



For intermediary use only

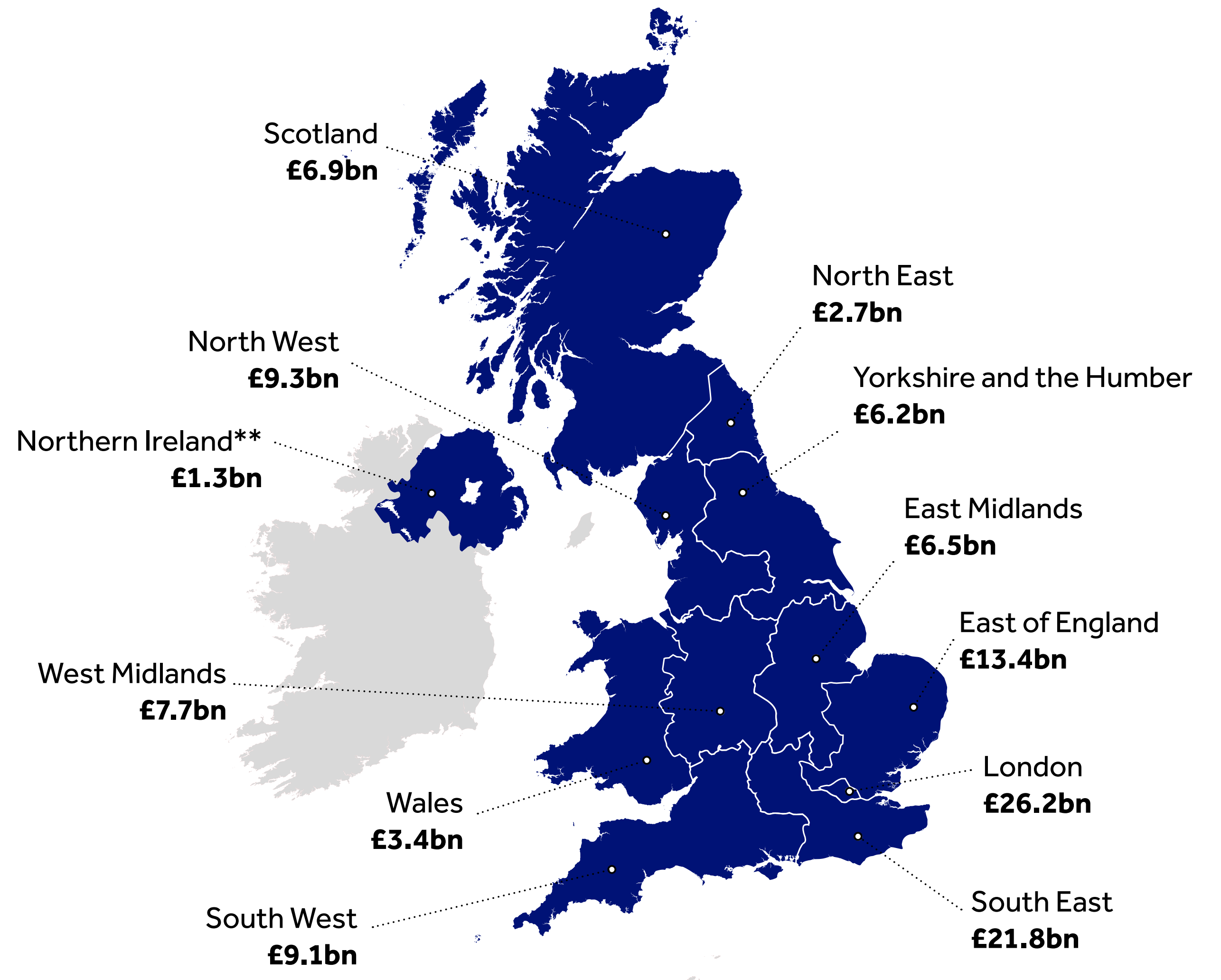
