

Channel Islands and Isle of Man Mortgages

This product range is only 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. 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.

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, that 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 0.10%.

Representative example:

A capital and interest mortgage of £129,672.00, payable over 30 years initially on a fixed rate of 2.71% 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 £490.39 and 300 monthly payments of £552.36.

The total amount payable would be £195,446.40, made up of the loan amount, plus interest, and £275 (final repayment charge) and £40 (completion fee).

The overall cost for comparison is 2.9% 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 + 1.19% for 2 Years Max Loan £2m	1.29%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	60%	N/A	50705
2 Year Tracker at Bank of England Base Rate + 1.19% for 2 Years Max Loan £2m	1.29%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	75%	N/A	50706
2 Year Tracker at Bank of England Base Rate + 1.19% for 2 Years Max Loan £2m	1.29%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	85%	N/A	50707
2 Year Tracker at Bank of England Base Rate + 1.38% for 2 Years Max Loan £0.65m*	1.48%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	90%	N/A	50708
2 Year Tracker at Bank of England Base Rate + 1.29% for 2 Years Max Loan £2m	1.39%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	60%	N/A	50709
2 Year Tracker at Bank of England Base Rate + 1.39% for 2 Years Max Loan £2m	1.49%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	75%	N/A	50710
2 Year Tracker at Bank of England Base Rate + 1.51% for 2 Years Max Loan £2m	1.61%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	85%	N/A	50711
2 Year Tracker at Bank of England Base Rate + 1.61% for 2 Years Max Loan £0.65m*	1.71%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£0	90%	N/A	50712

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 Max Loan £2m	1.52%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	60%	N/A	50713
5 Year Tracker at Bank of England Base Rate + 1.47% for 5 Years Max Loan £2m	1.57%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	75%	N/A	50714
5 Year Tracker at Bank of England Base Rate + 1.55% for 5 Years Max Loan £2m	1.65%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	85%	N/A	50715
5 Year Tracker at Bank of England Base Rate + 1.65% for 5 Years Max Loan £0.65m	1.75%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	90%	N/A	50716

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 Max Loan £2m	2.28%	N/A	2.4%	£999	60%	N/A	50717
Lifetime Tracker at Bank of England Base Rate + 2.32% for term Max Loan £2m	2.42%	N/A	2.5%	£999	75%	N/A	50718

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

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 - 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 28/03/2024) Max Loan £2m	1.48%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	60%	3% of the balance repaid until 28/03/2024	41911
2 Year Fixed Rate (until 28/03/2024) Max Loan £2m	1.53%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	75%	3% of the balance repaid until 28/03/2024	41912
2 Year Fixed Rate (until 28/03/2024) Max Loan £2m	1.58%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	85%	3% of the balance repaid until 28/03/2024	41913
2 Year Fixed Rate (until 28/03/2024) Max Loan £0.65m*	1.88%	3.14% + Bank of England Base Rate = 3.24%	3.2%	£999	90%	3% of the balance repaid until 28/03/2024	41914
2 Year Fixed Rate (until 28/03/2024) Max Loan £2m	1.68%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£0	60%	3% of the balance repaid until 28/03/2024	41915
2 Year Fixed Rate (until 28/03/2024) Max Loan £2m	1.73%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£0	75%	3% of the balance repaid until 28/03/2024	41916
2 Year Fixed Rate (until 28/03/2024) Max Loan £2m	1.81%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£0	85%	3% of the balance repaid until 28/03/2024	41917
2 Year Fixed Rate (until 28/03/2024) Max Loan £0.65m*	2.03%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£0	90%	3% of the balance repaid until 28/03/2024	41918

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 31/03/2025) Max Loan £2m	1.61%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	60%	3% of the balance repaid until 31/03/2025	41919
3 Year Fixed Rate (until 31/03/2025) Max Loan £2m	1.66%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	75%	3% of the balance repaid until 31/03/2025	41920
3 Year Fixed Rate (until 31/03/2025) Max Loan £2m	1.71%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£999	85%	3% of the balance repaid until 31/03/2025	41921
3 Year Fixed Rate (until 31/03/2025) Max Loan £0.65m*	1.95%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	90%	3% of the balance repaid until 31/03/2025	41922

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

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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
5 Year Fixed Rate (until 31/03/2027) Max Loan £2m	1.65%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	60%	3% of the balance repaid until 31/03/2027	41923
5 Year Fixed Rate (until 31/03/2027) Max Loan £2m	1.70%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	75%	3% of the balance repaid until 31/03/2027	41924
5 Year Fixed Rate (until 31/03/2027) Max Loan £2m	1.75%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	85%	3% of the balance repaid until 31/03/2027	41925
5 Year Fixed Rate (until 31/03/2027) Max Loan £0.65m*	1.99%	3.14% + Bank of England Base Rate = 3.24%	2.9%	£999	90%	3% of the balance repaid until 31/03/2027	41926
5 Year Fixed Rate (until 31/03/2027) Max Loan £2m	1.84%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£0	60%	3% of the balance repaid until 31/03/2027	41927
5 Year Fixed Rate (until 31/03/2027) Max Loan £2m	1.89%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£0	75%	3% of the balance repaid until 31/03/2027	41928
5 Year Fixed Rate (until 31/03/2027) Max Loan £2m	1.94%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£0	85%	3% of the balance repaid until 31/03/2027	41929
5 Year Fixed Rate (until 31/03/2027) Max Loan £0.65m*	2.17%	3.14% + Bank of England Base Rate = 3.24%	2.9%	£0	90%	3% of the balance repaid until 31/03/2027	41930

