

Barclays Bank UK PLC

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Part 1: England and Wales

Last modified: 01/07/2017

Part 2: Barclays Bank UK PLC

Last modified: 23/03/2026

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Part 2 only

1.7 Contact point to see if the lender will lend when borrower and mortgagor are not one and the same.

Mortgage Loan Services PO Box 1477 Sunderland SR5 9XE

Last updated: 23/03/2026

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1.11a Contact point for standard documents.

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1.11b Contact point if standard documents are inappropriate.

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1.14 May your firm act if the person dealing with the transaction or a member of his immediate family is the seller?

The Bank does not allow a Firm to act in such circumstances.

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1.15 May your firm act if the person dealing with the transaction or a member of his immediate family is the borrower?

Yes, in the circumstances stated in 1.15 of Part 1 of the Handbook provided there is no conflict of interest.

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3.1.3 Does the lender require notification of the name and address of the solicitors firm or licensed conveyancers firm acting for the seller?

No, but you should ensure they are registered with their Regulatory Body and maintain current Practising Certificates.

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3.1.4 If different from 1.11, contact details if the lender needs to be notified when the seller does not have legal representation.

We are happy to proceed on this basis providing you have no concerns and the vendor is able to supply any legal documentation you require to satisfy the Bank's requirements.

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3.1.5 What other documents are acceptable for verifying identity?

List B

- UK Photo Driving Licence showing the client's current UK address
- Government issued Benefit Entitlement Letter, less than 12 months old and confirming, at the time of issue, that a benefit was payable or is due to be paid
- Letter from His Majesty's Revenue & Customs (HMRC), less than 12 months old and showing either a full national insurance number or unique tax reference code

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3.2.3 Does the lender require notification of the name and address of the solicitors firm or licensed conveyancers firm acting for the seller?

No

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3.2.4 If different from 1.11, contact details if the lender needs to be notified when the seller does not have legal representation.

We are happy to proceed on this basis providing you have no concerns and the vendor is able to supply any legal documentation you require to satisfy the Banks requirements.

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4.1 Is there a valuation report and if so, does the lender provide it?

Only in instances where a property is being purchased via a 'special scheme' (Shared Ownership, Shared Equity or Discounted Market Value/Sale) must you request a copy of the valuation report and check there are no discrepancies. In some instances, where a physical inspection has not been undertaken, you may not receive a copy of an actual report but instead receive confirmation that the purchase price/estimated value has been supported by the valuation. The valuation figure must not be disclosed to the applicant(s).

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4.3 If different from 1.11, contact point if assumptions stated by the valuer are incorrect.

Valuation not supplied so not applicable but any title or other matters that might affect the value should be referred to the Issuing Office in accordance with the other sections of this Handbook

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4.5a If different from 1.11, contact point if re-inspection required.

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The Certificate of Title should only be sent after the re-inspection is completed.

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4.5b Where should the certificate of title be sent?

Via lenders exchange on the customer offer link

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5.1.1 If different from 1.11, the contact point if the seller has owned the property for less than 6 months:

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5.2.1 If different from 1.11, the contact point if the seller is not the owner or registered proprietor and is not listed in the exceptions above:

We require you to report immediately if the person selling is doing so pursuant to a reassignment of sale contract/lease (sub-sale).

Reassignment of sale contract/ leases on new-build developments are not acceptable for Buy to let transactions.

If the transaction is for residential lending then, in order for us to consider this further, we require the Disclosure of Incentives Form (DIF), dated as of the original (first) sale and confirmation that the following criteria are met:

- The loan-to-value (LTV) is ≤ 70% of the market value or purchase price (whichever is lower) stated on our mortgage offer
- The total mortgage lending is less than the contracted sale price paid by the third-party
- All deposit funds are evidenced as being from the applicant's own resources, a gift from a relative or a combination of the two
- There is no family or other relationship between any applicant and the vendor or third-party.

If the above requirements are not all met, then the Bank cannot proceed on this basis.

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5.4.4 Does the lender want to receive environmental or contaminated land reports?

Please DO NOT provide:

- Results of desktop searches.
- Reports that recommend "next steps," "Next Actions" or "further investigation" until recommendations have been followed to their conclusion.

Only the results of any invasive or investigative reports should be provided should you deem it necessary to do so following the discovery of a matter which may adversely impact our security.

