

SVR Market Comparison

September 2016



**Fees
FREE***

& cashback options
available, including
unencumbered remortgages



Remortgage offers are
valid for **6 months**
from the date of
application

Up to
90%

capital raising allowed
to buy out of
affordable housing
schemes



Capital raising/debt
consolidation
**available up to
80%**

There are many reasons to [remortgage](#) your clients to Barclays, and the table below illustrates the current SVR or follow-on rates that some of your clients may be paying. Check today to see how your client could save money and provide long-term peace of mind by remortgaging to Barclays.

Provider	Current SVR or follow on rate (%)
Abbey (Santander)	4.49
Accord Mortgages	5.79
Allied Irish Bank (GB)	4.20
Bank of Ireland Mortgages	4.24
Barclays	3.74
Barclays (Buy to Let)	5.24
Bath Investment & Building Society	5.29
Beverley	4.75
BM Solutions	4.59
Buckinghamshire Building Society	4.99
Cambridge Building Society	4.99
Chorley & District Building Society	5.15
Clydesdale Bank	4.70
Coventry Building Society	4.49
Cumberland	4.49
Darlington Building Society	5.95
Dudley Building Society	4.99

70+

years of age

Applications will be considered where terms extend into retirement.

Evidence of affordability into retirement will be required.

And.. if a younger applicant's income covers affordability before retirement or their 70th birthday, the term of the mortgage may be **extended beyond the age of 70** for the other applicant.

All of our fixed rates mature on to

Trackers

and **not SVR** for peace of mind

Earl Shilton	5.19
Ecology Building Society	4.90
Family Building Society	4.79
First Direct	3.69
First Trust Bank (NI)	4.20
Furness Building Society	5.44
Godiva Mortgages	4.49
Halifax	3.99
Halifax	3.99
Hanley Economic Building Society	4.94
Harpenden Building Society	4.19
Hinckley & Rugby Building Society	5.64
Holmesdale Building Society	4.99
HSBC	3.69
Investec Private Bank	3.74
Ipswich Building Society	5.49
Kent Reliance Banking Services	5.83
Leeds Building Society	5.44
Leek United	5.19
Lloyds TSB Scotland	3.99
Loughborough BS	4.99
Manchester Building Society	5.49
Mansfield	5.34
Market Harborough Building Society	5.49
Marsden	5.95
Melton Mowbray	4.99
Metro Bank	3.75
Monmouthshire Building Society	4.99
National Counties Building Society	4.69
Nationwide Building Society	3.74
NatWest	4.00



Joint borrower, sole proprietor

Enables an applicant to benefit from support without the other applicant being on the property deeds**

Day 1

remortgages on
residential cases

Peace of mind
with on-going
access to our
Reward Range
at each maturity

NatWest (Buy to Let)	4.50
Newbury Building Society	4.20
Newcastle Building Society	5.99
Norwich & Peterborough B.Soc.	4.99
Nottingham Building Society	5.74
Penrith Building Society	4.15
Principality Building Society	4.74
Progressive Building Society	4.50
Royal Bank of Scotland	4.00
Saffron Building Society	5.39
Santander	4.49
Scottish Building Society	5.29
Scottish Widows Bank	3.99
Skipton Building Society	4.70
Stafford Railway	3.20
Teachers Building Society	4.99
Tesco Bank	3.89
The Co-operative Bank	4.49
The Mortgage Works	4.74
Tipton & Coseley	4.99
TSB	3.74
Ulster Bank (NI)	4.00
Virgin	4.54
Vernon	4.70
West Bromwich Building Society	3.99
Yorkshire Bank	4.70
Yorkshire Building Society	4.99

Case Study

With a Barclays Great Escape 2 Year Fixed, you could save your clients up to **£244 per month**.



Potential Monthly Savings on a £200k Loan

Lender	Residential Follow On	Great Escape 2Yr 70% LTV	Great Escape 2Yr 80% LTV	Great Escape 5Yr 70% LTV
Barclays	3.74%	£160.84	£150.95	£100.45
Halifax	3.99%	£188.24	£178.34	£127.85
HSBC	3.69%	£155.41	£145.51	£95.02
NatWest	4.00%	£189.34	£179.44	£128.95
Nationwide	3.75%	£161.93	£152.03	£101.54
Santander	4.49%	£244.20	£234.30	£183.81

Potential Savings Over 2 Years on a £200k Loan

Lender	Residential Follow On	Great Escape 2Yr 70% LTV	Great Escape 2Yr 80% LTV	Great Escape 5Yr 70% LTV
Barclays	3.74%	£3,860.25	£3,622.69	£2,410.85
Halifax	3.99%	£4,767.74	£4,530.18	£3,318.34
HSBC	3.69%	£3,979.89	£3,742.33	£2,530.49
NatWest	4.00%	£4,794.24	£4,556.68	£3,344.84
Nationwide	3.75%	£4,136.37	£3,898.81	£2,686.96
Santander	4.49%	£6,110.79	£5,873.23	£4,661.39

Note: Existing Barclays clients that rate switch, will not receive the £250 cashback

**Terms & conditions apply*

***Additional legal costs may apply*

