

## Isle of Man Mortgages

This product range is only available for First Time Buyers, Home Movers, Remortgages and Additional Borrowing in the Isle of Man.

This Rate Sheet is for information only and does not constitute a Mortgage Information Sheet. 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 0.10%.**

Representative example:

A capital and interest mortgage of £197,035.88 payable over 25 years initially on a fixed rate of 2.34% for 5 years and then our variable tracker rate at 3.14% above the Bank of England Base Rate (currently 0.10%) for the remaining term would require 60 monthly payments of £868.14 and 240 monthly payments of £941.94.

The total amount payable would be £278,469.00 made up of the loan amount plus interest and £275 (final repayment charge), £40 (completion fee).

The overall cost for comparison is 2.9% APCR representative.

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

**TRACKER RATE PRODUCTS – Available for first time buyers, home movers, remortgages and additional borrowing only**

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 + 1.32% for 2 Years <b>Max Loan £2m</b>	1.42%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	60%	N/A	50506
2 Year Tracker at Bank of England Base Rate + 1.37% for 2 Years <b>Max Loan £2m</b>	1.47%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	75%	N/A	50507
2 Year Tracker at Bank of England Base Rate + 1.45% for 2 Years <b>Max Loan £2m</b>	1.55%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	85%	N/A	50508
2 Year Tracker at Bank of England Base Rate + 1.54% for 2 Years <b>Max Loan £2m</b>	1.64%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	60%	N/A	50509
2 Year Tracker at Bank of England Base Rate + 1.56% for 2 Years <b>Max Loan £2m</b>	1.66%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	75%	N/A	50510
2 Year Tracker at Bank of England Base Rate + 1.78% for 2 Years <b>Max Loan £2m</b>	1.88%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	85%	N/A	50511

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 + 1.42% for 5 Years <b>Max Loan £2m</b>	1.52%	3.14% + Bank of England Base Rate = 3.24%	2.6%	£999	60%	N/A	50512
5 Year Tracker at Bank of England Base Rate + 1.47% for 5 Years <b>Max Loan £2m</b>	1.57%	3.14% + Bank of England Base Rate = 3.24%	2.7%	£999	75%	N/A	50513
5 Year Tracker at Bank of England Base Rate + 1.55% for 5 Years <b>Max Loan £2m</b>	1.65%	3.14% + Bank of England Base Rate = 3.24%	2.7%	£999	85%	N/A	50514

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 + 2.18% for term <b>Max Loan £2m</b>	2.28%	N/A	2.3%	£999	60%	N/A	50515
Lifetime Tracker at Bank of England Base Rate + 2.32% for term <b>Max Loan £2m</b>	2.42%	N/A	2.5%	£999	75%	N/A	50516

**Bank of England Base Rate is currently 0.10%**

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

**FIXED RATE PRODUCTS - Available for first time buyers, home movers, remortgages and additional borrowing only**

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 31/05/2023) Max Loan £2m	1.35%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	60%	3% of the balance repaid until 31/05/2023	41438
2 Year Fixed Rate (until 31/05/2023) Max Loan £2m	1.40%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	75%	3% of the balance repaid until 31/05/2023	41439
2 Year Fixed Rate (until 31/05/2023) Max Loan £2m	1.48%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	85%	3% of the balance repaid until 31/05/2023	41440
2 Year Fixed Rate (until 31/05/2023) Max Loan £2m	1.57%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	60%	3% of the balance repaid until 31/05/2023	41442
2 Year Fixed Rate (until 31/05/2023) Max Loan £2m	1.59%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	75%	3% of the balance repaid until 31/05/2023	41443
2 Year Fixed Rate (until 31/05/2023) Max Loan £2m	1.81%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	85%	3% of the balance repaid until 31/05/2023	41444

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
3 Year Fixed Rate (until 30/05/2024) Max Loan £2m	1.37%	3.14% + Bank of England Base Rate = 3.24%	2.9%	£999	60%	3% of the balance repaid until 30/05/2024	41446
3 Year Fixed Rate (until 30/05/2024) Max Loan £2m	1.43%	3.14% + Bank of England Base Rate = 3.24%	2.9%	£999	75%	3% of the balance repaid until 30/05/2024	41447
3 Year Fixed Rate (until 30/05/2024) Max Loan £2m	1.55%	3.14% + Bank of England Base Rate = 3.24%	2.9%	£999	85%	3% of the balance repaid until 30/05/2024	41448