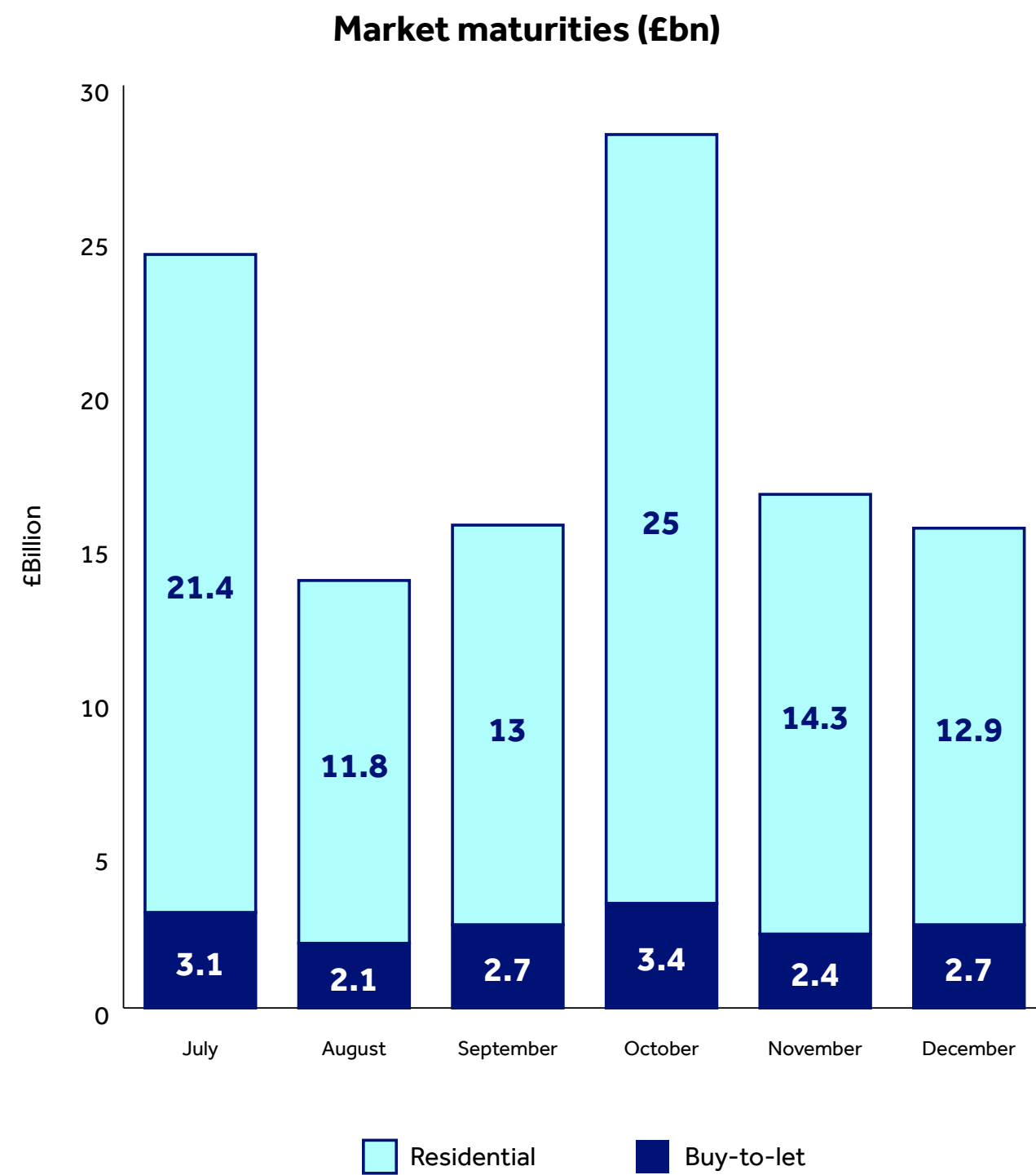
# Market maturity and re-mortgage opportunities

