

# Did you know?

## Remortgage

Analysis of the market\* suggests that between September 2023 and December 2023 over **£94.0 billion** worth of residential mortgages and almost **£13.9 billion** worth of Buy-to-Let deals are coming to the end of their terms.

There are many reasons to choose Barclays for your clients' needs. But, did you know that we offer the following for **Remortgage** clients?

**Fees  
FREE\*\***

& cashback options available, including unencumbered remortgages



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

Up to  
**85%**

Available for like-for-like remortgages on shared ownership properties



Capital raising available up to **85%**

Debt consolidation available up to **80%**



**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

All of our fixed rates mature on to

**Lifetime  
Trackers**

**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.

\*CACI's Mortgage Market Database, as at June 2023

\*\*Terms & conditions apply

\*\*\*Additional legal costs may apply



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This presents a great opportunity for you to engage to your clients and support them with their remortgage needs. **Just look at the numbers.**

### Residential

Month	Value
Sept-23	£18.3bn
Oct-23	£17.1bn
Nov-23	£31.1bn
Dec-23	£27.6bn
Total	£94.0bn



### Buy to Let

Month	Value
Sept-23	£3.0bn
Oct-23	£4.0bn
Nov-23	£3.6bn
Dec-23	£3.3bn
Total	£13.9bn



\*CACI's Mortgage Market Database, as at June 2023