

**Applying for your mortgage**  
For the purchase of Residential Property, UAE

## Borrowing with a Barclays Mortgage, UAE

Your mortgage account will be administered by Barclays Bank PLC, UAE.

### Helping you complete this application form

A member of our staff will be pleased to help you complete this application. In order to accurately complete the application, we recommend that you collect relevant information pertaining to the questions asked before hand.

Please ensure that all the sections are duly completed, to avoid delays in processing your application. Although, you might already be an existing Barclays Group client we request that you please complete the application so that we can check that our records are up-to-date.

#### Step 1 - Documentation Checklist

To serve you better and to avoid any delays in bringing you closer to your 'Dream Home' we request that you refer to the Documentation Checklist below and provide us with the relevant supporting documentation.

#### Step 2 - Application Form

- Complete the application form in clear block capitals in black or blue ink.
- Signature of all Applicants is the same as on passport.
- Cross sign any overwriting made on the application form.

#### Step 3 - Declarations

Read and consent the declarations stated, as they are important and apply to every applicant. Once declarations are consented, please sign and date the appropriate section on page 11.

#### Step 4 - Fees

Please enclose a payment for the appropriate fees applicable, as advised to you by your Mortgage Advisor.

#### Step 5 - Sit back and relax

Thank you for choosing Barclays Mortgage! We appreciate your cooperation in completing the application, and are working endlessly to process your application. Once completed, we would be more than happy to contact you with details. In the meantime, if you wish to learn more about other products and services offered by Barclays please visit our website [www.barclays.ae](http://www.barclays.ae) or email our Customer Management Desk (CMD) at [UAE MortgageCustomerManagementDesk@barclays.com](mailto:UAE MortgageCustomerManagementDesk@barclays.com) or call at **+971 4 4223989**.

### Definitions

The following definitions apply throughout the application form:

“**You/Your/Yours**” means the customer(s) applying for a Barclays Mortgage.

“**We/Us/Our/Ours**” means Barclays Bank PLC and its wholly and partly owned subsidiaries, and any company in which it has an interest by way of a shareholding, or any company in a group of companies to which it may belong (“our group”).

### Documentation Checklist

FOR INTERNAL USAGE

#### Passport and Residence Visa Details

- Copy of original passport
- Bring original passport to the Offer Letter signing meeting

   

#### Address Confirmation (any one of)

- Utility Bill: Must be in customers name and less than three (3) months old
- Bank Statement: Must be less than three (3) months old
- Full Driver's Licence: must have details of address
- Letter from existing employer

   

#### Personal Bank Statements & Budget Planner

##### Salaried Individuals

- Last three (3) pay slips or Salary Certificate from existing employer
- If employed less than six (6) months with present employer then an employer contract detailing salary & term should preferably be provided
- Latest six (6) months bank statement
- Latest Mortgage Statement for all mortgages, with payments to the mortgage corroborated on the bank statements

**Self-Employed Individuals**

- Last two (2) years of audited financial statements
- Latest six (6) months business statements
- Copy of Trade Licence from the Chamber of Commerce
- Copies of Memorandum and Articles of Association (first till date), duly signed and Stamped by the authorised signatory(ies) of the company
- Latest six (6) months statements from the primary personal bank account
- Latest six (6) months business bank statements
- Passport copies for all authorised signatories and owner with address and contact details

**Source of Deposit**

- Evidence of source of deposit to be provided i.e. bank statement showing deposit amount

**Insurance and Life Cover**

All mortgage loans must be covered by a life assurance policy taken out on the lives of each applicant for the full amount of the loan, over the full term.

