



Wealth and Investment Management

Gibraltar Mortgages

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RESIDENTIAL MORTGAGES - CORE RANGE

Residential Mortgages - Owner Occupied Property: A residential mortgage for individuals who are looking to purchase a property

Product Range is available to all Clients

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

Product Type	Initial Interest Rate	End Date	Follow on Rate	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code		
								First Time BuyerΨ	Remortgage Ψ	Existing Customer
3 Year Tracker at BBBR +2.99%	3.49%	3yrs	SVR	£995	4.9% APR	Max Loan £3m Max LTV 60%	None	30486	30495	
3 Year Tracker at BBBR +3.19%	3.69%	3yrs	SVR	£995	4.9% APR	Max Loan £3m Max LTV 75%	None	30487	30496	
3 Year Tracker at BBBR +3.99%	4.49%	3yrs	SVR	£995	5.1% APR	Max Loan £3m Max LTV 85%	None	30488	30497	
Tracker at BBBR +3.49%	3.99%	Term	N/A	£995	4.1% APR	Max Loan £3m Max LTV 75%	None	30469		
Tracker at BBBR +4.49%	4.99%	Term	N/A	£995	5.2% APR	Max Loan £3m Max LTV 85%	None	30470		

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	Follow on Rate	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code		
								First Time BuyerΨ	Remortgage Ψ	Existing Customer
3-year Fixed Rate	3.79%	31/08/2015	BBBR +3.49%	£995	4.1% APR	Max Loan £3m Max LTV 60%	6 months interest at the Charging Interest Rate on amounts repaid early on or before 31/08/2015*	21008	21017	
3-year Fixed Rate	3.89%	31/08/2015	BBBR +3.49%	£995	4.1% APR	Max Loan £3m Max LTV 75%	6 months interest at the Charging Interest Rate on amounts repaid early on or before 31/08/2015*	21009	21018	
3-year Fixed Rate	4.49%	31/08/2015	BBBR +4.49%	£995	5.1% APR	Max Loan £3m Max LTV 85%	6 months interest at the Charging Interest Rate on amounts repaid early on or before 31/08/2015*	21010	21019	

KEY: *Where a Fixed Rate Mortgage is above £2m, the Early Repayment Charge will be based on Breakage Costs. For further details, please see the Key Facts Illustration (KFI). BBBR is the Barclays Bank Base Rate, currently 0.5%. SVR is the Standard Variable Rate, currently 4.99%. 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 £100k. Large Loans: Loans over £3m (this includes rate switches on existing loans over £3m and existing loans where additional borrowing is required which will take the total loan over £3m) Please contact Mortgage Adviser for rates. Max LTV is the maximum Loan to Value available on that product; however this is subject to underwriting criteria. Please discuss this with the Mortgage Advisor.

RESIDENTIAL MORTGAGES - RM RANGE

Residential Mortgages - Owner Occupied Property: A residential mortgage for individuals who are looking to purchase a property

Product Range is available to clients who are Premier Relationship Managed AND have their salary mandated to Barclays Wealth

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

Product Type	Initial Interest Rate	End Date	Follow on Rate	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code		
								First Time Buyer Ψ	Remortgage Ψ	Existing Customer
3 Year Tracker at BBR +2.69%	3.19%	3yrs	SVR	£995	4.8% APR	Max Loan £3m Max LTV 60%	None	30489	30498	
3 Year Tracker at BBR +2.79%	3.29%	3yrs	SVR	£995	4.8% APR	Max Loan £3m Max LTV 75%	None	30490	30499	
3 Year Tracker at BBR +3.19%	3.69%	3yrs	SVR	£995	4.9% APR	Max Loan £3m Max LTV 85%	None	30491	30500	
Tracker at BBR +3.49%	3.99%	Term	N/A	£995	4.1% APR	Max Loan £3m Max LTV 75%	None	30469		
Tracker at BBR +4.49%	4.99%	Term	N/A	£995	5.2% APR	Max Loan £3m Max LTV 85%	None	30470		

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	Follow on Rate	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code		
								First Time Buyer Ψ	Remortgage Ψ	Existing Customer
3-year Fixed Rate	3.49%	31/08/2015	BBBR +3.49%	£995	4.0% APR	Max Loan £3m Max LTV 60%	6 months interest at the Charging Interest Rate on amounts repaid early on or before 31/08/2015*	21011	21020	
3-year Fixed Rate	3.59%	31/08/2015	BBBR +3.49%	£995	4.0% APR	Max Loan £3m Max LTV 75%	6 months interest at the Charging Interest Rate on amounts repaid early on or before 31/08/2015*	21012	21021	
3-year Fixed Rate	4.29%	31/08/2015	BBBR +4.49%	£995	5.0% APR	Max Loan £3m Max LTV 85%	6 months interest at the Charging Interest Rate on amounts repaid early on or before 31/08/2015*	21013	21022	