Please Note: The Bank will always require insurance to be readily obtainable on typical terms with no onerous excesses, premiums, restrictions or limitations. If insurance is unduly impacted by environmental or other factors then we should be informed.

Specific Environmental/Local Matters:

- Japanese Knotweed:

- o You do not need to advise us if treatment has already commenced / been completed by a qualified party and is or will be covered by a valid, transferable, insurance-backed, 10-year guarantee.

- Infrastructure projects:

- o We only require to be advised where the property may be subject to a compulsory purchase or demolition orders or any forms of compensation.

- Coal Mining:

- o We should only be advised where the report shows an untreated (or treated pre 1950) mine entry or adit within 20 meters of the property.

- Mundic:

- o Reports must be less than 6 years old when referred to the Bank.

- Private Water Supply:

- o A Private Water Supply must have been tested with a statement from a specialist that the supply is potable along with a statement of truth from the property owner that the supply is reliable.

- Private Drainage:

- o We must be advised if it is established the property has private drainage which is not compliant or known to be faulty.

- FRA/FRAEW:

- o Do not provide unsolicited copies of FRA/FRAEW reports.

- Radon:

- o We do not need to be made aware.

In respect of all of the above the Bank will always require insurance to be readily obtainable on typical terms with no onerous excesses, premiums, restrictions or limitations. If insurance is unduly impacted by environmental or other factors then we should be informed.

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5.4.5 Does the lender accept personal searches and, if yes, what are the lender's requirements?

Yes, at the Conveyancer's own risk and subject to paragraphs 5.4.7 and 5.4.8 and provided that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman Scheme: www.tpos.co.uk.

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5.4.6 Does the lender accept search insurance and, if yes, what are the lender's specific requirements?

Yes, for both purchases and re-mortgage applications provided adequate cover is arranged at the Conveyancer's own risk.

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5.5.3a If different from 1.11, contact point for reporting if evidence of breach and all outstanding conditions will not be satisfied by completion:

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5.5.3b Does the lender require an original/copy of the planning permission?

No, not required.

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5.5.3c Does the lender require an original/copy of the building regulation consents?

No, not required.

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5.5.3d Does the lender require certificates of lawful use or development/established use certificate?

No

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5.5.4 If different from 1.11, contact point if the property is subject to restrictions which may affect its value or marketability.

Contact details as 1.1.

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5.7.1a Does the lender lend on flying freeholds?

Coach House Flat:

Flats Above Vehicular Access:

These are acceptable provided the freehold title to the flat also includes the access underneath the flat or if it does not the flying freehold element is 15 sq. /m or less.

Older Properties:

These are considered acceptable in small areas (up to 15% of the overall external floor area of the building can be a Flying Freehold) subject to confirmation that adequate rights of support and mutually enforceable repairing covenants exist.

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5.7.1b Does the lender lend on freehold flats?

Freehold flats and maisonettes are not considered suitable as security for mortgages as are coach house flats see also 5.8.1 and 5.8.5

Coach House Flat:

A flat above 2 or more garages where the flat owner will use/own 1 of the garages and the others are used/owned by owners of neighbouring properties. These are acceptable, provided the flat is above no more than 4 garages and on completion the applicant will own the freehold of the whole block, the flat and all the garages (one or more of the garages will be subject to a long lease to a neighbouring property(ies), with mutually enforceable covenants for repair.

Enfranchised properties are acceptable, where the leaseholders collectively own the freehold of the block/whole property.

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5.7.1c If the lender is prepared to accept a title falling within 5.7 and the property is a freehold flat or flying freehold, to which contact point must this be reported?

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5.8.1 Does the lender accept security which comprises a building converted into not more than four flats where the borrower occupies one of those flats and the borrower or another flat owner also owns the freehold of the building and the other flats are subject to long leases?

Yes

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5.8.5 Does the lender accept security which comprises one of two leasehold flats in a building where the borrower also owns the freehold reversion of the other flat and the other leaseholder owns the freehold reversion in the borrower's flat? If so, are there any specific requirements?

In these circumstances we will require a charge over the leasehold interest occupied by our borrower and a charge over the freehold reversion they hold in the other flat.

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5.9.1 Does the lender lend on commonhold?

Yes, provided there are adequate provisions for repairs, maintenance, insurance etc. and an adequate maintenance charge.

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5.10.1 If different from 1.11, contact point if there is a restriction on use.

