

Barclays Wealth

Channel Islands and Isle of Man Mortgages

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LOCAL ISLAND MORTGAGES (BPCI) Residential Mortgages - Owner Occupied Property

A residential mortgage for individuals who are residents of Jersey, Guernsey or Isle of Man for the purchase of local property. The mortgage will be administered by Barclays Private Clients International Ltd (BPCI).

STERLING TRACKER RATES - Products for New Business and Existing Clients requesting Further Borrowing

Product Type	Initial Interest Rate	End Date	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code		
							First Time Buyer ^Ψ	Remortgage ^Ψ	Existing Customer
Relationship Managed Product 5 Year Tracker at Barclays Bank Base Rate (BBBR) +1.99%	2.49%	5yrs	£995	4.4% APR	Max LTV 75% Relationship Managed Clients only	None	30339		30340
Relationship Managed Product 5 Year Tracker at Barclays Bank Base Rate (BBBR) +2.24%	2.74%	5yrs	£995	4.5% APR	Max LTV 85% Relationship Managed Clients only	None	30342		30343
Tracker at BBBR +2.49%	2.99%	Term	£995	3.1% APR	Max LTV 70% Max Loan £1m	None	30323		30324
Tracker at BBBR +2.99%	3.49%	Term	£995	3.6% APR	Max LTV 85% Max Loan £1m	None	30329		30330
Standard Variable Rate (SVR)	4.99%	Term	£995	5.2% APR	Max LTV 85%	None	10013		

Unless stated, all tracker rates are followed by SVR currently 4.99% (code 10013)

STERLING FIXED RATES - Products for New Business and Existing Clients requesting Further Borrowing

Product Type	Initial Interest Rate	End Date	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code		
							First Time Buyer ^Ψ	Remortgage ^Ψ	Existing Customer
2-year Fixed Rate	3.49%	30/11/2012	£995	5.0% APR	Max LTV 70% Max Loan £2m	6 months interest at the Charging Interest Rate on amounts repaid early on or before 30/11/2012	20742		20748
2-year Fixed Rate	3.99%	30/11/2012	£995	5.0% APR	Max LTV 85% Max Loan £2m	6 months interest at the Charging Interest Rate on amounts repaid early on or before 30/11/2012	20743		20749
5-year Fixed Rate	4.49%	30/11/2015	£995	5.0% APR	Max LTV 70% Max Loan £2m	6 months interest at the Charging Interest Rate on amounts repaid early on or before 30/11/2015	20744		20750
5-year Fixed Rate	4.99%	30/11/2015	£995	5.2% APR	Max LTV 85% Max Loan £2m	6 months interest at the Charging Interest Rate on amounts repaid early on or before 30/11/2015	20745		20751
10-year Fixed Rate	5.49%	30/11/2020	£995	5.5% APR	Max LTV 70% Max Loan £2m	12 months interest at the Charging Interest Rate on amounts repaid early on or before 30/11/2020	20746		20752
10-year Fixed Rate	5.99%	30/11/2020	£995	5.8% APR	Max LTV 85% Max Loan £2m	12 months interest at the Charging Interest Rate on amounts repaid early on or before 30/11/2020	20747		20753

Unless stated, all tracker and fixed rates are followed by SVR currently 4.99% (code 10013)

KEY: ^Ψ Cashback: First Time Buyer and Remortgage products are eligible for £500 cashback payable by cheque 28 days after completion subject to minimum loan size of £50k. **Large Loans:** Loans over £2m; this includes rate switches on existing loans over £2m and existing loans where additional borrowing is required which will take the total loan over £2m; Please contact the Mortgage Advisor for more information. LTVs and eligibility is superseded by Credit Risk Policy.