- Completed Villas - Insurance amount is to cover at least the Rebuilding cost as detailed in the valuation report
- If property is Off Plan/Interest only the life insurance must be Level Term policy
- When property is complete and mortgage is on repayment basis, policy may be Decreasing Term assurance or Level Term assurance
- Assignment Letter to be issued by Insurance provider stating Barclays Bank PLC, UAE as beneficiary (details of this Letter can be obtained from your Mortgage Advisor)

**Sale Agreement/Memorandum of Understanding (Secondary Market)**

- Original Sale Agreement ensuring the following is clearly stated: Name of Purchaser (applicant), Property Address, Developer, Purchase Price and signatures by both seller and purchaser
- Original Memorandum of Understanding ensuring the following is clearly stated: Minimum period of three weeks, Name of the Purchaser (applicant), Property Address, Developer, Purchase Price, Sale Price and Commission charged

**Property contract including floor plans**

- In the Primary Market, this is covered in the Sale Agreement. In the Secondary Market this can be obtained from the seller

**Stage Payment Schedule**

- Certified copy of the Stage Payment Schedule is required if property is off-plan

**Copy of Receipts of Payments/Completion Certificate**

If you are purchasing a completed property on the secondary market or direct from a developer, we require:

- Certified confirmation that maintenance fees is paid to date
- DEWA clearance (or if property is unoccupied, original receipts of stage payments)

If you are purchasing an off-plan property:

- Original receipts of stage payments

**Security Cheque**

- Undated personal cheque to be issued for the full amount of the loan (including any fees if these have been added to the loan)

**Fees**

- Non-refundable cheque made payable to Barclays in order to pay for Application Fee and Processing Charge
- Non-refundable cheque made payable to Barclays in order to pay for the Valuation Fee

FOR INTERNAL USAGE:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**1. Personal details**

(Please complete in block capitals using black or blue ink.)

**First Applicant**

Title: Mr.  Mrs.  Ms.

First name(s)  Middle name

Surname  Mother's maiden name

Previous name(s), if any  Country of nationality

Country of permanent residence  Date of Birth: DD  MM  YYYY

Residential Address (Current Address)

Postcode/Zipcode

Emirate  Country

Postal Address (Correspondence Address)

Postcode/Zipcode

Emirate  Country

Telephone: (H)

(W)

(M)

Fax  Other

Address in country of origin (Non-UAE Nationals)

P.O. Box

Telephone: (H)

How long have you been living at this address? Years  Months

Please tell us how you would prefer us to contact you regarding your mortgage?

At present are you a homeowner?  A tenant?  Living with parents? Yes  No

Are you a first time buyer? Yes  No  Are you? Married  Single  Divorced  Widowed  Separated

Please give details of your dependant(s):

Name	Date of Birth DD/MM/YYYY	Relationship	Occupation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

- Have you ever:
- (a) been declared bankrupt/en desastre? Yes  No
  - (b) entered into a voluntary arrangement with your creditors? Yes  No
  - (c) had a judgment for debt or any default, recorded against you or a company in which you hold/held at least a 15% interest? Yes  No
  - (d) been refused a mortgage or other credit? Yes  No
  - (e) had arrears of greater than one month on any mortgage, or loan or failed to keep up rental payments? Yes  No
  - (f) been convicted of (or have prosecutions pending relating to) acts of dishonesty, such as theft or fraud? Yes  No
  - (g) have you had any of your cheque(s) returned unpaid? Yes  No

If you have answered (YES) to any of the above questions please clarify and provide further information

**Second Applicant**

Title: Mr.  Mrs.  Ms.

First name(s)  Middle name

Surname  Mother's maiden name

Previous name(s), if any  Country of nationality

Country of permanent residence  Date of Birth: DD  MM  YYYY

Residential Address (Current Address)

Postcode/Zipcode

Emirate  Country

Postal Address (Correspondence Address)

Postcode/Zipcode

Emirate  Country

Telephone: (H)

(W)

(M)

Fax  Other

Address in country of origin (Non-UAE Nationals)

P.O. Box

Telephone: (H)

How long have you been living at this address? Years  Months

Please tell us how you would prefer us to contact you regarding your mortgage?