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5.13.1 If different from 1.11, contact point if borrower is not providing balance of purchase price from funds/proposing to give second charge.

We do not require you to report a gifted deposit to us provided:

(i) it is an unconditional gift and is not repayable or secured by a legal charge and the gift or is not claiming any interest in the property;

- (ii) it is being provided by a family member; and
- (iii) you have confirmed the source of the funds

We do require you to report to us where source of deposit is identified as being a crypto-asset (whether or not converted to fiat currency).

Crypto-assets can include “cryptocurrencies” (such as Bitcoin), utility tokens (unregulated Crypto-assets usually issued as part of an ICO/ITO) asset tokens including “stable coins” (asset-backed coins with a value pegged to a physical asset of some kind) and security tokens.

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5.14.1 What minimum unexpired lease term does the lender accept?

Leases with less than 70 years at the commencement of the mortgage are not acceptable.

Leases with fewer than 70 years should only be referred to the issuing office where the following scenario applies, as discretion may be applied subject to bank approval:

- Property is located in any of the following prestigious developments: Cadogan, Crown, Grosvenor, Howard de Walden, Portman or Wellcome Trust Estates in Central London AND
- The value of the property subject to the short remaining term is £500,000 or more AND
- The loan to value does not exceed 90% for purchases, 90% like for like re-mortgages, 80% for re-mortgages with any element of capital raising and 80% for existing Barclays mortgage borrowers applying for additional borrowing;

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5.14.9 If different from 1.11, contact point for matters connected with the lease:

If the proposed security is a new, qualifying long residential leasehold property, covered by the obligations laid down in the Leasehold Reform (Ground Rents) Act 2022 you must check:

- that the ground rent is no more than “one peppercorn per year” or “peppercorn rent”; and
- that there are adequate provisions for repairs, maintenance, insurance etc. and an adequate maintenance charge.

If the proposed security is not a new, qualifying long residential leasehold property within scope of the Leasehold Reform (Ground Rents) Act 2022:

Peppercorn or low ground rents are acceptable.

In respect of RPI linked Ground rents:

- Ground rent is indexed to RPI no more frequently than every 5 years.
- Ground rent up to 0.1% of the current market value is acceptable
- We may accept Ground rent up to 0.2% of the current market value subject to review and where this is the case you should refer the matter to us to provide confirmation of whether we are happy to proceed,

In respect of Doubling ground rents:

- Should not double more frequently than every 20 years
- Ground rent up to 0.1% of the current market value is acceptable
- We may accept Ground rent up to 0.2% of the current market value subject to review and where this is the case you should refer the matter to us to provide confirmation of whether we are happy to proceed,

In respect of Fixed increase ground rents:

- Should not increase more than doubling;
- These are acceptable up to 0.1% of the current market value
- We may accept ground rent of up to 0.2% of the current market value subject to review and where this is the case you should refer the matter to us to provide confirmation of whether we are happy to proceed

In respect of Open Market Value linked ground rents:

- These are not acceptable to Barclays and should be referred to us as soon as identified

Assured Tenancy Indemnity

Any ground rent provisions which cause (or, during the term of the mortgage, are likely to cause) the lease to be treated as an Assured Tenancy under the Housing Act 1988 are NOT acceptable unless:

- a) the Lease is varied to restrict the ground rent to a level no greater than the statutory level; or
- b) a suitable indemnity policy is put in place to protect us which complies with our requirements as set out in section 9 (Indemnity Insurance).

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5.14.10 If different from 1.11, contact for service charge matters:

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Service charges levied on Leasehold properties must be transparent and reasonably reflect the level of services provided. Any escalation mechanism detailed in the lease must also be transparent and straightforward to apply.

Where you have been advised that works are planned to the property which are beyond routine maintenance and will result in a significant* increase to the service charge or a significant* one-off-cost for which our applicant will be liable – please provide:

- a) A full list of works to be undertaken
- b) An estimated timescale to undertake the work
- c) The cost of works and the contribution required from the borrower

*an amount greater than or equal to £1000.

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5.14.11 Does the lender accept indemnity insurance where the terms of the lease are unsatisfactory?

Yes, provided the conveyancer is satisfied that the insurance provides an adequate solution to the issue identified, including issues of unknown restrictive covenants, and an unqualified certificate of title can be provided.