The details in this guide are provided for information for clients considering taking out a Channel Islands and Isle of Man mortgage. For further information please contact a Mortgage Adviser on: Guernsey: 01481 755444*, Jersey: 01534 812281*, Isle of Man: 01624 684543*

LOCAL ISLAND MORTGAGES (BPCI) Residential Mortgages - Investment Property

A Investment mortgage for individuals who are residents of Jersey, Guernsey or Isle of Man for the purchase of local property to let out. The mortgage will be administered by Barclays Private Clients International Ltd (BPCI)

STERLING TRACKER RATES - Products for Existing Clients requesting a Rate Switch

Product Type	Initial Interest Rate	End Date	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code
Tracker at Barclays Bank Base Rate (BBBR) +3.49%	3.99%	Term	1.0% (min £995)	4.2% APR	Max LTV 70%	None	30316
Unless stated, all tracker rates are followed by SVR currently 4.99% (code 10013)							

STERLING FIXED RATES - Products for Existing Clients requesting a Rate Switch

Product Type	Initial Interest Rate	End Date	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code
5-year Fixed Rate	5.99%	30/11/2015	1.0% (min £995)	6.1% APR	Max LTV 70%	6 months interest at the Charging Interest Rate on amounts repaid early on or before 30/11/2015	20754
Unless stated, all fixed rates are followed by SVR currently 4.99% (code 10013)							

KEY: New Business: Products only available on an exception basis. **Large Loans:** Loans over £2m; this includes rate switches on existing loans over £2m and existing loans where additional borrowing is required which will take the total loan over £2m; Please contact the Mortgage Advisor for more information. **LTVs and eligibility is superseded by Credit Risk Policy.**

The details in this guide are provided for information for clients considering taking out a Channel Islands and Isle of Man mortgage. For further information please contact a Mortgage Adviser on: Guernsey: 01481 755444*, Jersey: 01534 812281*, Isle of Man: 01624 684543*

NOTES

Variable Rates	Repayments may increase as well as decrease.
Fixed rates	A fixed rate provides an interest rate that remains the same during the fixed period of the loan. This gives you the peace of mind of knowing that your 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. These fixed rate products are subject to availability and may be changed or withdrawn at any time without notice. An Early Repayment Charge may apply in certain circumstances. For First Time Buyers or clients remortgaging to Barclays Wealth, £500 cash back is payable on completion.
Tracker Rates	All Base Rate Trackers are linked to Barclays Bank Base Rate. As the rate is linked to a variable rate, your repayments may increase as well as decrease. An Early Repayment Charge may apply in certain circumstances. All Tracker products with an ERC can move to any Barclays Wealth fixed rate without incurring the ERC (Drop Lock). This switch is subject to any application fee and rate switch fee applicable to the new product at the time. The new product may have an ERC which will not have the benefit of Drop Lock. For First Time Buyers or clients remortgaging to Barclays Wealth, £500 cash back is payable on completion.
Further Advance	Minimum amount £25,000. £15,000 - £25,000 can be arranged if it is for home improvement purpose.
LTV	This is the loan to value, it represents the percentage we are willing to lend on a mortgage.
APR	This refers to the Annual Percentage Rate.
BBB	This refers to Barclays Bank Base Rate.

Terms and Conditions apply. For further information please contact a Mortgage Adviser on the number below.

CONTACT DETAILS

MORTGAGE ADVISERS

Guernsey	+44 (0) 1481 755444*
Jersey	+44 (0) 1534 812281*
Isle of Man	+44 (0) 1624 684543*

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 in Jersey are open 8:30am to 4:30pm (UK time) Monday to Friday, except Wednesday 9:30am to 4:30pm, and 9:30am to 1pm on Saturdays. Line in Guernsey are open 8:30am to 4:30pm (UK time) Monday to Friday, except Wednesday 9:30am to 4:30p. Lines in the Isle of Man are open 9:15am to 4:30pm (UK time) Monday to Friday, except Wednesday 9:30am to 4:30pm, and 9:30am to 12pm on Saturdays. All lines are closed on UK 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.

In all forms of advertising and marketing material where repayments are quoted, we will show clearly a typical Annual Percentage Rate (APR). We will also clearly indicate in all lending related advertising issued in Jersey that we abide by the Code o

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Guernsey

Barclays Private Clients International Limited is licensed under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended.

Isle of Man

Barclays Private Clients International Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits and carry on investment business.

Jersey

Barclays Private Clients International Limited is regulated by the Jersey Financial Services Commission.

Barclays Wealth is the Wealth Management division of Barclays and operates through Barclays Bank PLC and its subsidiaries.