## **Market analysis July – December 2024**

**Make money work for you**



Analysis of the market\* suggests that between July and December 2024 over **£98.4 billion** worth of residential mortgages and **£16.4 billion** worth of buy-to-let deals are coming to the end of their terms.

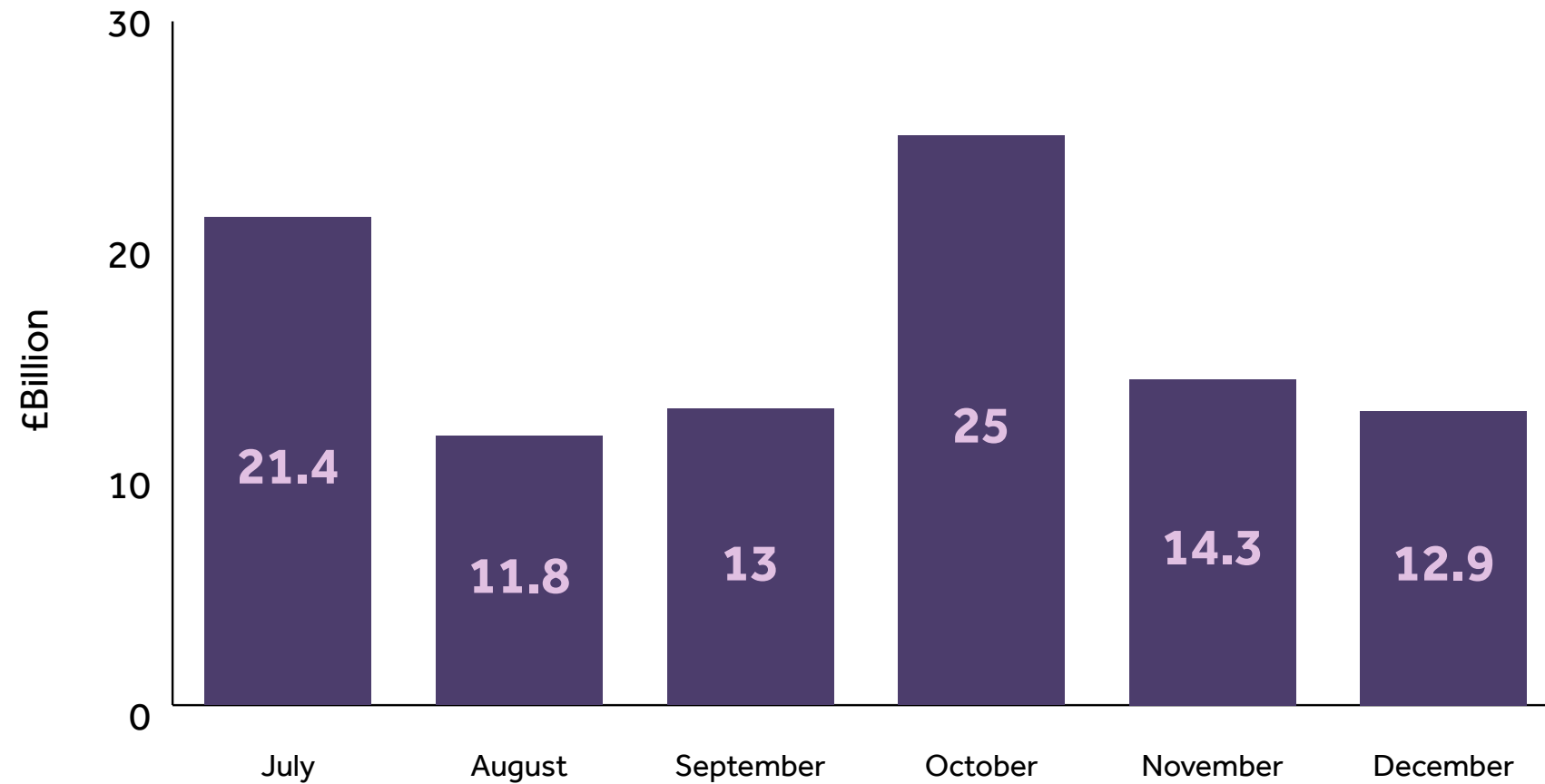


\* CACILtd Mortgage Market Database as at February 2024.

\*\* Maturity value for Northern Ireland (NI) likely to be higher as some NI only lenders are not included within the data.