(further guidance is provided in section 9)

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5.14.12 Does the lender require a clear ground rent/service charge receipt to be sent to you?

No

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5.14.13 Does the lender require a receipted copy of notice or evidence of service to be sent to you?

No

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5.14.15a If different from 1.11, contact point if there is an absentee/insolvent landlord:

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5.14.15b Does the lender accept indemnity insurance if the landlord is absent or insolvent?

Yes, provided the conveyancer is satisfied that the insurance provides an adequate solution to the issue identified, including issues of unknown restrictive covenants, and an unqualified certificate of title can be provided.

(further guidance is provided in section 9)

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5.14.17a Does the lender want any documentation sent to them?

You must share copies of documents if specified in Section 5.14.17.B or where an inaccuracy or discrepancy is identified on the performance of any instruction described in Section 5.14.17.B.

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5.14.17b Does the lender have any specific instructions about building safety?

We have requirements for properties that have external wall systems (often generically termed cladding) that require remediation under the Building Safety Act 2022.

Properties with external wall systems that require remediation will have an EWS1 rating of A3 or B2. Where you are made aware a property has one of these ratings there is a requirement for you to report this to us.

The vendor's solicitor will provide confirmation and documents where a building is in scope. You do not need to query this, or send documentation to us, unless any issues are identified.

Where the building has or will be remediated under the Building Safety Act 2022:

Where a landlord certificate is provided to evidence planned remediation; you should check the details are correctly recorded wherever possible. Some properties will have a developer letter confirming responsibility for remediation or a letter from the housing association. These are also acceptable.

(a) Where a landlord certificate is provided to evidence planned remediation, you should check the details are correctly recorded wherever possible. Some properties will have a developer letter confirming responsibility for remediation or a letter from the housing association. These are also acceptable.

(b) You must request that the Vendor's conveyancer or the borrower, (as applicable) provide any Remediation Order or Remediation Contribution Order (if one has been obtained) and supply a copy of the same to the Lender. There is no requirement to report to us where no remediation order/remediation contribution order exists.

(c) You must request a copy of the lease agreement in respect of the leaseholder flat and you must check that:

I. the lease is granted for a term exceeding 21 years (whether it is (or may become) terminable before the end of that term by notice given by or to the tenant or by re-entry, forfeiture or otherwise)

II. the lease was granted before 14 February 2022

III. the information provided in the Leaseholder Deed of Certificate including, the building address, the current leaseholder, and the name of the leaseholder on 14 February 2022 accords with the leasehold register (to the extent this

information is detailed therein)

IV. the information provided in any Landlord's Certificate including the vendor/leaseholder's name and address (which needs to accord to the leasehold register), the date on which the lease was granted and the name and number of the dwelling to which the lease relates, accords with the lease agreement (to the extent this information is detailed therein)

(d) where the leaseholder has indicated on the Leaseholder Deed of Certificate that the dwelling was sold before 14 February 2022 but the sale price is not known, you must search the UK Land Registry to verify this. Where no value is held at land registry we recognise this check cannot be completed and you do not need to query this with us.

(e) In respect of Section 5.14.17.B (a)-(d) above, where a check detailed within this section identifies information on paperwork relating to the remediation of a building is incorrect, this must be reported to us prior to completion/submission of the certificate of title.

(f) For property purchases only - based on the information collected and validated pursuant to this Section 5.14.17.B, you must ensure that the borrower understands the extent of any financial contribution they will be required to make towards the cost of remediation, the remediation status of the building and the impact of any remediation timescales.

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5.14.17c Does the lender have any specific instructions relating to remortgages?

Section 5.14.17 (Part 1) also applies to remortgages with references to "the vendors' conveyancer" to be read as "the borrower".

Section 5.14.17 (Part 2) applies to leasehold properties that are in scope of the building safety act as specified above, purchases and remortgages in England where they are in scope of the Building Safety Act 2022, unless expressly indicated otherwise.

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5.15.2a If different from 1.11, contact point if there are apparent problems with the management company:

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IMPORTANT: ESTATE RENT CHARGES: Where a rent charge is payable on the property it will be acceptable, and as such you need not contact the issuing office, where at least one of the following is satisfied:

1. Where the rent charge owner is a management company owned by the residents of a private freehold development (as shareholders).
2. Where the rent charge instrument contains notification to the mortgagee of at least 21 days prior to any enforcement action by the rent charge owner.
3. Where the statutory remedies in section 121 of the Law of Property Act have been expressly excluded in the rent charge instrument.

