

FRANCE	Fixed Rate Mortgage (Purchase or Re-Mortgage)	Variable Rate Mortgage (Purchase or Re-Mortgage)	Capped Variable Rate mortgage (Purchase or Re- Mortgage)	Offset Mortgage (One Two) Purchase or Re- Mortgage	Equity Withdrawal Mortgage (Equity Release Only)	Interest Only Mortgage (Barclays Flex) Purchase or Re-Mortgage
Interest rates	Up to 7 years 4.95%* 7 to 12 years 5.00% 12 to 15 years 5.05% 15 to 20 years 5.10% 20 to 25 years 5.15%	1 st year fixed rate 4.80 % And after 1 st year transferred to the following variable rate: 12 month Euribor + 1.15% 12 Month Euribor* is 4.725 %	1 st year fixed rate 4.90% And after 1 st year transferred to the following variable rate: 12 month Euribor + 1.25% CAPPED AT 5.75% 12 Month Euribor* is 4.725 %	1 st year fixed rate 4.90 % And after 1 st year transferred to the following variable rate: 12 month Euribor + 1.15% No proc fee payable with this product 12 Month Euribor* is 4.725 %	1 st year fixed rate 5.25 % And after 1 st year transferred to the following variable rate: 12 month Euribor + 2% 12 Month Euribor* is 4.725 %	1 st year fixed rate 5.00 % And after 1 st year transferred to the following variable rate: 12 month Euribor + 1.40% 12 Month Euribor* is 4.725 %
Minimum Advance	€46,000	€46,000	€46,000	€46,000	€46,000	€200,000
Maximum Advance	No maximum amount	No maximum amount	No maximum amount	No maximum amount	No maximum amount	No maximum amount
Maximum LTV	80%	80%	80%	80%	50%	50%
Term	5 – 25 years	5 – 25 years	5 – 25 years	5 – 20 years	5 – 15 years	5 to 20 years
Interest Only Term / Capital Repayment	2 years max. in case of a purchase of a property under construction	2 years max. in case of a purchase of a property under construction	2 years max. in case of a purchase of a property under construction	Capital Repayment.	Capital Repayment.	10 years Interest Only then converts to Capital Repayment
Charges	1% application fee payable prior to completion No valuation required for loans under €1m euros	1% application fee payable prior to completion No valuation required for loans under €1m euros	1% application fee payable prior to completion No valuation required for loans under €1m euros	No Application Fee No valuation required for loans under €1m euros	1% application fee payable prior to completion Valuation fee of approx. €500 for standard properties.	1% application fee payable prior to completion Valuation fee of approx. €500 for standard properties.

FRANCE	Fixed Rate Mortgage (Purchase or Re-Mortgage)	Variable Rate Mortgage (Purchase or Re-Mortgage)	Capped Variable Rate mortgage (Purchase or Re-Mortgage)	Offset Mortgage (One Two) Purchase or Re-Mortgage	Equity Withdrawal Mortgage (Equity Release Only)	Interest Only Mortgage (Barclays Flex) Purchase or Re-Mortgage
Early Repayment Charges	Partial and full repayment charge are 3 % of outstanding capital limited to 6 months interest at the rate of the mortgage applied to the amount repaid	No early repayment charges if you repay on the exact anniversary date otherwise there is a 1% charge for partial or full repayment applied to the outstanding capital before repayment.	1,5 % of outstanding capital before full or partial repayment at any time.	No early repayment charges at any time.	No early repayment charges if you repay on the exact anniversary date otherwise there is a 1% charge for partial or full repayment applied to the outstanding capital before repayment.	Variable rate conditions apply for the first Interest Only period. Then variable or fixed rate conditions will apply depending on the option retained for the 2 nd amortizing period.
Conditions	<p>Life Assurance is compulsory and must be arranged through Barclays in France</p> <p>A valuation will be required for re-mortgages</p> <p>A local Barclays Current Account is required.</p> <p>Buildings Insurance Required</p>	<p>Life Assurance is compulsory and must be arranged through Barclays in France</p> <p>A valuation will be required for re- mortgages</p> <p>A local Barclays Current Account is required.</p> <p>Buildings Insurance Required</p>	<p>Life Assurance is compulsory and must be arranged through Barclays in France</p> <p>A valuation will be required for re-mortgages.</p> <p>A local Barclays Current Account is required.</p> <p>Buildings Insurance is required</p>	<p>Offset against your current account.</p> <p>Life Assurance is compulsory and must be arranged through Barclays in France</p> <p>A valuation will be required for re-mortgages.</p> <p>A local Barclays Current Account is required.</p> <p>Buildings Insurance is required</p>	<p>Life Assurance is compulsory and must be arranged through Barclays in France</p> <p>A valuation will always be required</p> <p>A local Barclays Current Account is required.</p> <p>Buildings Insurance required</p>	<p>Life Assurance is compulsory and must be arranged through Barclays in France</p> <p>Does not apply to re-mortgages</p> <p>A valuation will always be required</p> <p>A local Barclays Current Account is Required.</p> <p>Buildings Insurance required</p>

EURIBOR is the Euro Inter Bank Offered Rate. It is the rate that is most commonly used to determine interest rates on mortgages in Euro zone countries.

*Euribor published as at 31/03/2008. These rates are an indication and are subject to change. The prevailing rate will be applied on the date of completion and on every anniversary thereafter recalculated for the next 12 months.(the margin will remain on product chosen)

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