# Residential mortgages

Residential market maturities (£bn)\*

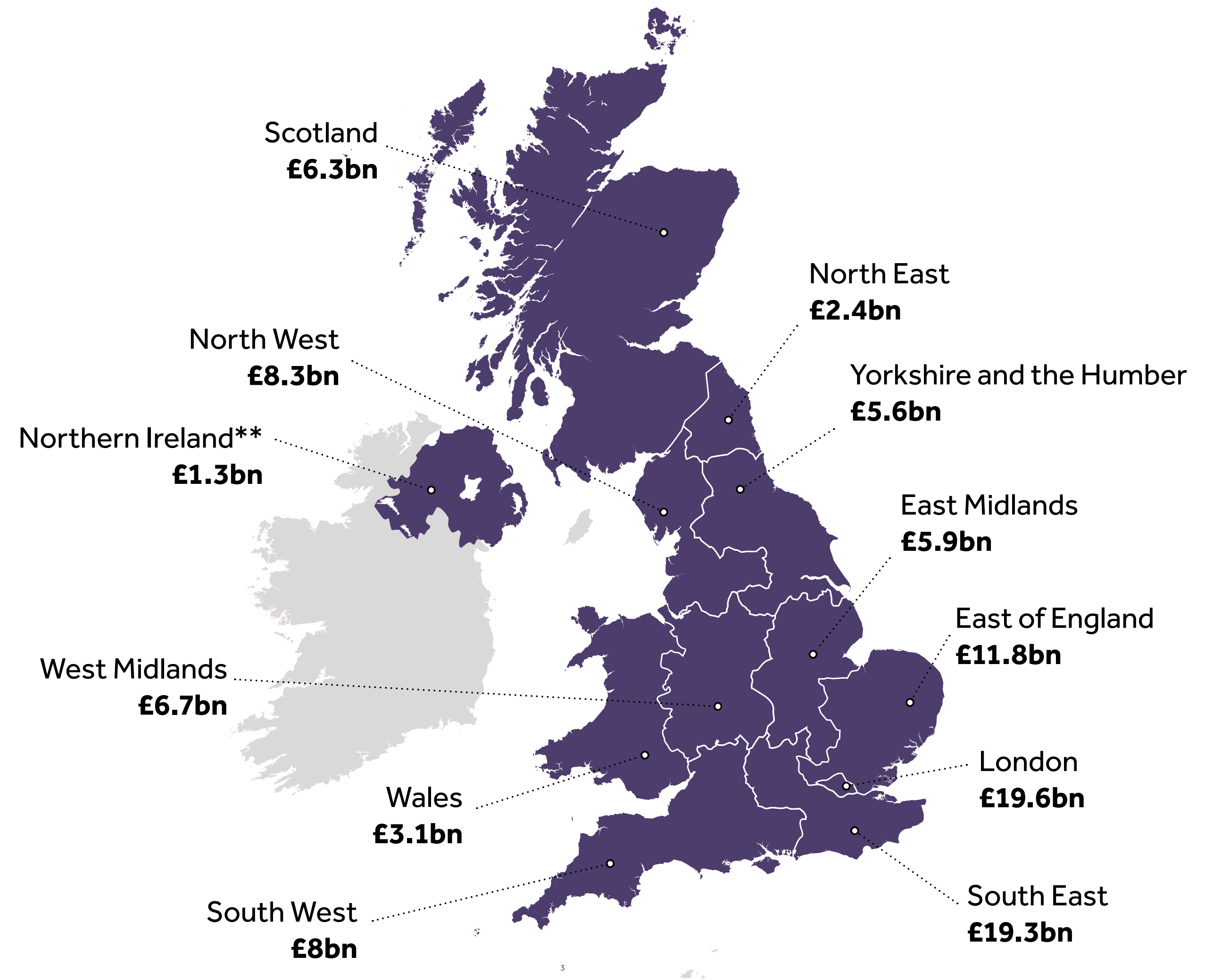


- Our remortgage offers are valid for 6 months from the date of application
  - **Day one remortgages** – we consider remortgage applications from the first day after a house purchase
  - We consider applications where terms extend into retirement (as long as your client can provide evidence of affordability into retirement).
- Joint borrower, sole proprietor** – enables an applicant to benefit from support without the other applicant being on the property deeds.
- Up to 4 applicants
  - Capital raising available up to 85% LTV and debt consolidation available up to 80% LTV.

**Great Escape mortgages** – A product range designed specifically to meet all of your clients remortgage needs.

Features include:

