



European Standardised Information Sheet (ESIS)

This document was produced for Sam SMS on 07 July 2025

This document was produced on the basis of the information that you have provided so far and on the current financial market conditions. The information below remains valid until 07 July 2025. After that date, it may change in line with market conditions. This document does not constitute an obligation for Barclays Bank to grant you a loan.

1. Lender

Barclays Bank

Processing Team, Millshaw Court, Global Avenue, PO Box HK444, Leeds, LS11 8DD, GB

0345 073 3330

<https://www.barclays.co.uk/>

2. Credit Intermediary

Acre Sandbox Mortgage Advisors AR

326 Idverifier Street, 5 Young Streetss, Broadway, London, CB6 2AG, GB

07382 738272

<https://www.deshawn.biz>

Barclays Bank will make a payment of £350.00 to Acre Sandbox Mortgage Advisors AR, PMS and Acre Network Ltd [Test] if you take out this mortgage.

3. Main features of the loan

Product: QD97 The Great Escape 5 Year Fixed 4.09% until 30/09/2030 then Tracker +1.99% (Cashback & Legals)

Amount and currency of the loan to be granted: £100,000.00

Duration of the loan: 5 years

Initial interest type: Fixed

Total amount to be repaid: £112,703.92

This means that you will pay back £1.13 for every £1 borrowed.

Value of the property assumed to prepare this information sheet: £300,000.00.

Maximum available loan amount relative to the value of the property is 60%. Minimum value of the property required to borrow the illustrated amount is £166,666.67.

This loan will be secured against the property.

4. Interest rate and other costs

The annual percentage rate of charge (APRC) is the total cost of the loan expressed as an annual percentage. The APRC is provided to help you to compare different offers.

The APRC applicable to your loan is 4.8%.

It comprises:

A fixed rate of 4.09% until 30 September 2030. Followed by a variable rate of Barclays Bank's Standard Variable Rate, currently 6.24% for the remainder of the mortgage.

Costs to be paid on a one-off basis

- £250.00, payable to your Broker, prior to providing mortgage advice.
- £600.00, payable to your Broker, prior to providing mortgage advice.
- Redemption admin fee of £80.00 which is payable to Barclays Bank. Payable on redemption.
- CHAPS Telegraphic Transfer fee of £35.00 which is payable to Barclays Bank.
- Valuation Fee of £0.00 which is payable to Barclays Bank.

Costs to be paid regularly

This APRC is calculated using assumptions regarding the interest rate.

Because part of your loan is a variable interest rate loan, the actual APRC could be different from this APRC if the interest rate for your loan changes. For example, if the interest rate for the first tier (61 months) rose to 4.09%, and the interest rate for the second tier (0 months) rose to 11.89%, the APRC could increase to 4.80%.

Please make sure that you are aware of all other taxes and costs associated with your loan.

5. Frequency and number of payments

Repayment frequency: monthly

Number of payments: 60

6. Amount of each instalment

- 61 monthly payments at a fixed rate of 4.09%, which translates to £1,845.72 a month
- Followed by 0 monthly payments at a variable rate, currently 6.24%, which translates to £0.00 a month

Your income may change. Please consider whether you will still be able to afford your monthly repayment instalments if your income falls.

The interest rate on part of this loan can change. This means the amount of your instalments could increase or decrease. For example, if the interest rate for the first tier (61 months) rose to 4.09%, and the interest rate for the second tier (0 months) rose to 11.89%, your payments could increase to £1,845.72.

7. Illustrative repayment table

The Illustrative repayment table shows the amount to be paid every month, starting on 06 August 2025 and ending on 06 August 2030.

The instalments paid to date (column 4) are the sum of interest to be paid to date (column 5), and where applicable, capital repaid (column 6). Outstanding capital (column 7) is the amount of the loan that remains to be repaid after each instalment.

The monthly payments could be considerably different to those shown, due to variable interest rates.

8. Additional obligations

The borrower must comply with the following obligations in order to benefit from the lending conditions described in this document.

As a condition of this mortgage you must take out buildings insurance on the property.

Buildings Insurance (please ensure that Buildings insurance is in place and that you have adequate cover).

A full list of additional obligations will be included in mortgage offer documentation.

Please note that the lending conditions described in this document (including the interest rate) may change if these obligations are not complied with.

Please refer to The Mortgage Lender regarding consequences of not maintaining your obligations.

9. Early repayment

You have the right to repay this loan early, either fully or partially.

Early Repayment Charge

ERC period	Outstanding balance at start of ERC period	ERC	Charge if loan redeemed at start of ERC period
Until 30/09/30	£100,000.00	4.00%	£4,000.00

Some of the one-off fees outlined in Section 4 may be due on repayment.

10. Flexible features

Portability

You have the ability to transfer this loan to another property.

If you buy another property to move to, you can transfer (port) the mortgage interest rate to a new mortgage for the purchased property in relation to an amount no greater than your outstanding mortgage balance provided that you still meet our lending criteria at the time of the application. A final repayment charge will be payable and an early repayment charge may be payable in respect of the mortgage that is being redeemed. Other fees may be charged when porting the mortgage interest rate and the terms and conditions for any new mortgage product will also apply. For full details of the terms and conditions please see the new mortgage product literature.