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 28/05/2026) Max Loan £2m	1.39%	3.14% + Bank of England Base Rate = 3.24%	2.6%	£999	60%	3% of the balance repaid until 28/05/2026	41450
5 Year Fixed Rate (until 28/05/2026) Max Loan £2m	1.45%	3.14% + Bank of England Base Rate = 3.24%	2.6%	£999	75%	3% of the balance repaid until 28/05/2026	41451
5 Year Fixed Rate (until 28/05/2026) Max Loan £2m	1.79%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	85%	3% of the balance repaid until 28/05/2026	41452
5 Year Fixed Rate (until 28/05/2026) Max Loan £2m	1.63%	3.14% + Bank of England Base Rate = 3.24%	2.7%	£0	60%	3% of the balance repaid until 28/05/2026	41454
5 Year Fixed Rate (until 28/05/2026) Max Loan £2m	1.77%	3.14% + Bank of England Base Rate = 3.24%	2.7%	£0	75%	3% of the balance repaid until 28/05/2026	41455
5 Year Fixed Rate (until 28/05/2026) Max Loan £2m	2.07%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£0	85%	3% of the balance repaid until 28/05/2026	41456

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

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
7 Year Fixed Rate (until 31/05/2028) Max Loan £2m	1.76%	3.14% + Bank of England Base Rate = 3.24%	2.6%	£999	60%	4% of the balance repaid until 31/05/2028	41458
7 Year Fixed Rate (until 31/05/2028) Max Loan £2m	1.85%	3.14% + Bank of England Base Rate = 3.24%	2.6%	£999	75%	4% of the balance repaid until 31/05/2028	41459
7 Year Fixed Rate (until 31/05/2028) Max Loan £2m	1.96%	3.14% + Bank of England Base Rate = 3.24%	2.7%	£999	85%	4% of the balance repaid until 31/05/2028	41460

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

**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 + 1.37% for 2 Years <b>Max Loan £2m</b>	1.47%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	75%	N/A	70040
2 Year Tracker at Bank of England Base Rate + 1.45% for 2 Years <b>Max Loan £2m</b>	1.55%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	85%	N/A	70041
2 Year Tracker at Bank of England Base Rate + 1.56% for 2 Years <b>Max Loan £2m</b>	1.66%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	75%	N/A	70042
2 Year Tracker at Bank of England Base Rate + 1.78% for 2 Years <b>Max Loan £2m</b>	1.88%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	85%	N/A	70043

Bank of England Base Rate is currently 0.10%

**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 31/05/2023) <b>Max Loan £2m</b>	1.40%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	75%	3% of the balance repaid until 31/05/2023	80161
	1.48%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	85%	3% of the balance repaid until 31/05/2023	80162
2 Year Fixed Rate (until 31/05/2023) <b>Max Loan £2m</b>	1.59%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	75%	3% of the balance repaid until 31/05/2023	80163
	1.81%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	85%	3% of the balance repaid until 31/05/2023	80164

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 28/05/2026) <b>Max Loan £2m</b>	1.45%	3.14% + Bank of England Base Rate = 3.24%	2.6%	£999	75%	3% of the balance repaid until 28/05/2026	80165
	1.79%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	85%	3% of the balance repaid until 28/05/2026	80166
5 Year Fixed Rate (until 28/05/2026) <b>Max Loan £2m</b>	1.77%	3.14% + Bank of England Base Rate = 3.24%	2.7%	£0	75%	3% of the balance repaid until 28/05/2026	80167
	2.07%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£0	85%	3% of the balance repaid until 28/05/2026	80168

\*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.

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

**BUY TO LET TRACKER MORTGAGES** – Available for purchases, remortgages and additional borrowing only

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 + 1.94% for 2 Years Max Loan £1m	2.04%	3.49% + Bank of England Base Rate = 3.59%	3.4%	£999	60%	N/A	50517
2 Year Tracker at Bank of England Base Rate + 2.23% for 2 Years Max Loan £0.5m	2.33%	3.49% + Bank of England Base Rate = 3.59%	3.5%	£999	70%	N/A	50518

**BUY TO LET FIXED MORTGAGES** – Available for purchases, remortgages and additional borrowing only

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 31/05/2023) Max Loan £1m	1.97%	3.49% + Bank of England Base Rate = 3.59%	3.4%	£999	60%	3% of the balance repaid until 31/05/2023	41461
2 Year Fixed Rate (until 31/05/2023) Max Loan £0.5m	2.34%	3.49% + Bank of England Base Rate = 3.59%	3.5%	£999	70%	3% of the balance repaid until 31/05/2023	41462

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 28/05/2026) Max Loan £1m	2.08%	3.49% + Bank of England Base Rate = 3.59%	3.1%	£999	60%	3% of the balance repaid until 28/05/2026	41463
5 Year Fixed Rate (until 28/05/2026) Max Loan £0.5m	2.58%	3.49% + Bank of England Base Rate = 3.59%	3.3%	£999	70%	3% of the balance repaid until 28/05/2026	41464

**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 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.

**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.

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**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, 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.

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