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 29/03/2029) Max Loan £2m	1.79%	3.14% + Bank of England Base Rate = 3.24%	2.7%	£999	60%	4% of the balance repaid until 29/03/2029	41931
7 Year Fixed Rate (until 29/03/2029) Max Loan £2m	1.84%	3.14% + Bank of England Base Rate = 3.24%	2.7%	£999	75%	4% of the balance repaid until 29/03/2029	41932
7 Year Fixed Rate (until 29/03/2029) Max Loan £2m*	1.89%	3.14% + Bank of England Base Rate = 3.24%	2.7%	£999	85%	4% of the balance repaid until 29/03/2029	41933

Product Type	Initial Interest Rate	Follow On Rate	The Overall Cost for Comparison (APRC)	Application Fee	LTV	Early Repayment Charge	Product Code
10 Year Fixed Rate (until 31/03/2032) Max Loan £2m	1.99%	3.14% + Bank of England Base Rate = 3.24%	2.6%	£999	60%	4% of the balance repaid until 31/03/2032	41934
10 Year Fixed Rate (until 31/03/2032) Max Loan £2m	2.04%	3.14% + Bank of England Base Rate = 3.24%	2.6%	£999	75%	4% of the balance repaid until 31/03/2032	41935
10 Year Fixed Rate (until 31/03/2032) Max Loan £2m*	2.09%	3.14% + Bank of England Base Rate = 3.24%	2.7%	£999	85%	4% of the balance repaid until 31/03/2032	41936

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

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 + 1.19% for 2 Years Max Loan £2m	1.29%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	75%	N/A	70045
2 Year Tracker at Bank of England Base Rate + 1.19% for 2 Years Max Loan £2m	1.29%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	85%	N/A	70046
2 Year Tracker at Bank of England Base Rate + 1.39% for 2 Years Max Loan £2m	1.49%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	75%	N/A	70047
2 Year Tracker at Bank of England Base Rate + 1.51% for 2 Years Max Loan £2m	1.61%	3.14% + Bank of England Base Rate = 3.24%	3.0%	£0	85%	N/A	70048

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 28/03/2024) Max Loan £2m	1.53%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	75%	3% of the balance repaid until 28/03/2024	80209
2 Year Fixed Rate (until 28/03/2024) Max Loan £2m	1.58%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£999	85%	3% of the balance repaid until 28/03/2024	80210
2 Year Fixed Rate (until 28/03/2024) Max Loan £2m	1.73%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£0	75%	3% of the balance repaid until 28/03/2024	80211
2 Year Fixed Rate (until 28/03/2024) Max Loan £2m	1.81%	3.14% + Bank of England Base Rate = 3.24%	3.1%	£0	85%	3% of the balance repaid until 28/03/2024	80212

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 31/03/2027) Max Loan £2m	1.70%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	75%	3% of the balance repaid until 31/03/2027	80213
5 Year Fixed Rate (until 31/03/2027) Max Loan £2m	1.75%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£999	85%	3% of the balance repaid until 31/03/2027	80214
5 Year Fixed Rate (until 31/03/2027) Max Loan £2m	1.89%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£0	75%	3% of the balance repaid until 31/03/2027	80215
5 Year Fixed Rate (until 31/03/2027) Max Loan £2m	1.94%	3.14% + Bank of England Base Rate = 3.24%	2.8%	£0	85%	3% of the balance repaid until 31/03/2027	80216

*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 + 1.77% for 2 Years Max Loan £1m	1.87%	3.49% + Bank of England Base Rate = 3.59%	3.5%	£999	60%	N/A	50719
2 Year Tracker at Bank of England Base Rate + 2.16% for 2 Years Max Loan £0.5m	2.26%	3.49% + Bank of England Base Rate = 3.59%	3.5%	£999	75%	N/A	50720

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 28/03/2024) Max Loan £1m	1.97%	3.49% + Bank of England Base Rate = 3.59%	3.5%	£999	60%	3% of the balance repaid until 28/03/2024	41953
2 Year Fixed Rate (until 28/03/2024) Max Loan £0.5m	2.34%	3.49% + Bank of England Base Rate = 3.59%	3.5%	£999	75%	3% of the balance repaid until 28/03/2024	41954

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 31/03/2027) Max Loan £1m	2.18%	3.49% + Bank of England Base Rate = 3.59%	3.2%	£999	60%	3% of the balance repaid until 31/03/2027	41955
5 Year Fixed Rate (until 31/03/2027) Max Loan £0.5m	2.58%	3.49% + Bank of England Base Rate = 3.59%	3.4%	£999	75%	3% of the balance repaid until 31/03/2027	41956

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 755444*
Jersey	+44 (0) 1534 812281*
Isle of Man	+44 (0) 1624 684543*

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 in to 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.

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Barclays Bank PLC, Jersey Branch is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Jersey Branch is regulated by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey JE4 8NE, Channel Islands.

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