Overpayments

You have the ability to make some overpayments.

A capital reduction of 10% per annum can be made without incurring an early repayment charge. This will apply throughout the early repayment charge period. Following receipt of an overpayment, we will immediately reduce the mortgage balance on which interest is charged and recalculate the amount that you owe. This means that you will get the benefit straight away. Following receipt of a lump sum repayment, we will immediately reduce the mortgage balance on which interest is charged and recalculate the amount that you owe and the amount that you pay. This means that you will get the benefit straight away.

Incentives

£150.00 cashback. Cashback paid on: Completion.

Additional Incentive Information

For Residential purchase applications with a property value up to £2 million and all Remortgage applications, customers will not pay for or receive a copy of any non-disclosed valuation report. For Residential purchase applications with a property value over £2 million please see 'A guide to our survey and valuation services'. As part of the remortgage package, we offer a legal service via a panel of solicitors who act on our behalf only. Free legal service is not available should a customer choose not to use the appointed panel solicitor. Free Standard Valuation. Free Valuation up to £2 million For Residential purchase applications with a property value up to £2 million and all Remortgage applications, customers will not pay for or receive a copy of any non-disclosed valuation report. For Residential purchase applications with a property value over £2 million please see 'A guide to our survey and valuation services'. Where a property does not meet the anticipated valuation and results in the chosen product maximum LTV being exceeded a new product may be chosen from the current product range applicable at the time of the down valuation, not the range available at point of application.

11. Other rights of the borrower

You have 7 days after you've been given a binding mortgage offer to reflect before committing yourself to taking out this loan.

12. Complaints

If you have a complaint, please contact:

Empress House
St Thomas Road
Huddersfield
HD1 3LG
GB

Website: https://www.test@test_complaints_url.nz

If we do not resolve the complaint to your satisfaction internally, you can also contact:

The Financial Ombudsman Service

Telephone Number: 0800 023 4567

Website: <http://www.financial-ombudsman.org.uk/>

Address: Exchange Tower, Harbour Exchange, London, E14 9SR

Or you can contact FIN-NET for details or the equivalent body in your own country.

13. Non-compliance with the commitments linked to the loan: consequences for the borrower

For further information on the consequences of non-compliance please see Barclays Bank's lending conditions by referring to the Terms and Conditions document provided with your mortgage offer.

Should you encounter difficulties in making your monthly payments, please contact us straight away to explore possible solutions.

As a last resort, your home may be repossessed if you do not keep up with payments.

14. Additional information

The credit contract will be governed by and construed in accordance with the laws of England and Wales and shall be subject to the non-exclusive jurisdiction of the courts of England, Wales, and Scotland.

You have a right to be provided with a draft credit agreement.

15. Supervisor

The lender is supervised by FCA (<https://www.fca.org.uk>).

The credit intermediary is supervised by FCA (<https://www.fca.org.uk>).

Illustrative repayments

The total amount that must be paid could be considerably different from that shown, due to variable interest rates.

#	Date	Payment	Paid to Date	Interest Charged To Date	Principal Repaid	Remaining Principal
61 monthly payments at a fixed rate of 4.09%						
1	Sep - 2025	£1,845.72	£1,845.72	£340.83	£1,504.88	£98,495.12
2	Oct - 2025	£1,845.72	£3,691.43	£676.54	£3,014.90	£96,985.10
3	Nov - 2025	£1,845.72	£5,537.15	£1,007.10	£4,530.05	£95,469.95
4	Dec - 2025	£1,845.72	£7,382.87	£1,332.49	£6,050.38	£93,949.62
5	Jan - 2026	£1,845.72	£9,228.58	£1,652.70	£7,575.88	£92,424.12
6	Feb - 2026	£1,845.72	£11,074.30	£1,967.71	£9,106.59	£90,893.41
7	Mar - 2026	£1,845.72	£12,920.02	£2,277.51	£10,642.51	£89,357.49
8	Apr - 2026	£1,845.72	£14,765.73	£2,582.07	£12,183.66	£87,816.34
9	May - 2026	£1,845.72	£16,611.45	£2,881.37	£13,730.07	£86,269.93
10	Jun - 2026	£1,845.72	£18,457.16	£3,175.41	£15,281.75	£84,718.25
11	Jul - 2026	£1,845.72	£20,302.88	£3,464.16	£16,838.72	£83,161.28
12	Aug - 2026	£1,845.72	£22,148.60	£3,747.60	£18,401.00	£81,599.00
24	Aug - 2027	£1,845.72	£44,297.20	£6,728.33	£37,568.86	£62,431.14
36	Aug - 2028	£1,845.72	£66,445.79	£8,910.23	£57,535.56	£42,464.44
48	Aug - 2029	£1,845.72	£88,594.39	£10,260.01	£78,334.38	£21,665.62
60	Aug - 2030	£1,845.72	£110,742.99	£10,742.99	£100,000.00	£0.00