

Mortgage tariff guide

For mortgages arranged and administered by Barclays Bank PLC

We set out below our current tariff guide. The tariff is updated from time to time and a copy sent to you each year with your annual mortgage statement. Whenever a charge is raised directly against your mortgage account, interest may be payable from that date. To avoid an interest payment, a charge can be paid immediately.

Should you require any additional information, please contact a Mortgage Advisor.

Fee type	Description	Fee
Product application fee	Payable once an application form is completed and required to secure the necessary mortgage rate. This fee is payable on some mortgage products. If applicable it may be a flat fee or a percentage of total borrowing amount.	Variable or flat fee as may be applicable on the mortgage product
Valuation fee	Payable for valuation of property. The amount is variable depending on the valuer and level of valuation chosen. Please refer to a Mortgage Advisor.	Variable
Rate switch fee (Letter of Variation)	Payable if you wish to switch the mortgage product you have chosen after an offer has been made by us, but prior to completing your mortgage.	£0
Final repayment charge	Payable when a mortgage account is closed and relates to the administration involved in closing the account and discharging the security.	£275
Second charge/new lenders questionnaires fee	Payable when other lenders request a reference or other information relating to the mortgage account.	£100
Funds transfer fee	Payable when Barclays sends funds to a solicitor, bank, building society or third party upon drawdown of the mortgage account.	£40
Third Party Fees	You will be required to pay all third party expenses (including a fair proportion of internal administrative costs associated with these expenses) we reasonably incur in connection with: a) the protection, enforcement or discharge of our security; or b) the administration of your mortgage account and the recovery of any mortgage you owe us under the mortgage	These fees/costs are charged by the Third Parties. Examples of these costs may include solicitor's costs, appointment of a Receiver of rents, or Estate Agent fees. Where applicable, we will give you an indication of the costs before we instruct a third party.
Early Repayment Charge	Depending on your mortgage product, a charge may be applicable if you overpay on your mortgage by more than your contracted repayment amount, make a lump sum repayment or pay off the whole loan early.	Please refer to your most recent mortgage offer or contact us to discuss.

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

YOUR BUY TO LET PROPERTY MAY BE REPOSSESSED OR A RECEIVER OF RENT APPOINTED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

If your loan is denominated in a currency other than sterling CHANGES IN THE EXCHANGE RATE MAY INCREASE THE STERLING EQUIVALENT OF YOUR DEBT.

Barclays will require a first charge over the property.

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.

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