - unless specified, available to first time buyers, home movers, rate switchers and further advancers.**

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 + 1.14% for 2 Years <b>Max Loan £2m</b>	6.14%	2.14% + Bank of England Base Rate = 7.14%	7.2%	£0	60%	N/A	51347
2 Year Tracker at Bank of England Base Rate + 1.19% for 2 Years <b>Max Loan £2m</b>	6.19%	2.14% + Bank of England Base Rate = 7.14%	7.2%	£0	75%	N/A	51348
2 Year Tracker at Bank of England Base Rate + 1.24% for 2 Years <b>Max Loan £2m</b>	6.24%	2.14% + Bank of England Base Rate = 7.14%	7.2%	£0	85%	N/A	51349
2 Year Tracker at Bank of England Base Rate + 1.34% for 2 Years <b>Max Loan £0.65m*</b>	6.34%	2.14% + Bank of England Base Rate = 7.14%	7.2%	£0	90%	N/A	51350

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 + 0.94% for 2 Years <b>Max Loan £2m</b>	5.94%	2.14% + Bank of England Base Rate = 7.14%	7.2%	£999	60%	N/A	51351
2 Year Tracker at Bank of England Base Rate + 0.99% for 2 Years <b>Max Loan £2m</b>	5.99%	2.14% + Bank of England Base Rate = 7.14%	7.2%	£999	75%	N/A	51352
2 Year Tracker at Bank of England Base Rate + 1.04% for 2 Years <b>Max Loan £2m</b>	6.04%	2.14% + Bank of England Base Rate = 7.14%	7.2%	£999	85%	N/A	51353
2 Year Tracker at Bank of England Base Rate + 1.14% for 2 Years <b>Max Loan £0.65m*</b>	6.14%	2.14% + Bank of England Base Rate = 7.14%	7.3%	£999	90%	N/A	51354

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
5 Year Tracker at Bank of England Base Rate + 1.04% for 5 Years <b>Max Loan £2m</b>	6.04%	2.14% + Bank of England Base Rate = 7.14%	6.9%	£0	60%	N/A	51355
5 Year Tracker at Bank of England Base Rate + 1.09% for 5 Years <b>Max Loan £2m</b>	6.09%	2.14% + Bank of England Base Rate = 7.14%	6.9%	£0	75%	N/A	51356
5 Year Tracker at Bank of England Base Rate + 1.14% for 5 Years <b>Max Loan £2m</b>	6.14%	2.14% + Bank of England Base Rate = 7.14%	7.0%	£0	85%	N/A	51357
5 Year Tracker at Bank of England Base Rate + 1.24% for 5 Years <b>Max Loan £0.65m*</b>	6.24%	2.14% + Bank of England Base Rate = 7.14%	7.0%	£0	90%	N/A	51358

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
5 Year Tracker at Bank of England Base Rate + 0.94% for 5 Years <b>Max Loan £2m</b>	5.94%	2.14% + Bank of England Base Rate = 7.14%	6.9%	£999	60%	N/A	51359
5 Year Tracker at Bank of England Base Rate + 0.99% for 5 Years <b>Max Loan £2m</b>	5.99%	2.14% + Bank of England Base Rate = 7.14%	7.0%	£999	75%	N/A	51360
5 Year Tracker at Bank of England Base Rate + 1.04% for 5 Years <b>Max Loan £2m</b>	6.04%	2.14% + Bank of England Base Rate = 7.14%	7.0%	£999	85%	N/A	51361
5 Year Tracker at Bank of England Base Rate + 1.14% for 5 Years <b>Max Loan £0.65m*</b>	6.14%	2.14% + Bank of England Base Rate = 7.14%	7.0%	£999	90%	N/A	51362

\* Max loan amount for Isle of Man 90% LTV mortgages £0.5m

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 applicant’s own resources.

Bank of England Base Rate is currently 5.00%.

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

**FIXED RATE PRODUCTS – unless specified, available to first time buyers, home movers, rate switchers and further advancers.**

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 31/03/2027) <b>Max Loan £2m</b>	5.44%	2.14% + Bank of England Base Rate = 7.14%	7.1%	£0	60%	3% of the balance repaid until 31/03/2027	43467
2 Year Fixed Rate (Until 31/03/2027) <b>Max Loan £2m</b>	5.49%	2.14% + Bank of England Base Rate = 7.14%	7.1%	£0	75%	3% of the balance repaid until 31/03/2027	43468
2 Year Fixed Rate (Until 31/03/2027) <b>Max Loan £2m</b>	5.54%	2.14% + Bank of England Base Rate = 7.14%	7.1%	£0	85%	3% of the balance repaid until 31/03/2027	43469
2 Year Fixed Rate (Until 31/03/2027) <b>Max Loan £0.65m*</b>	5.64%	2.14% + Bank of England Base Rate = 7.14%	7.1%	£0	90%	3% of the balance repaid until 31/03/2027	43470

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 31/03/2027) <b>Max Loan £2m</b>	5.24%	2.14% + Bank of England Base Rate = 7.14%	7.1%	£999	60%	3% of the balance repaid until 31/03/2027	43471
2 Year Fixed Rate (Until 31/03/2027) <b>Max Loan £2m</b>	5.29%	2.14% + Bank of England Base Rate = 7.14%	7.1%	£999	75%	3% of the balance repaid until 31/03/2027	43472
2 Year Fixed Rate (Until 31/03/2027) <b>Max Loan £2m</b>	5.34%	2.14% + Bank of England Base Rate = 7.14%	7.1%	£999	85%	3% of the balance repaid until 31/03/2027	43473
2 Year Fixed Rate (Until 31/03/2027) <b>Max Loan £0.65m*</b>	5.44%	2.14% + Bank of England Base Rate = 7.14%	7.1%	£999	90%	3% of the balance repaid until 31/03/2027	43474