At present are you a homeowner?  A tenant?  Living with parents? Yes  No

Are you a first time buyer? Yes  No  Are you? Married  Single  Divorced  Widowed  Separated

Please give details of your dependant(s):

Name	Date of Birth DD/MM/YYYY	Relationship	Occupation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Have you ever: (a) been declared bankrupt/en desastre? Yes  No

(b) entered into a voluntary arrangement with your creditors? Yes  No

(c) had a judgment for debt or any default, recorded against you or a company in which you hold/held at least a 15% interest? Yes  No

(d) been refused a mortgage or other credit? Yes  No

(e) had arrears of greater than one month on any mortgage, or loan or failed to keep up rental payments? Yes  No

(f) been convicted of (or have prosecutions pending relating to) acts of dishonesty, such as theft or fraud? Yes  No

(g) have you had any of your cheque(s) returned unpaid? Yes  No

If you have answered (YES) to any of the above questions please clarify and provide further information

## 2. Your employment details

If you are: Employed please answer Section A, Self-employed please answer Section B.

### First Applicant

#### A. If you are employed

Occupation Employer's name

Address

Postcode/Zipcode

Contact name  Employer's telephone number

Employer's fax number and/or e-mail address

When did you start your present employment? Month  Year

Please provide details of your annual income before tax:

Please tick the currency of primary income AED  \$  £  €

Basic wage/salary  Regular overtime

Allowances (e.g. housing, travel)  Regular bonus

Any other income (Please specify)

If you have been in your employment for less than 6 months, please give full details of previous employment for the last 18 months below:

#### Position 1

Employer's name  Occupation

Address

Contact Name  Employer's telephone number

Employer's fax number and/or e-mail address

#### Position 2

Employer's name  Occupation

Address

Contact Name  Employer's telephone number

Employer's fax number and/or e-mail address

### B. If you are self-employed

(This section must be completed if you have at least a 15% shareholding or are directly related to other Principals in the business).

Company's Trading Name

Trade Licence issue date: DD  MM  YYYY  Trade Licence expiry date: DD  MM  YYYY

Address

Postcode/Zipcode

Currency of income  Trade Licence no.

What is the nature of the business?

Name of UAE National Sponsor (if applicable)

No. of years in business in UAE (if applicable)

What percentage of the business do you own? %

Please state your accounting profits before tax (PBT) for the last 3 years. (This is your earnings after you have deducted both your sales and Administrative expenses but before deducting tax. Please provide pro rata figure if applicable.)

Year ended  PBT

Year ended  PBT

Company Registration Number?

How long have you been self-employed? Month  Year

Please give the following details about your accountant:

Name  Qualifications

Address

Postcode/Zipcode

Telephone number/Fax number or e-mail address

### Second Applicant

#### A. If you are employed

Occupation Employer's name

Address

Postcode/Zipcode

Contact name  Employer's telephone number

Employer's fax number and/or e-mail address

When did you start your present employment? Month  Year

Please provide details of your annual income before tax:

Please tick the currency of primary income AED  \$  £  €

Basic wage/salary  Regular overtime

Allowances (e.g. housing, travel)  Regular bonus

Any other income (Please specify)

If you have been in your employment for less than 6 months, please give full details of previous employment for the last 18 months below:

**Position 1**

Employer's name  Occupation   
Address   
Contact Name  Employer's telephone number   
Employer's fax number and/or e-mail address

**Position 2**

Employer's name  Occupation   
Address   
Contact Name  Employer's telephone number   
Employer's fax number and/or e-mail address

**B. If you are self-employed**

(This section must be completed if you have at least a 15% shareholding or are directly related to other Principals in the business).

Company's Trading Name

Trade Licence issue date: DD  MM  YYYY  Trade Licence expiry date: DD  MM  YYYY

Address   
 Postcode/Zipcode

Currency of income  Trade Licence no.

What is the nature of the business?

Name of UAE National Sponsor (if applicable)

No. of years in business in UAE (if applicable)

What percentage of the business do you own? %

Please state your accounting profits before tax (PBT) for the last 3 years. (This is your earnings after you have deducted both your sales and Administrative expenses but before deducting tax. Please provide pro rata figure if applicable.)

Year ended  PBT

Year ended  PBT

Company Registration Number?

How long have you been self-employed? Month  Year

Please give the following details about your accountant:

Name  Qualifications

Address

Postcode/Zipcode

Telephone number/Fax number or e-mail address

**3. Your existing property**

If you are: A homeowner please answer Section A. If you are renting and are a tenant please answer Section B.

