



**Too big** to miss

 **BARCLAYS**

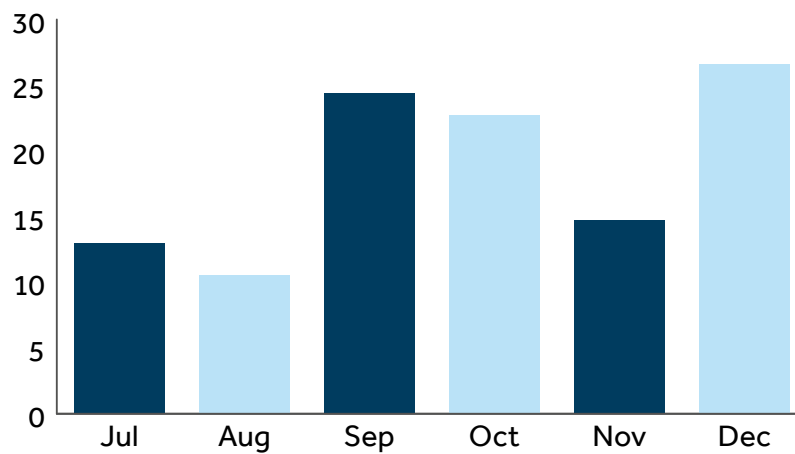
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**A big remortgage opportunity is fast approaching for you and your clients – and Barclays can help you take full advantage.**

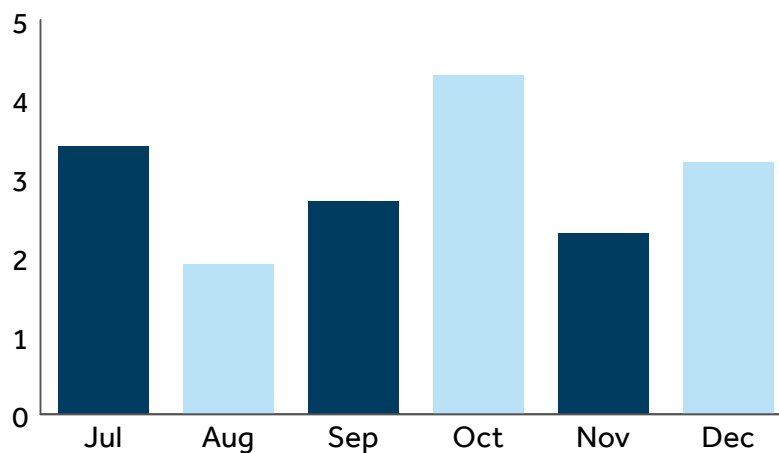
An unmissable **£129.7bn\*** opportunity (July to December 2022)

There is a significant amount of existing Residential and Buy to Let clients who will be coming up to the end of their current mortgage deal over the next few months:

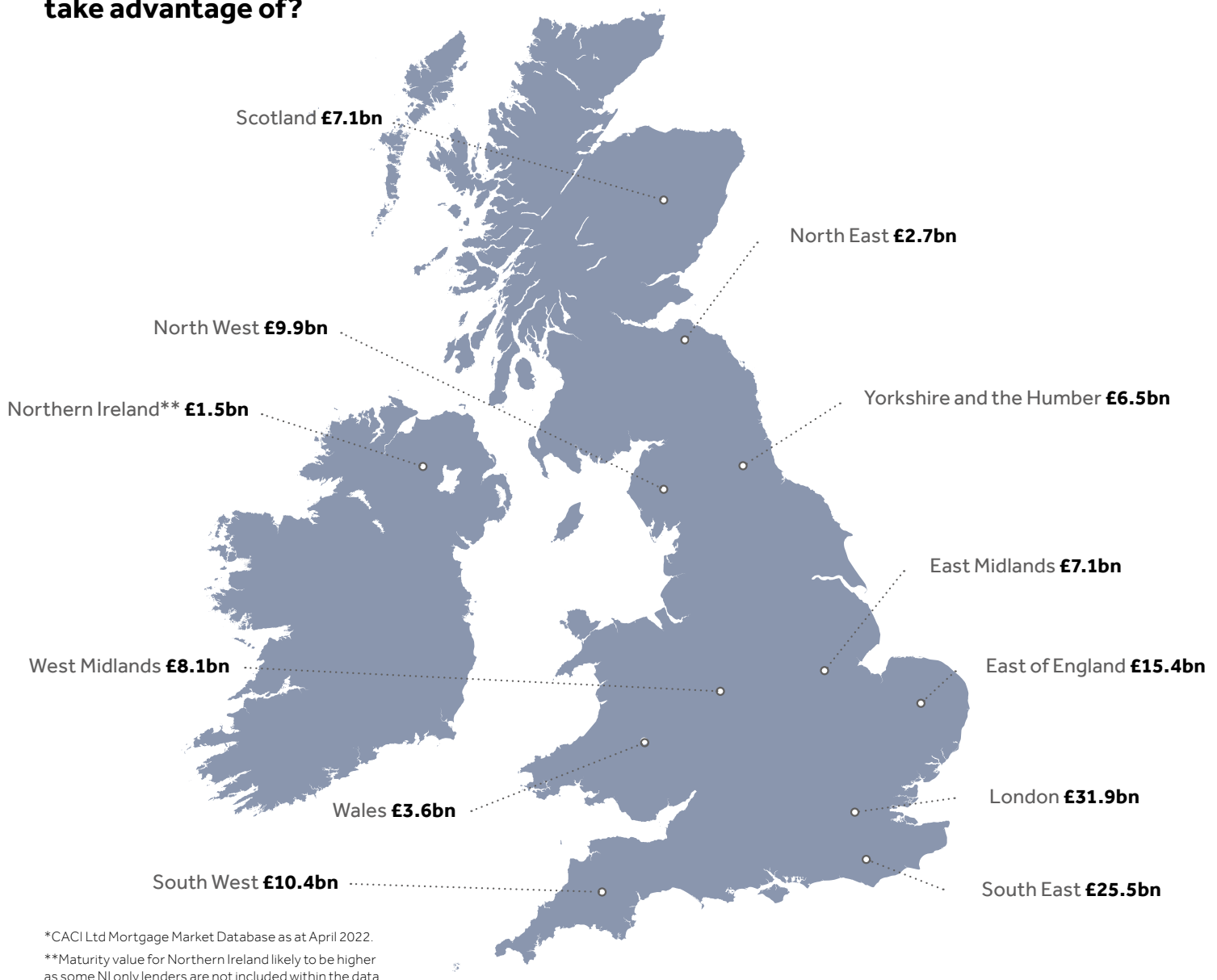
### Residential Market Maturities (£bn)