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5.15.2b Does the lender need to be sent the management company share certificate?

No

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5.15.2c Does the lender need to be sent the signed blank stock transfer form?

No. Please obtain and retain in your file.

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5.15.2d Does the lender need to be sent the management company's memorandum and articles of association?

No

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5.16.2 If different from 1.11, contact point if unable to certify search entry does not relate:

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5.17.5a Does the lender need to be sent the power of attorney?

No

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5.17.5b Does the lender need to be sent the statutory declaration of non-revocation of power of attorney?

No, but this should be made and retained in your file for your records

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5.19.1 If different from 1.11, contact point for lending on affordable housing, shared equity and shared ownership and where relevant your requirements:

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We will lend on both shared ownership and shared equity tenures.

For shared ownership leases, the borrower must be acquiring at least a 25% share and the lease must be in the Registered Social Landlord's standard form which includes a mortgagee protection clause. The RSL's consent to our charge should be obtained in the usual way.

For shared equity, you should satisfy yourself that the second charge, and in particular the insurance provisions, does not prejudice our security in any way. If the second charge contains a restriction, please refer to the Issuing Office.

Section 106 agreements

Buy to let applications

Where there is Section 106 agreement in place and the transaction is Buy to Let, you must inform us and the application will be declined.

The presence of a section 106 agreement is only acceptable for residential transactions.

Residential applications -General

The property must be used as the applicant's only or main residence.

You must notify us if you consider the existence of such an agreement will adversely affect our security.

Section 106 agreements must contain a mortgagee exclusion clause to protect the mortgagee in the event that the registered provider defaults.

You should obtain written confirmation from the borrowers that they are able to comply with any outstanding provisions in the Section 106 agreement (or that they will be carried out by another party), without making it a commercial proposition. You should retain this in your file.

Residential applications- Restrictions on re-sale/ disposal

The Section 106 agreement may stipulate that the Local authority has the right to nominate a buyer (meeting defined eligibility requirements) when the property is sold or disposed of: If such 'nomination rights' exist or there are any restrictions as to whom the subject property can be sold (whether by the borrower or mortgagee in possession), the clause must stipulate that the total time period within which an eligible buyer must have exchanged contracts / concluded missives should not exceed 3 months from receipt of the notice to sell; after which the mortgagee in possession must be free to market the property at the open market value, free from these restrictions.

The property must not be on a retirement development with an over 55 age restriction.

Residential applications-Re-sale price covenant (discounted purchase price)

Where the Section 106 is subject to a re-sale price covenant, meaning a discount applies in perpetuity, this is acceptable only where the restriction does not apply to the mortgagee in possession.

Residential applications-Moratorium period

Where a clause exists that provides for a registered social landlord, registered provider or local authority to buy back an affordable housing unit if the mortgagee serves default notice; this clause must stipulate that the sale will complete within a period no greater than 3 months from the date at which the mortgagee gives notice of their intention to dispose of the property; after which time the property must be released from affordable tenure enabling the mortgagee in possession to dispose of the security.

The clause must also stipulate that, should this right be exercised, the consideration should not be less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest, costs and expenses.

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5.20.1 Does the lender require me to report to them where the lease does not meet the UK Finance minimum requirements for leases of roof space for solar PV panels?

Yes

Where the solar panel lease provider is not on our acceptable providers list.

There is no need to contact us where the property is a leasehold and the Solar panels lease is with the freeholder. Or where the property is less than 2 years old.

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5.20.3 Does the lender have additional requirements relating to leases of roof space for solar PV panels, and if so, what are they?

No

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5.20.4 Does the lender require you to disclose the details of any existing Green Deal Plan(s) on a property?

Please do not send us a copy of the Energy Performance Certificate (EPC)

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6.1.3 If different from 1.11, contact point if borrower is not taking up the mortgage offer:

Please return all documentation to the Issuing Office.
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6.2.1 If different from 1.11, contact if any discrepancies in property's description:

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6.3.1 If different from 1.11, contact point for any issues relating to purchase price:

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6.4.4 Does the lender require me to report incentives?

Residential:

All such incentives must be declared to the valuer on the UK Finance Disclosure form.

