



# Product Transfers

PRODUCT GUIDES

## **United Trust Bank offers product transfers to First Change, Second Charge and Buy to Let customers whom are at the end of their contracted fixed rate period.**

To qualify, your customer must have a current UTB mortgage, which is up to date and has at least 2 years until the end of term.

If the customer is experiencing current financial difficulties with their mortgage, it is important that you ask them to contact us directly for the best possible solution before applying for a product transfer.

We are always happy to help so contact



**Personal finance awards 2023  
best second mortgage lender**

**What mortgage awards 2023  
best second mortgage lender**

**Mortgage strategy awards 2023  
best second charge lender**

**Moneyfacts awards 2022  
best secured loan provider**

## Product Transfers For Intermediaries

# Rates

First Charge Products						
Status	Prime Plus	Prime	Near Prime	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	6.44%	6.99%	7.54%	3%, 2%	£995	0.40%
5 Year Fix <i>rates available from</i>	6.04%	6.94%	7.49%	5%, 4%, 3%, 2%, 2%	£995	0.40%
<b>Revisory Rate</b>	<b>BBR + 5.00%</b>	<b>BBR + 5.00%</b>	<b>BBR + 5.00%</b>			

Second Charge Products						
Status	Prime Plus	Prime	Near Prime	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	7.39%	8.34%	9.34%	3%, 2%	£995	1%
5 Year Fix <i>rates available from</i>	6.79%	7.75%	8.74%	5%, 4%, 3%, 2%, 2%	£995	1%
<b>Revisory Rate</b>	<b>BBR + 5.25%</b>	<b>BBR + 5.25%</b>	<b>BBR + 5.25%</b>			

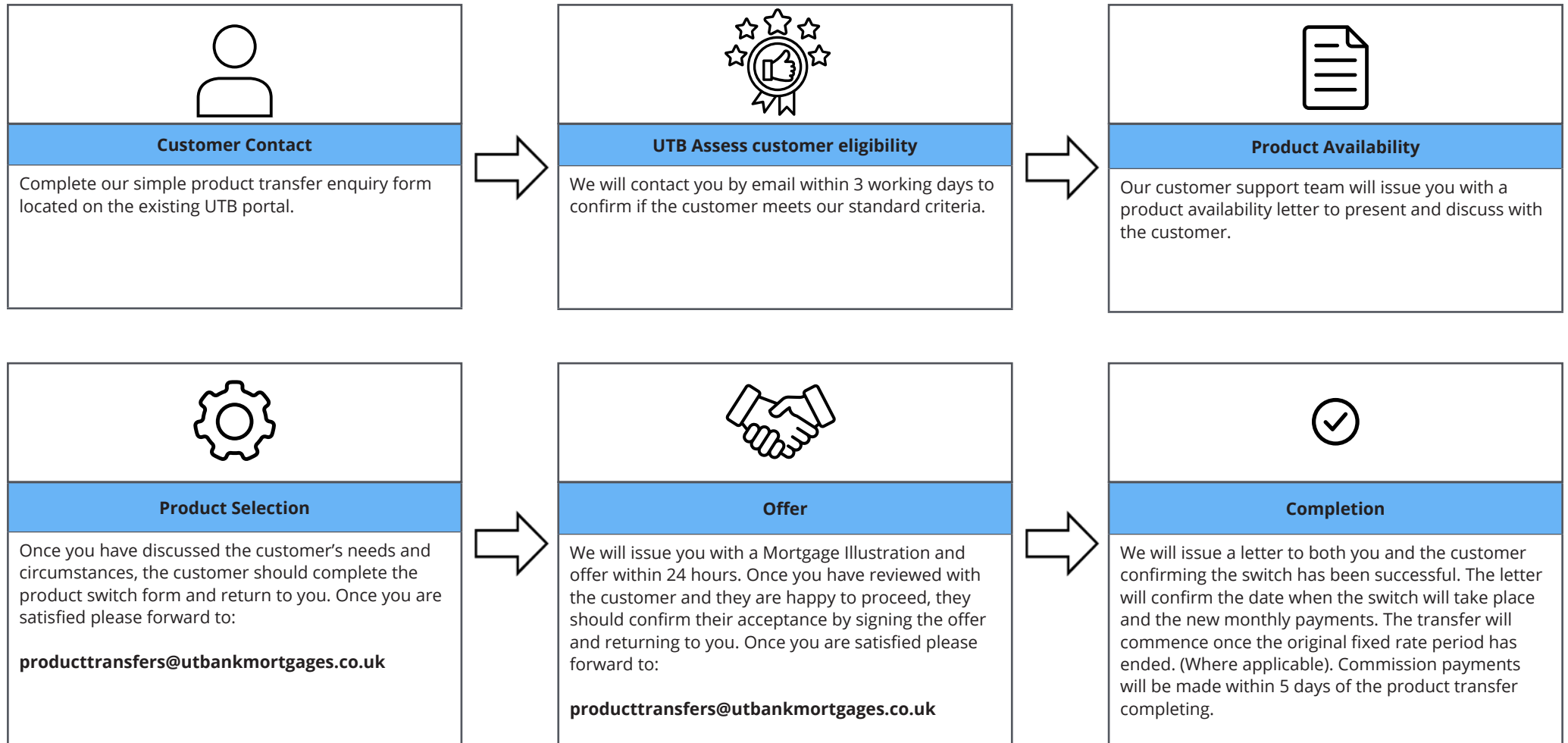
Buy to Let-Max LTV 78%						
Property Type	Single Dwelling	HMO/MUB	Holiday Let	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	6.29%	6.54%	8.15%	3%, 2%	2%	0.40%
5 Year Fix <i>rates available from</i>	5.60%	6.10%	7.55%	5%, 4%, 4%, 3%, 2%	2%	0.40%
<b>Revisory Rate</b>	<b>BBR + 5%</b>					

Product Selection
Fees can either be added to the loan or paid up front. The actual interest rate is confirmed at application and is dependent on individual customers status, LTV and application profile. BTL Max LTV 78% at origination.

Qualification Criteria
<ul style="list-style-type: none"> <li>• Must be fully up to date with no current arrears at point of sale.</li> <li>• Must be within 90 days of the original product incentive period end date, or outside any applicable ERC period.</li> <li>• New PT rate cannot be fixed for more than the remaining term.</li> </ul>

In exceptional circumstances UTB may request additional information

## Product Transfers For Intermediaries



### Have more questions?

Our Frequently Asked Questions can be found [here](#). Alternatively, feel free to give a member of the team a call, who will be happy to help you further.

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