**A. If you are a homeowner, please give the following details:**

When did you move to your present address? Month  Year

Is your property mortgaged? Yes  No

Name of lender  Address of lender

Postcode/Zipcode  Emirate  Country

Currency of existing mortgage

Mortgage account number when did your mortgage start? Month  Year

If you have had your current mortgage for less than 12 months, please give details of your lender below:

Name of lender  Address of lender

Postcode/Zipcode  Emirate  Country

Mortgage account number  When did your mortgage start? Month  Year

What is the value of your existing property (or estimated value for re-mortgages)?

What amount is outstanding on your current mortgage?

Will your existing mortgage(s) be paid off by your new Mortgage? Yes  No  If No, what are your intentions?

**B. If you are renting, please give the following details:**

Name of landlord  Address of landlord

Postcode/Zipcode

Emirate  Country  Reference number

When did this tenancy start? Month  Year  How much is your monthly rent?

If you have rented this property for less than 12 months, please give details of your previous landlord below:

**Landlord 1:**

Name of landlord  Address of landlord

Postcode/Zipcode

Emirate  Country  Reference number

When did this tenancy start? Month  Year  When did this tenancy end? Month  Year

**Landlord 2:**

Name of landlord  Address of landlord

Postcode/Zipcode

Emirate  Country  Reference number

When did this tenancy start? Month  Year  When did this tenancy end? Month  Year

**Both Applicants**

**4. Other financial information**

**A. Financial commitments (Liabilities)**

Are you a Guarantor for any loan? Yes  If Yes, please provide details:   
No

Are you currently applying for any other mortgage(s), loan(s) or credit?  
Yes  If Yes, please provide details:   
No

**First Applicant**

Please tick applicable currency: AED  \$  £  €

	Amount	Tenor	Monthly payment	Balance outstanding
Auto Loan				
Personal Loan				
Overdraft				
Mortgage 1				
Mortgage 2				

**Second Applicant**

Please tick applicable currency: AED  \$  £  €

	Amount	Tenor	Monthly payment	Balance outstanding
Auto Loan				
Personal Loan				
Overdraft				
Mortgage 1				
Mortgage 2				

## B. Credit Card Details

### First Applicant

Please tick applicable currency: AED  \$  £  €

Card Issuer/Name	Card Number	Credit Limit	Balance outstanding

Please give details of any other major financial commitments you may have (e.g. other mortgages, Child Support payments, maintenance payments, alimony, school/university fees).

  

### Second Applicant

Please tick applicable currency: AED  \$  £  €

Card Issuer/Name	Card Number	Credit Limit	Balance outstanding

Please give details of any other major financial commitments you may have (e.g. other mortgages, Child Support payments, maintenance payments, alimony, school/university fees).

  

## C. Financial Assets

### First Applicant

Please tick applicable currency: AED  \$  £  €

Property Value
Share Portfolio
Value
Description
Other Investments

### Second Applicant

Please tick applicable currency: AED  \$  £  €

Property Value
Share Portfolio
Value
Description
Other Investments

## D. Banking Information

Please provide details of all the financial institutions that you currently bank with, in the section below:

### First Applicant

Please tick applicable currency: AED  \$  £  €

Name of Financial Institution	Chequing Account Balance	Savings Account Balance	Time or Term Deposits

### Second Applicant

Please tick applicable currency: AED  \$  £  €

Name of Financial Institution	Chequing Account Balance	Savings Account Balance	Time or Term Deposits

## 5. Your borrowing requirements

Please answer the following questions carefully. It is essential that the figures you provide are accurate, as your mortgage offer will be based on the answers given.

Is this application for:

Purchase  Re-mortgage  Further Advance (see point 8 Further Advance Requirements below)

How much money do you need from us to complete your purchase or re-mortgage? (include any secured loans which you wish to have repaid from your main mortgage with us)

Which type of loan do you require?