There is no restriction on the value of any incentives, such as cashback, or the payment of a deposit offered by builders, vendors or developers provided that the deposit/cashback does not have to be repaid and the builder does not intend to register a charge against the property. The borrower must provide at least a 5% personal stake (based on the lower of valuation or purchase price) You need only report incentives where these requirements are not met.

You are not required to send us a copy of the Disclosure of Incentives Form (DIF).

Buy to let: There is no restriction on the value of any incentives, such as cashback, or the payment of a deposit offered by builders, vendors or developers provided that providing the deposit/cashback does not have to be repaid and the builder does not intend to register a charge against the property. The borrower must provide at least a 25% personal stake (based on the lower of valuation or discounted purchase price less any builder/vendor incentives) e.g. where the full purchase price and valuation is £100,000 and the builder / vendor is providing a £5,000 cash incentive the applicant must provide a minimum of £23,750 (25% of £95,000) from their own resources towards the purchase; therefore, the maximum advance in this scenario would be £71,250 (75% of £95,000). You need only report incentives where these requirements are not met.

In all instances, where there is an incentive (financial or non-financial) being offered, the applicant(s) must provide full details of the type and amount as part of the application submission and all such incentives must be declared to the valuer on the UK Finance Disclosure form, in order that they can be taken into account when valuing the property.

You are not required to send us a copy of the Disclosure of Incentives Form (DIF).

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6.4.5 If different from 1.11, contact point if we will not have control over the payment of all the purchase money:

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Last updated: 23/03/2026

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6.5.1 If different from 1.11, contact point if vacant possession is not being given:

Residential Mortgage Purchase – if vacant possession is not to be provided we cannot proceed.
Buy to Let mortgages – we require vacant possession unless we state otherwise in the offer.

Last updated: 23/03/2026

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6.6.1 If different from 1.11, contact point if property is let/to be let and to check you lend on buy-to-let:

Where the loan is explicitly identified in the Mortgage Offer as a Buy to Let purchase or remortgage, you do not need to inform us that the transaction is for Buy to Let purposes.

Where the BTL transaction includes a sale and lease back arrangement you only need you contact us if either of the following criteria are not met:

- Lease term is from 6 to 36 months
- The property must not be used for a sales office (except where the garage alone is to be used for such purpose)
- The tenant must not be the previous owner of the property.
- The property cannot be used as the site's official sales office – other than where the garage alone is to be used for such purpose.
- The developer's Licence Agreement that the property will be returned to original state must be evidenced.

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6.6.2 If different from 1.11, contact point when you do not have details of current letting or letting to take place at completion:

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6.6.3 Does the lender require counterpart/certified copy tenancy agreement to be sent to you?

No

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6.6.4 Does the lender lend where the property comes within the definition of a house in multiple occupation? If yes, what are your requirements?

No

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6.7.1 What new home warranty schemes are acceptable to the lender?

NOTE: For our purposes the definition of a new home (or new-build) is a property that was first registered two or fewer years ago OR a property that is subject to first sale by the developer, irrespective of how much time has passed since the property was first registered or any rental usage in the interim (e.g. this may be because the property is a new construction, a conversion or a renovation from an earlier use):

Where a property was first registered more than two years ago, is not subject to a first sale and is 6 or more years old then

this list does not apply but a copy of any warranty should be retained on your file as per 6.7.2

- ABC+,
- Advantage/ AHCI, (only warranties underwritten by CGICE),
- ARK 10 Year Structural Defects Insurance,
- Build Assure (New Homes Structural Defects Insurance),
- Build-Zone Structural Warranty (including Build-Care),
- CADIS
- Checkmate Castle 10 New Home Warranty,
- Global Home Warranties 10 Year Structural Defects Insurance,
- Protek,
- HomeProof (previously AEDIS Warranties Ltd), (Only warranties underwritten by Millenium, SCOR or Titanium Insurance Company)
- ICW (International Construction Warranties),
- LABC New Home Warranty,
- NHBC,
- One Guarantee,
- Premier Guarantee
- Q Policy.
- Thomas Miller
- Compariqo
- CIR

CRL (no longer trading): Policies backed by Casualty & General, or ARK are still acceptable

BLP: Policies underwritten by AGCS for business accepted by BLP up to 27th November 2020 are acceptable

Retrospective new build warranties and PCC's are not acceptable

Last updated: 23/03/2026

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6.7.2 What new home warranty documentation should be sent to the lender?

