

Mortgage tariff guide

For mortgages arranged and administered by Barclays

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 Adviser.

Fee type	Description	Fee
Product application fee	Payable once an application form is completed and required to secure the necessary mortgage rate. The amount is variable depending on the rate chosen. Depending on the product chosen, these fees are refundable subject to a Withdrawal Fee. Please refer to a Mortgage Adviser.	Variable
Withdrawal fee	Payable if you decide not to proceed with your mortgage application.	£995 or 10% of the product application fee (whichever is the higher)
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 Adviser.	Variable
Rate switch fee (Letter of Variation)	Payable if you decide to switch from one mortgage product to another after a rate is booked, either after receiving an offer letter from us or after the loan has been drawn.	£150
Transfer of mortgage repayment method fee	Payable if you decide to switch from Interest Only to Capital and Interest payment.	£50
Additional borrowing fee	Payable when additional borrowing has been agreed on an existing mortgage with Barclays.	£150
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
Transfer of equity fee	Payable when an individual is added to or removed from the mortgage account.	£150
Copying fee for a full set of deeds	Payable for copying and sending out a full set of deeds.	£35
Deeds retrieval fee	Payable if the deeds are recovered and despatched to the client/solicitor for any purpose other than redemption.	£35
Fee for providing information on the deeds	Payable where some, but not all, deeds or other documents require copying and sending out.	£35
Interest calculations fee	Payable if additional work is required to recalculate interest payments and capital balances.	£35
Certificate of interest/annual statement fee	Payable for the provision of duplicate certificates of interest and annual statements.	£35
Charge relating to leasehold properties	Payable if Barclays is required to undertake payments of rent to the landlord or charges to the freeholders where clients have failed to do so.	£45
Second charge/new lenders questionnaires fee	Payable when other lenders request a reference or other information relating to the mortgage account.	£100
Unpaid standing orders or returned cheques fee	Payable when a payment due on the mortgage account is returned unpaid	£30
Funds transfer fee	Payable when Barclays sends funds to a solicitor, bank, building society or third party upon drawdown of the mortgage account.	£40
Additional security fee	Payable if additional security is required to secure the mortgage.	£150
Consent to letting fee	Payable if Barclays considers an application to let the property.	£200

This item can be provided in Braille, large print or audio by calling: +44(0)1624 684 444* (or via TextDirect if appropriate).

*Lines are open 24 hours a day, 7 days a week, except 25 December when lines are closed.

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 MAY BE REPOSSESSED 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.

Barclays offers wealth and investment management products and services to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Bank PLC is registered in 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.