Repayment  Interest only  A combination of these ('Part and Part')

If Part and Part, please indicate the amount required on a repayment basis

What length of mortgage do you require? Month  Year

## 6. Details of the property to be mortgaged

At Barclays, we only Mortgage properties that are FREEHOLD. Leasehold properties will not be considered for processing or approval.

Please enter your property details below:

### Description of Property

Villa  Apartment  Other, please specify:

### Type of Purchase

From Developer  Completed  Under Construction  Resale

Other, please specify:

### Payment Schedule to Developer

If the property is under construction, please indicate the Stage Payments Schedule as indicated by the developer. Please be advised you are responsible to inform us immediately of any changes or delays to this Stage Payment Schedule made by the developer.

  
  
  
  
  

## 7. Source of Deposit (Down payment)

If you are not re-mortgaging, please indicate the source and amount of your deposit.

Sale of existing property AED  Gift AED  Other AED  Savings AED

Other, please specify:  Total AED

## 8. Further Advance Requirements

(Only complete if you are applying for a Further Advance)

Please tick applicable currency: AED  \$  £  €

Amount of existing mortgage  Purpose

Amount of further advance AED  Term

What type of loan do you require?

Repayment Interest only A combination of these (Part and Part) - If Part and Part, please indicate the amount required on a repayment basis AED  Approximate value of property AED

Mortgage property address

Postcode/Zipcode

### 9. Term Assurance

Both Life Cover and Property Insurance are mandatory to be in place at time of transfer of Title in your name(s). It is imperative that the Life Cover and Property Insurance are in place as we will not be able to release funds until the policy has been assigned to us.

Please provide us with details below if you are taking an insurance policy other than our Group Policy Insurance offer.

#### Life Cover

Applicant:  Name of Insurance Company:

Insurance Policy Holder's Name(s):  Insurance Policy Number:

Insurance Policy Expiry Date (if applicable): DD  MM  YYYY  Insured Value:

#### Property Insurance

Applicant:  Name of Insurance Company:

Insurance Policy Holder's Name(s):  Insurance Policy Number:

Insurance Policy Expiry Date (if applicable): DD  MM  YYYY  Insured Value:

### 10. Declarations

"You/Your/Yours" means the customer(s) applying for a Barclays Bank PLC, Dubai branch, Mortgage.

"We/Us/Our/Ours" means Barclays Bank PLC and its wholly and partly owned subsidiaries and any company in which it has an interest by way of shareholding or any company in a group of companies to which it may belong ("our group").

These declarations and consents are important. They apply to every applicant and must be read in that context. In them you are making a number of statements of truth and are accepting that you understand that we will be applying for certain information from other people in connection with your application. You are also consenting to information we obtain about you being passed on to others in certain circumstances. You should read these Declarations carefully before signing this page.

You make the following declarations to us:

- You are 21 years of age or over.
- In assessing your appwe any necessary enquiries, including a credit search with one or more credit reference agencies. You understand that we may decline your application.
- The information given by you to us is true, accurate and complete in all material respects.
- You agree to let us know if any of your circumstances change after you complete this application form.
- You agree that before signing this application you have received a copy of our present Interest Rates and Charges and you understand that these can be changed by us.
- You authorise us to write to your existing lender to get the amount required to pay off your existing mortgage. You agree to pay any charges made by your existing lender for this.
- You confirm that no party to this application has ever been refused credit, been bankrupt/en desastre or failed to keep up a regular mortgage or rental payments. (If this declaration cannot be made, full details must be given in section 11).
- You accept that at any time before any mortgage offered to you is completed; we may withdraw, revise or cancel such offer.
- You authorise us to debit your bank account with the application and/or the mortgage registration fee and any other fees charged by the developer for the internal registry process.
- You authorise your lawyer to disclose to us any information relevant to our credit granting decision and you agree to waive your claim to legal privilege over this information.
- You authorise us to disclose details of arrears, which might arise in documents we need to send to a court.
- Unless you have indicated otherwise, you authorise us to obtain a professional mortgage valuation and to provide you with a copy. You understand that we are not an agent of the valuer or firm of valuers and that you are making no agreement with the valuer or firm of valuers. You understand that we will not warrant, represent or give any assurances to you that the statements, conclusions and opinions expressed or implied in the professional mortgage valuation will be accurate or valid. You understand that we will supply the professional mortgage valuation to you without any acceptance of responsibility on our behalf.
- You agree to information about your application and your mortgage with us being passed to insurers who provide us with indemnity cover for account management purposes.
- You agree that the making of an advance in itself does not imply any warranty as t the reasonableness of the purchase price or value of your property or its soundness of construction or state of repair.
- We may contact you about additional facilities associated with the product(s) you have elected to take out with us.
- You authorise us to send a copy of our mortgage offer to you and to your mortgage intermediary if you have one.
- You agree that we can transfer or charge the benefit of any loan resulting from this application and the security taken for it to any other person. You understand that if the loan is transferred to another person, except in exceptional circumstances, we expect to continue to administer the loan as their agent and will therefore:
  - continue to set interest rates; and
  - deal with the handling of any arrears on your loan.
- You authorise us to provide a copy of this application to other companies in our group if you request an appointment to see a financial adviser.