None, but you must retain on your file a copy of all documentation designated as being for the Lender in case we require this.

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6.7.3 Should any assignments of building standards indemnity schemes be sent to us?

None, but you must retain on your file a copy of all documentation designated as being for the Lender in case we require this.

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6.7.4 Will the lender proceed if the property does not have the benefit of a new home warranty scheme?

Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant with adequate professional indemnity insurance and the professional consultant has provided the Professional Consultant's Certificate (PCC) in the format set by UKF, however, please note:

- Where a PCC is being provided this must not have been issued retrospectively , and

- We will only accept a PCC for developments of no more than 5 houses or individual flat developments of no more than 5 flats.

A PCC must not be changed from the UKF standard template – It is the legal advisor's responsibility to check that there is no deviation to the standard template. Any deviation from the UK finance template will result in the property not being acceptable to the bank.

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6.7.6 Does the lender need to be sent the professional consultant's certificate?

No, practitioners must retain the lender's part of any such documentation on their file.

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6.8.1 If different from 1.11, contact point if no agreement and bond for an unadopted road or sewer:

Where roads and sewers on a new development are not yet adopted, this will be acceptable and does not need to be reported to us where plans are in place for future adoption once the development is complete or, there is provision for the establishment of a management company responsible for the ongoing repair and maintenance obligations.

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6.9.1 If different from 1.11, contact point if necessary easements are absent:

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6.10.2 Who will the lender release any retentions (or instalments of the advance) to?

Borrower/Conveyancer depending on circumstances

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6.11.1 If different from 1.11, contact point if property is affected by redevelopment or road proposals:

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6.12.1 If different from 1.11, contact point if pre-emption rights, resale restrictions, options etc will affect the lender's security:

We do not lend where there is an overage agreement in place or one will be created on completion. Other arrangements should be notified to us for our consideration.

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6.13.1 If different from 1.11, contact point if property is affected by improvement/repair grant which will not be

discharged:

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7.3 Does the lender require a consent to mortgage from all occupants aged 17 or over?

Yes

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7.4 If different from 1.11, contact point if doubts about accuracy of information disclosed:

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8.1 Does the lender allow me to advise any of the specified third parties?

Yes, in accordance with paragraph 8.2 of Part 1 of the Handbook and provided that the solicitor is satisfied there is no conflict of interest and that the document will not be open to legal challenge.

We require that Independent legal advice be given in the following scenarios:

- Where part of the loan is not for the benefit of all joint Borrowers Independent legal advice is required for the borrower not benefitting only where said part of the loan exceeds £50,000.
- Independent legal advice is required for any borrower who will not also be a proprietor of the subject property
- Independent legal advice is required for individuals opening a 'Helpful Start account' and providing a surety as part of Barclays 'Family Springboard' proposition
- Independent legal advice is not required for occupiers signing the consent form.

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9.1 Does the lender need to be sent the indemnity insurance policy?

Only after completion with the title deeds. It should not be sent to the bank before for us to comment upon. It is considered the conveyancers duty to make sure the policy complies with the requirements in 9.2 below.

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9.2 What limit of indemnity insurance does the lender require?

Higher of purchase price or valuation

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10.2a Will the mortgage advance be paid electronically or by cheque?

Electronically

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10.2b What is the minimum number of days notice lenders require?

5 working days

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10.3 What are the standard deductions made from the mortgage advance?

See offer documentation

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10.7 On a delayed completion, when and how is advance to be returned?

The full advance should be returned electronically after 48 hours. Funds should be returned to:

20-19-14

90927228 Mortgages

Redempt Ref - Mortgage Account Number.

Upon request funds may be re-drawn up to a maximum of 28 days after returning them to us or up to the mortgage expiry date, whichever occurs sooner.

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10.9 If different from 1.11, contact point if completion is delayed?

Mortgage Loan Services PO Box 1477 Sunderland SR5 9XE

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10.10 How long can you hold the mortgage advance before returning it?

48 hours

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10.11 What, if any interest does the lender charge if return of the advance is delayed?

Interest is charged at the rate specified in the mortgage offer

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12.3.1 If different from 1.11, contact point for release of retentions/mortgage advance instalments:

Mortgage Loan Services PO Box 1477 Sunderland SR5 9XE

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14.1.4 Does the lender require me to make a form CH2 application?