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 28/03/2030) <b>Max Loan £2m</b>	4.94%	2.14% + Bank of England Base Rate = 7.14%	6.5%	£0	60%	3% of the balance repaid until 28/03/2030	43475
5 Year Fixed Rate (until 28/03/2030) <b>Max Loan £2m</b>	4.99%	2.14% + Bank of England Base Rate = 7.14%	6.5%	£0	75%	3% of the balance repaid until 28/03/2030	43476
5 Year Fixed Rate (until 28/03/2030) <b>Max Loan £2m</b>	5.04%	2.14% + Bank of England Base Rate = 7.14%	6.5%	£0	85%	3% of the balance repaid until 28/03/2030	43477
5 Year Fixed Rate (until 28/03/2030) <b>Max Loan £0.65m*</b>	5.14%	2.14% + Bank of England Base Rate = 7.14%	6.5%	£0	90%	3% of the balance repaid until 28/03/2030	43478

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 28/03/2030) <b>Max Loan £2m</b>	4.79%	2.14% + Bank of England Base Rate = 7.14%	6.5%	£999	60%	3% of the balance repaid until 28/03/2030	43479
5 Year Fixed Rate (until 28/03/2030) <b>Max Loan £2m</b>	4.84%	2.14% + Bank of England Base Rate = 7.14%	6.5%	£999	75%	3% of the balance repaid until 28/03/2030	43480
5 Year Fixed Rate (until 28/03/2030) <b>Max Loan £2m</b>	4.89%	2.14% + Bank of England Base Rate = 7.14%	6.5%	£999	85%	3% of the balance repaid until 28/03/2030	43481
5 Year Fixed Rate (until 28/03/2030) <b>Max Loan £0.65m*</b>	4.99%	2.14% + Bank of England Base Rate = 7.14%	6.6%	£999	90%	3% of the balance repaid until 28/03/2030	43482

\* Max loan amount for Isle of Man 90% LTV mortgages £0.5m

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 applicant's own resources.

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

**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 + 1.39% for 2 Years <b>Max Loan £1m</b>	6.39%	2.14% + Bank of England Base Rate = 7.14%	7.3%	£999	60%	N/A	51363
2 Year Tracker at Bank of England Base Rate + 1.49% for 2 Years <b>Max Loan £0.5m</b>	6.49%	2.14% + Bank of England Base Rate = 7.14%	7.3%	£999	75%	N/A	51364

Bank of England Base Rate is currently 5.00%.

**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 31/03/2027) <b>Max Loan £1m</b>	5.69%	2.14% + Bank of England Base Rate = 7.14%	7.2%	£999	60%	3% of the balance repaid until 31/03/2027	43483
2 Year Fixed Rate (Until 31/03/2027) <b>Max Loan £0.5m</b>	5.79%	2.14% + Bank of England Base Rate = 7.14%	7.2%	£999	75%	3% of the balance repaid until 31/03/2027	43484

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 28/03/2030) <b>Max Loan £1m</b>	5.24%	2.14% + Bank of England Base Rate = 7.14%	6.7%	£999	60%	3% of the balance repaid until 28/03/2030	43485
5 Year Fixed Rate (Until 28/03/2030) <b>Max Loan £0.5m</b>	5.34%	2.14% + Bank of England Base Rate = 7.14%	6.7%	£999	75%	3% of the balance repaid until 28/03/2030	43486

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

**PROPERTY INVESTMENT IS LONG-TERM AND INVOLVES RISK. PROPERTY PRICES CAN FALL IN VALUE AS WELL AS RISE. IF YOU FAIL TO KEEP UP WITH THE REQUIRED PAYMENTS ON A MORTGAGE FOR AN INVESTMENT PROPERTY, THE PROPERTY MAY BE REPOSSESSED OR A RECEIVER OF RENTS APPOINTED.**

**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 85% 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 are not available for business purposes and must normally be repaid by the time you retire or reach the age of 70 years- whichever is sooner.
- 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 purposes.

**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 the Bank of England Base Rate plus a margin;
- This gives you the peace of mind of knowing that your monthly repayments 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 the 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.

**Loan to Value**

- Your Loan-to-Value (LTV) is how much you are borrowing, expressed as a percentage of your property value. The amount you have borrowed against your property is calculated as your total aggregate lending.

**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 point of application.

**Guernsey** +44 (0) 1481 75444\*  
**Jersey** +44 (0) 1534 81281\*  
**Isle of Man** +44 (0) 1624 684543\*

**We are committed to helping our clients and understand that at times, you may require additional support. If needed, we can provide this communication in braille, large print or audio. Please get in touch with your usual Barclays contact, or use the details on the 'Contact Us' page of our website if you would like to discuss your circumstances or share feedback.**

**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 Aquis. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey and is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Eagle Court, 25 Circular Road, Douglas, Isle of Man and is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Guernsey Branch has its principal place of business at St Julian's Court, St Julian's Avenue, St Peter Port, Guernsey, and is licensed by the Guernsey Financial Services Commission for Banking, Lending, Credit & Finance and Investment Business.