19. You agree that by taking up all or part of any loan offered to you on the basis of the information provided on this application form and by signing this form, you agree to accept all the conditions set out in our mortgage offer letter. You agree that if you receive more than one letter, the letter showing the latest date will be that which applies.

20. You authorise us to contact any named occupier of the mortgaged property, in person, so that the occupier can provide a written declaration postponing any rights of occupation to us.

#### For joint applicants:

21. You authorise us to send only one statement for each account.

22. You agree that a credit search will be made on each of you.

23. You acknowledge that we have not given and are not giving you financial advice in relation to this application or any mortgage loan we may advance to you as a result of this application.

### 11. Credit products only

We will check your details with fraud prevention agency/agencies and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may use and search these records to:

- help make decisions about credit and credit related services, for you and members of your household;
- help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, on you and members of your household;
- trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies; check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Credit reference agencies collate information about how people manage the money they borrow from lenders, whether it be a mortgage, personal loan, credit card, overdraft or any other type of loan. When making lending decisions, we will carry out a search with one or more licensed credit reference agencies who will retain a record of the search, which will be seen by other organisations that make searches. This information will be used in a decision making process called "credit scoring". If your application is declined you may have a right of appeal. Information held about you and your account by the credit reference agencies may already be linked or "associated" to records relating to your partner or anyone that you may be financially "associated" with. Your ability to obtain credit will be influenced by the records held by the credit reference agency on you or any person associated with you in this way.

Another persons records will be "associated" with yours by us when:

- You make a joint application;
- You advise us of a financial association with another person;
- If the credit reference agencies have existing linked or "associated" records.

This "association" will link your records at the credit reference agencies and will be taken into account in all future applications by either or both of you. This shall continue until one of you applies to the credit reference agencies and is successful in filing a "disassociation".

You MUST therefore ensure when making a joint application or advising us of some other financial association that you are entitled to:

- Disclose information about your joint applicant and anyone referred to by you;
- Authorise us to search, link or record information at (a) credit reference agency(ies) about you and anyone referred to by you.

On a monthly basis, we will give credit reference agencies details about payments you make to us and the status of your account, to help us and other lenders make credit decisions about you (and the people associated with you) in the future.

If you exceed agreed limits, and the amount owed is not in dispute, and you fail to make satisfactory repayment proposals following our formal demand, we may register this with credit reference agencies. We will give you 28 days notice before doing this.

Signature of Applicant

Date: DD  MM  YYYY

Signature of Joint Applicant

Date: DD  MM  YYYY

**Your Feedback:**

If you want to complain, you may do so in person, in writing, by post or e-mail or by telephone.

**Data Protection:**

Under Data Protection legislation, you have a right of access to your personal records. Should you wish to exercise this right, please write to your account holding centre. A fee will be charged for this service.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

The Bank will require a first charge over the property. Barclays is a responsible lender and when considering your application for borrowing, your financial circumstances will be appraised. And remember, should you run into difficulties, please contact us immediately.