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RESIDENTIAL MORTGAGES - LOYALTY RANGE

Residential Mortgages - Owner Occupied Property: A residential mortgage for individuals who are looking to purchase a property

Product Range is available to clients who have a minimum of £100k (or currency equivalent) on deposit or invested with Barclays Wealth both before and after completion of the mortgage

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

Product Type	Initial Interest Rate	End Date	Follow on Rate	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code		
								First Time Buyer Ψ	Remortgage Ψ	Existing Customer
Limited Edition 5 Year Tracker at BBR +1.99%	2.49%	5yrs	SVR	£995	4.4% APR	Max Loan £3m Max LTV 50%	None	30507	30508	
5 Year Tracker at BBR +2.24%	2.74%	5yrs	SVR	£995	4.5% APR	Max Loan £3m Max LTV 60%	None	30492	30501	
5 Year Tracker at BBR +2.49%	2.99%	5yrs	SVR	£995	4.5% APR	Max Loan £3m Max LTV 75%	None	30493	30502	
5 Year Tracker at BBR +2.99%	3.49%	5yrs	SVR	£995	4.7% APR	Max Loan £3m Max LTV 85%	None	30494	30503	
Tracker at BBR +3.49%	3.99%	Term	N/A	£995	4.1% APR	Max Loan £3m Max LTV 75%	None	30469		
Tracker at BBR +4.49%	4.99%	Term	N/A	£995	5.2% APR	Max Loan £3m Max LTV 85%	None	30470		

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	Follow on Rate	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code		
								First Time Buyer Ψ	Remortgage Ψ	Existing Customer
5-year Fixed Rate	3.79%	31/08/2017	BBBR +3.49%	£995	4.0% APR	Max Loan £3m Max LTV 60%	6 months interest at the Charging Interest Rate on amounts repaid early on or before 31/08/2017*	21014	21023	
5-year Fixed Rate	3.99%	31/08/2017	BBBR +3.49%	£995	4.1% APR	Max Loan £3m Max LTV 75%	6 months interest at the Charging Interest Rate on amounts repaid early on or before 31/08/2017*	21015	21024	
5-year Fixed Rate	4.49%	31/08/2017	BBBR +4.49%	£995	5.0% APR	Max Loan £3m Max LTV 85%	6 months interest at the Charging Interest Rate on amounts repaid early on or before 31/08/2017*	21016	21025	

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BUY TO LET MORTGAGES

Investment Property: A Investment mortgage is for individuals who are looking to purchase a property to let out

Product Range is available to clients who are Premier Relationship Managed

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

Product Type	Initial Interest Rate	End Date	Follow on Rate	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code
Tracker at Barclays Bank Base Rate (BBBR) +3.99%	4.49%	Term	N/A	1.0% (min £995)	4.7% APR	Max LTV 65% Max Loan £3m	None	30504

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

Product Type	Initial Interest Rate	End Date	Follow on Rate	Application Fee	The overall cost for comparison is	Eligibility	Early Repayment Charge	Product Code
5-year Fixed Rate	5.99%	31/08/2017	BBBR +4.49%	1.0% (min £995)	5.5% APR	Max LTV 65% Max Loan £3m	6 months interest at the Charging Interest Rate on amounts repaid early on or before 31/08/2017*	21026

KEY: *Where a Fixed Rate Mortgage is above £2m, the Early Repayment Charge will be based on Breakage Costs. For further details, please see the Key Facts Illustration (KFI). BBBR is the Barclays Bank Base Rate, currently 0.5%. SVR is the Standard Variable Rate, currently 4.99%. 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 £100k. Large Loans: Loans over £3m (this includes rate switches on existing loans over £3m and existing loans where additional borrowing is required which will take the total loan over £3m) Please contact Mortgage Adviser for rates. Max LTV is the maximum Loan to Value available on that product; however this is subject to underwriting criteria. Please discuss this with the Mortgage Advisor.

NOTES

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, £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 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, £500 cash back is payable on completion.
Further Advance	Minimum amount £25,000 (this overrides the requirement for the minimum loan of £100k in eligibility criteria). £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. The calculation is based on an average term of 25yrs based on the product rate and the reversion rate (if applicable)
BBBR	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
Gibraltar: +350 200 52338*

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 are open from 8.00am to 4pm UK time Monday to Friday excluding 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.

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