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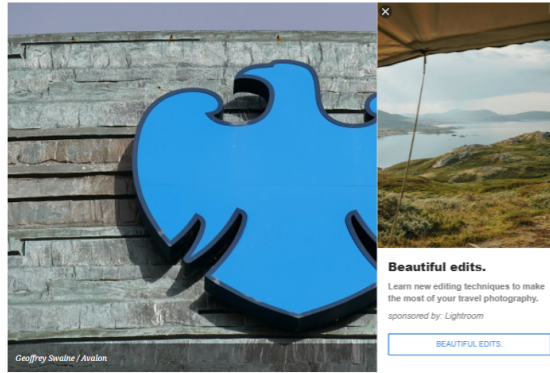
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## Lenders 'getting nervous' ahead of Hunt's Budget as Barclays and NatWest announce rate changes

WRITTEN BY SEAMUS DOHERTY PROPERTY REPORTER | 4<sup>TH</sup> MAR 24 3:47 PM

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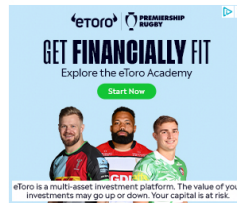
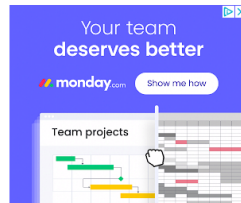


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Barclays has just announced it is "making a number of changes across our residential purchase and remortgage range and our Buy to Let range.



These changes consist of increases and decreases," meanwhile, NatWest has also announced rate changes this afternoon.

Barclays said that "we're making changed to our Existing Customer product range, details of which are as follows:

Existing Customer Rate Changes:

Switcher: Rate increase of 5bps and up to 10 bps on selected 2 and 5 year deals.

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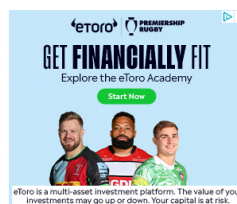
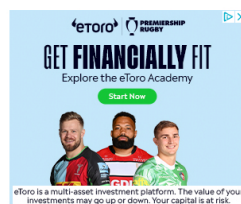


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Gary Bush, financial advisor at MortgageShop.com said, "A disaster is all you can call all the rate movement from top UK lenders in the past week.

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"Something's got to change as this hardly fits in with the Financial Conduct Authority's new Consumer Duty rules.

"To see one High Street lender, Barclays, increasing some of its rates yet decreasing others just creates even more chaos and lack of understanding among consumers.

"How lenders can show resistance to a decent industry 48-hours notice period on mortgage rate changes, quoting it would affect profitability, and then the same lenders all recently announcing huge profits, is head wobbling."

Justin Moy, managing director at EHF Mortgages, said, "Another mixed bag of rate increases, and a few reductions, from two of the larger high street banks, again with little time to make calls to borrowers who will potentially be affected.

"As a result, many could end up paying that little bit more for their mortgage or renewal.

"An increase of just 0.1% will cost a lot more than the value of 1% off your income tax for most borrowers."

Rohiy Kohli, director at The Mortgage Shop said, "The Chancellor has been playing down some of the rumours but with 48 hours to go until the Budget, some of the bigger lenders seem to be getting nervous already.

"Any benefit some Barclays and NatWest customers may have got from Wednesday's Budget is going to be watered down with higher mortgage payments.

"It's even more infuriating for borrowers who now need to make snap decisions as lenders return to poor practices of short notice withdrawals."

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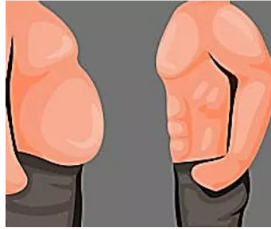
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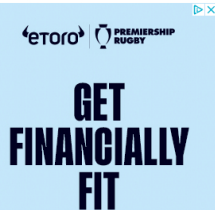
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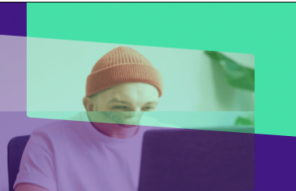


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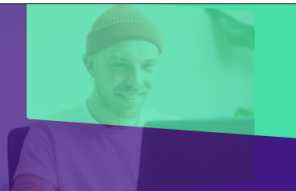
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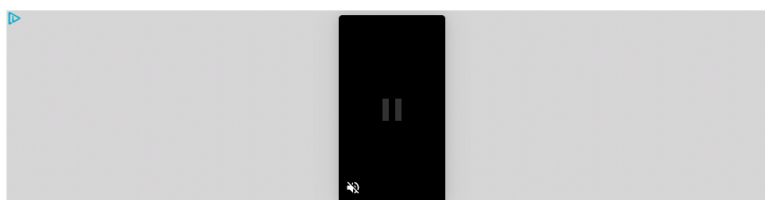
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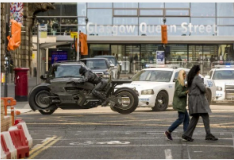
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