### Buy-to-Let Market Maturities (£bn)



## Which of these local markets\* are you in a prime position to take advantage of?



### In the spotlight: our Great Escape mortgages

A range of products designed solely to help your clients to remortgage and save thousands of pounds offering:

- Available up to 85% LTV
- No application fee
- **FREE** non-disclosed valuation
- **FREE** standard legal fees
- **£250 cashback** paid within 28 days following completion
- Loans available between £50k – £2m.

### A strong retention proposition for your existing Barclays mortgage clients

From being one of the first lenders to introduce pro-fee payments for rate switches to the launch of our Reward range in 2016, a strong retention offering has always been at the heart of our mortgage proposition.

### Our Reward range

We offer your clients fee and rate discounts across our Reward ranges, exclusively available when switching rates or borrowing more on their existing Barclays mortgage.

Contact your Barclays support team or visit [barclays/intermediaries.co.uk](https://barclays/intermediaries.co.uk)

## How can Barclays help?

Why remortgage your Residential clients to Barclays?

We offer a **competitive and comprehensive range** of fee and no fee fixed, tracker and offset mortgage products

- **Switch and Fix** – All our tracker-based products (new and existing) come with the Switch and Fix feature, which allows customers to rate switch to a fixed rate at any point during the ERC period
- All our remortgage products follow onto Lifetime Trackers (BEER + 3.49% currently 4.74%) variable for the remaining term, rather than an SVR
- Once with Barclays your clients have access to exclusive rates from our existing mortgage customer **Reward range**
- Your clients who wish to re-mortgage their **Help to Buy Equity Mortgage** (England, Wales and Scotland) to Barclays can do so by selecting a suitable product from our standard product range
- We provide a free **non-disclosed valuation**
- Your clients can benefit from either the use of our in-house solicitors or cashback on selected products with our **Great Escape** and **Switch and Save package**.
- **Day one remortgages** – we accept remortgage applications from the first day after a house purchase for a residential case
- Our remortgage offers are valid for **6 months** from the date of application
- **Up to 85% LTV available** for like-for-like remortgages including shared ownership properties
- **Capital raising available up to 85% LTV** and debt consolidation available up to 80% LTV
- We'll consider applications where **terms extend into retirement** (as long as your client can provide evidence of affordability into retirement)
- **Joint borrower, sole proprietor** –enables an applicant to benefit from support without the other applicant being on the property deeds.

## How can Barclays help?

### Why remortgage your Buy to Let clients to Barclays?

We offer a **competitive and comprehensive range** of fee and no fee fixed and tracker mortgage products

- **Switch and Fix** – All our tracker-based products (new and existing) come with the Switch and Fix feature, which allows customers to rate switch to a fixed rate at any point during the ERC period
- All our remortgage products follow onto Lifetime Trackers (BEBR + 4.49% currently 5.74%) variable for the remaining term, rather than an SVR
- Once with Barclays your clients have access to exclusive rates from our existing mortgage customer **Reward range**
- **We consider first time buyers, non-owner occupiers as well as first time landlords**
- We provide a free **non-disclosed valuation**
- Your clients can benefit from either the use of our in-house solicitors or cashback on selected products with our **Switch and Save package**.
- **Our BTL calculator will give you an instant indication of affordability.**
- Our remortgage offers are valid for **6 months** from the date of application
- The mortgage term must not extend beyond age 80 of any applicant
- **Joint borrower, sole proprietor** – enables an applicant to benefit from support without the other applicant being on the property deeds.

**Maximum aggregate borrowing across all Barclays BTLs is £3m. Maximum aggregate Buy to Let borrowing with Barclays AND other lenders is £4.5M in total. Maximum number of mortgaged BTL/PTL properties held is 6 with Barclays and 10 across all lenders (including Barclays).**