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

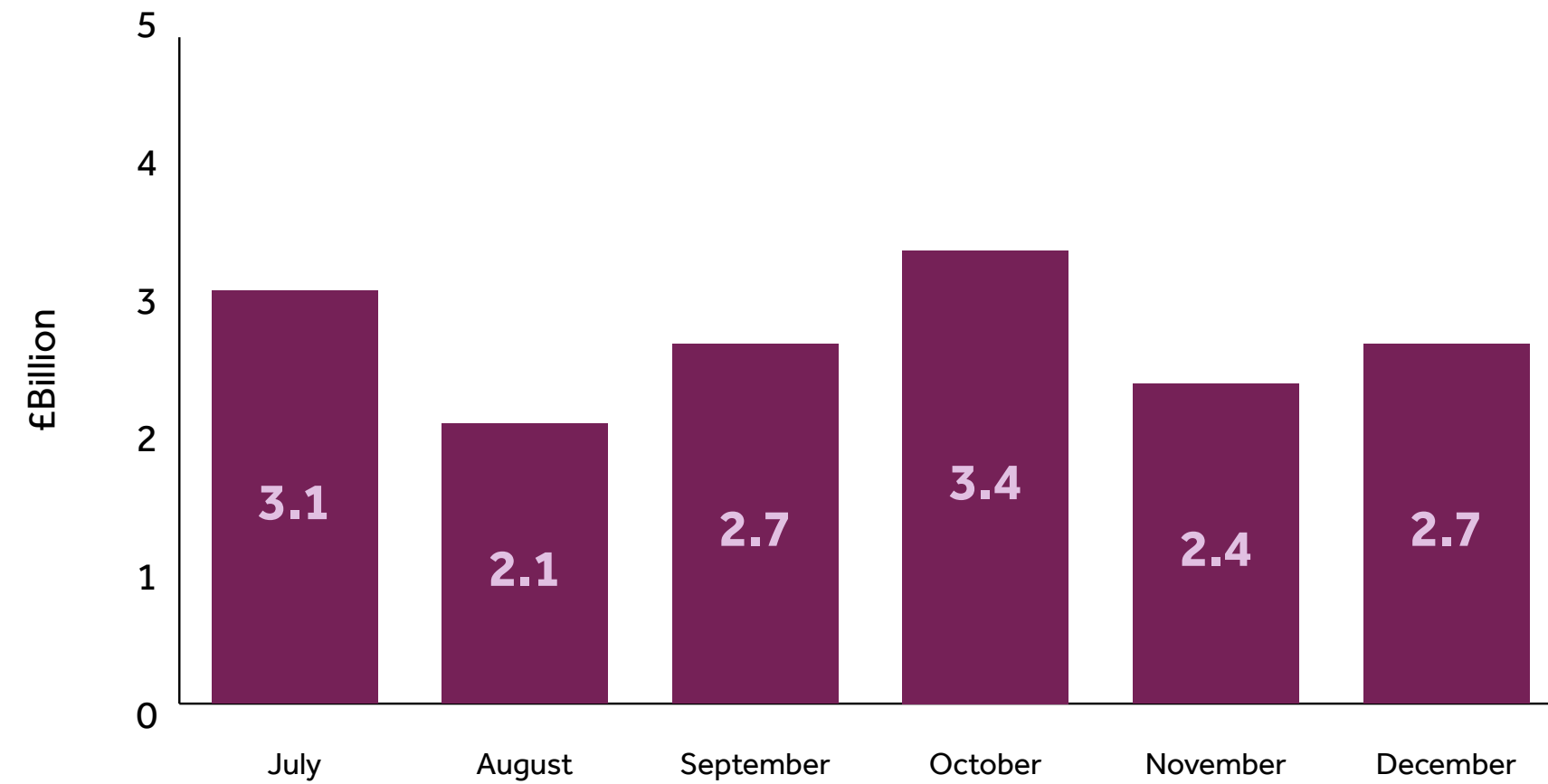


\* CACILtd Mortgage Market Database as at February 2024.

