

ITALY	Variable Rate Mortgage (Purchase, Re-Mortgage, Self-build & Renovation)	Variable rate with option to fix (Purchase & Re-Mortgage)	Fixed Rate Mortgage (Fisso) (Purchase, Re-Mortgage, Self-build & Renovation)	Interest Only Mortgage (Purchase or Renovation)
<b>Interest rates</b>	<p>4.13% Euribor for the 1<sup>st</sup> &amp; 2<sup>nd</sup> instalments (+ spread) after which the following rates apply.</p> <p>Up to 10 years - 1 month Euribor + 1.20%)            Up to 15 years - 1 month Euribor + 1.40%)            Up to 20 years - 1 month Euribor + 1.50%)            Up to 25 years - 1 month Euribor + 1.70%)            Up to 30 years - 1 month Euribor + 1.70%)            Up to 35 years - 1 month Euribor + 1.70%)            Up to 40 years - 1 month Euribor + 1.70%)</p> <p>Based on 1 month Euribor: 4.239%. Rates published 29/02/08</p>	<p>4.13% Euribor for the 1<sup>st</sup> &amp; 2<sup>nd</sup> instalments (+ spread) after which the following rates apply.</p> <p>Up to 10 years - 1 month Euribor + 1.30%)            Up to 15 years - 1 month Euribor + 1.50%)            Up to 20 years - 1 month Euribor + 1.60%)            Up to 25 years - 1 month Euribor + 1.80%)            Up to 30 years - 1 month Euribor + 1.80%)            Up to 35 years - 1 month Euribor + 1.80%)            Up to 40 years - 1 month Euribor + 1.80%)</p> <p>Based on 1 month Euribor: 4.239%. Rates published 29/02/08</p>	<p>For Purchase:            Up to 10 years 5.67%            Up to 15 years 6.09%            Up to 20 years 6.28%            Up to 25 years 6.5%            Up to 30 years 6.49%</p> <p>For Re-Mortgage, Self-Build &amp; Renovation:            Up to 10 years 5.62%            Up to 15 years 6.04%            Up to 20 years 6.18%            Up to 25 years 6.4%            Up to 30 years 6.39%</p> <p>Rates over the month 16/03/2008 – 15/04/2008. Valid for completions until 15/04/2008.</p>	<p>4.13% Euribor for the 1<sup>st</sup> &amp; 2<sup>nd</sup> instalments (+ spread) after which the following rates apply.</p> <p>Up to 10 years - 1 month Euribor + 1.35%)            Up to 15 years - 1 month Euribor + 1.45%)            Up to 20 years - 1 month Euribor + 1.60%)            Up to 25 years - 1 month Euribor + 1.80%)</p> <p>Based on 1 month Euribor: 4.239%. Rates published 29/02/08</p>
<b>Minimum Advance</b>	€50,000	€50,000	€50,000	€50,000
<b>Maximum Advance</b>	No maximum	No maximum	No maximum	No maximum
<b>Maximum LTV</b>	80% for Purchase or Re-Mortgage; 70% for Self-build or Renovation	80% for Purchase or Re-Mortgage	80% for Purchase or Re-Mortgage; 70% for Self-build or Renovation	80% for Purchase; 70% for renovation
<b>Term</b>	10 – 40 years	10 – 40 years	10 – 30 years	10 – 25 years
<b>Interest Only Term / Capital Repayment</b>	Capital repayment.	Capital repayment.	Capital repayment.	Interest only - see conditions below
<b>Charges</b>	A lending fee of 0.4% of the loan (min €250.00, max €600.00) paid on completion Completion charges will be added to the first monthly payment	A lending fee of 0.4% of the loan (min €250.00, max €600.00) paid on completion Completion charges will be added to your first monthly payment	A lending fee of 0.4% of the loan (min €250.00, max €600.00) paid on completion Completion charges will be added to your first monthly payment	A lending charge of 0.4% of the loan (min €250.00, max €600.00) paid on completion Completion charges will be added to your client's first monthly payment
<b>Early repayment charges</b>	No ERCs for partial, early or full repayment	No ERCs for partial, early or full repayment	No ERCs for partial, early or full repayment	No ERCs for partial, early or full repayment
<b>Conditions</b>	Salaried employees must be in their current job for at least 6 months. Self-employed individuals must have been in their current business for at least 2 years.  A local Current Account is required	Complete on a variable rate with the option to transfer to a fixed rate (2,5 or 10 years or until the end the remaining period is less than 10 years). 60 days notice is required to transfer before 1 <sup>st</sup> April or 1 <sup>st</sup> October every year.	Repayments are made monthly by direct debit and are fixed for the life of the loan  Salaried employees must be in their current job for at least 6 months. Self-employed individuals	Capital repayments to be made during the life of the mortgage. See website or country expert for full details.  Salaried employees must be in their current job for at least 6 months. Self-employed individuals must

ITALY	Variable Rate Mortgage (Purchase, Re-Mortgage, Self-build & Renovation)	Variable rate with option to fix (Purchase & Re-Mortgage)	Fixed Rate Mortgage (Fisso) (Purchase, Re-Mortgage, Self-build & Renovation)	Interest Only Mortgage (Purchase or Renovation)
	<p>A re-mortgage with or without equity release is only available if the property has been purchased within the last 12 months.</p> <p>Barclays Buildings Insurance is compulsory in Italy (one Premium for the life of the mortgage including fire insurance.)</p>	<p>Salaried employees must be in their current job for at least 6 months. Self-employed individuals must have been in their current business for at least 2 years.</p> <p>A local Current Account is required</p> <p>A re-mortgage with or without equity release is only available if the property has been purchased within the last 12 months.</p> <p>Barclays Buildings Insurance is compulsory (one Premium for the life of the mortgage including fire insurance)</p>	<p>must have been in their current business for at least 2 years.</p> <p>A local Current Account is required</p> <p>A re-mortgage with or without equity release is only available if the property has been purchased within the last 12 months.</p> <p>Barclays Buildings Insurance is compulsory (one Premium for the life of the mortgage including fire insurance)</p>	<p>have been in their current business for at least 2 years.</p> <p>A local Current Account is required</p> <p>A re-mortgage with or without equity release is only available if the property has been purchased within the last 12 months.</p> <p>Barclays Buildings Insurance is compulsory (one Premium for the life of the mortgage including fire insurance)</p>
<p><b>Income Assessment</b></p> <p>Income is assessed as follows noting that this would be an indication only and the ultimate decision on any lending will be made by Barclays in Italy and will be based on a number of factors including your financial circumstances and Barclays in Italy's affordability criteria:</p> <p>- Your mortgage repayment must not be more than 35% of your gross salary minus your existing monthly loan repayments</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. For the latest rates please contact the in country team for details go to the website. IRS is the Interest Rate Swap. It is the rate that market uses as basis for Fixed Rate Mortgages. For the latest rates please contact the in country team for details go to the website.

**This information is intended for intermediary use only and is not intended, nor has it been approved as a qualifying credit promotion. Anyone who is not a mortgage intermediary should not rely on the content of this communication.**

Barclays Bank PLC is authorised and regulated by the Financial Services Authority for the provision of UK mortgages and not mortgages provided by Barclays in Italy. Not all the protections afforded by the UK regulatory system will apply to mortgages provided by Barclays Italy.