No, the obligation to make further advances should be noted automatically by the Land Registry but please check the TID on receipt to ensure that the entry has been added to the title

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14.1.5 Does the lender need to be sent the original mortgage deed and/or any other original title documents?

No, but please retain a certified copy on your file.

You must include the MD reference (quoted on the Mortgage Deed) when submitting the application to register the security.

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14.2.1 Where should the title deeds and documents be sent?

Residential Mortgages: We do not require title deeds to be sent to us.

Buy to Let mortgages: Documents should be sent to the following address: Barclays Mortgage Services Buy To Let PO Box 8575 Leicester LE18 9AW

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14.2.2 Which documents must I send after completion?

Residential Mortgages: Title Information Document

Buy to Let Mortgages: Title Information Document and where applicable:-Guarantee Certificate of Registration at the Companies Registry.

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16.1.1 If different from 1.11, contact point for title documents:

Residential Mortgages -
Barclays Mortgage Services
PO Box 8575
Leicester
LE18 9AW

Buy to Let –

Barclays Mortgage Services
Buy To Let
PO Box 8575
Leicester
LE18 9AW

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16.3.1 Does the lender have a standard form of transfer/deed of covenant?

No. You must ensure that the Bank's interest is sufficiently protected in the transfer, including the retention of any relevant entries on the title

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16.3.2 If different from 1.11, contact point for finding out the debt amount:

Residential Mortgages -
Barclays Mortgage Services
PO Box 8575
Leicester
LE18 9AW

BTL
Barclays Mortgage Services
Buy To Let
PO Box 8575
Leicester
LE18 9AW

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16.3.4 Does the lender need to be sent the transfer of equity?

No

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16.3.7aIf different from 1.11, contact point for obtaining execution of transfer equity:

n/a

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16.3.7bWhat form of attestation clause does the lender use?

“Signed as a deed by []
as attorney for Barclays Bank UK PLC

Signature
as attorney for Barclays Bank UK PLC

In the presence of:

.....
Signature of Witness

.....
Name of Witness

.....
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16.4.1 If different from 1.11, contact point for application for consent to letting:

Please advise our customer to visit the following link and complete the online submission form

<https://www.barclays.co.uk/mortgages/existing-customer-centre/permission-to-let/>

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16.4.2 Does the lender need to be sent a copy of the proposed tenancy?

No

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16.5.2 If different from 1.11, contact point for confirming proposed deed or agreement will not adversely affect the lender:

Residential Mortgages -
Barclays Mortgage Services
PO Box 8575
Leicester
LE18 9AW

Buy to Let –

Barclays Mortgage Services
Buy To Let
PO Box 8575
Leicester
LE18 9AW

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16.5.3a Where should the deed of variation be sent?

Residential Mortgages -
Barclays Mortgage Services
PO Box 8575
Leicester
LE18 9AW

Buy to Let –

Barclays Mortgage Services
Buy To Let
PO Box 8575
Leicester

LE18 9AW

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16.5.3b Where should the deed of rectification be sent?

Residential Mortgages -
Barclays Mortgage Services
PO Box 8575
Leicester
LE18 9AW

Buy to Let –

Barclays Mortgage Services
Buy To Let
PO Box 8575
Leicester
LE18 9AW

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16.5.3c Where should the deed of easement be sent?

Residential Mortgages -
Barclays Mortgage Services
PO Box 8575
Leicester
LE18 9AW

Buy to Let –

Barclays Mortgage Services
Buy To Let
PO Box 8575
Leicester
LE18 9AW

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16.5.3d Where should the option agreements be sent?

Residential Mortgages -
Barclays Mortgage Services
PO Box 8575
Leicester
LE18 9AW

Buy to Let –

Barclays Mortgage Services
Buy To Let
PO Box 8575
Leicester
LE18 9AW

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17.1.1 If different from 1.11, contact point for redemption statements:

Residential Mortgages -
Barclays Mortgage Services
PO Box 8575
Leicester
LE18 9AW

Buy to Let –
Barclays Mortgage Services
Buy To Let
PO Box 8575
Leicester
LE18 9AW

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17.2.1a Where do you send the discharge and repayment remittance?

Please refer to the redemption statement for details of where to remit the repayment amount.

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17.2.1b Does the lender send the discharge via a DS 1 form or direct with the Land Registry?

Direct with the Land Registry

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