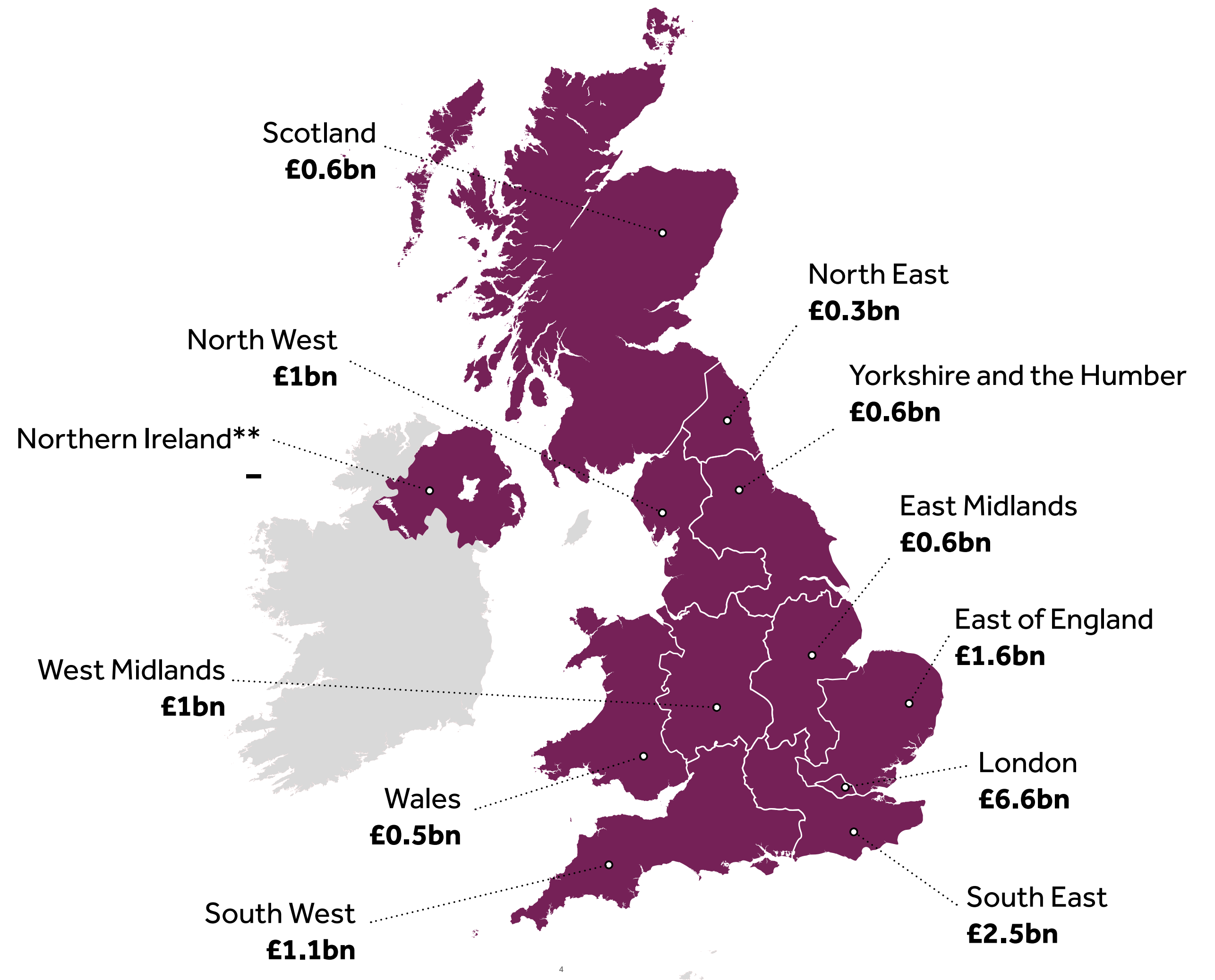
\*\* Maturity value for Northern Ireland (NI) likely to be higher as some NI only lenders are not included within the data.

# Buy-to-let mortgages

Buy-to-let market maturities (£bn)\*



- Available up to 75% LTV
- Min age 18
- Our remortgage offers are valid for 6 months from the date of application
- We consider first time buyers, non-owner occupiers as well as first time landlords
- Applicable for up to 4 applicants
- **Joint borrower, sole proprietor** – enables an applicant to benefit from support without the other applicant being on the property deeds.



\* CACILtd Mortgage Market Database as at February 2024.

\*\* Maturity value for Northern Ireland (NI) likely to be higher as some NI only lenders are not included within the data.

## More at Barclays

Listen to our award-winning Mortgage Insider podcast hosted by property expert and TV presenter Phil Spencer. This sees Phil joined by leading industry experts, brokers and Barclays own team of experts to dissect all the hot topics currently impacting the mortgage and housing markets, and exploring the key opportunities and challenges facing our intermediary partners.

New episode  
of Mortgage  
Insider  
podcast  
available



Subscribe through your preferred podcast portal or visit <https://intermediaries.uk.barclays/> to listen to current and past episodes.

### Simplifying the application process

We have implemented a series of positive changes to simplify the application process for our intermediary partners.

This includes expanding our team of Live Chat intermediary mortgage experts within our Liverpool, Sunderland and Glasgow sites, enabling them to make amendments to submitted applications and introducing the option of referring brokers directly to our underwriters for new and complex cases.

Brokers can now also make a host of instant changes themselves through our special Live Chat 'in the moment' functionality.

These changes include:

- Purchase price
- Loan amount/maximum borrowing/LTV
- Deposit details
- Product change
- New property details
- Mortgage term
- Bank details
- Solicitor details
- Updating commitments (not for debt consolidation)
- The reason for additional borrowing on a remortgage application.

Start an online chat by logging into the Intermediary Hub today, visit [intermediaries.uk.barclays/](https://intermediaries.uk.barclays/)

