

Buy-to-Let Product Guide Product Transfers

- Product transfers are available to eligible borrowers only. Please contact the team at Fleet prior to making an application for a product transfer to ensure your client is eligible and to discuss other possible options
- Rate reduction: Five-Year HMO/MUFB product reduced by 15bps
- Rates for eligible borrowers start at 3.89% for Two-Year Fixed Rate products

Version 194-PT

Updated 7th August 2025

INTERMEDIARY USE ONLY

Complete
Your specialist packager distributor

023 8045 6999 (Option 2)
btl@complete-fs.co.uk
www.complete-fs.co.uk

BBR is set at 4.25%



Product Transfers



We are pleased to introduce product transfers which should give advisers a greater level of confidence when recommending Fleet to new borrowers. We believe that having a product transfer option will help support ongoing property investment and provide peace of mind to borrowers.

Why switch to a product transfer with Fleet?

- Competitive product range presently priced at new business rates with a reduced completion fee
- Two- and five-year fixed-rate options (Standard, Limited Company and HMO/MUFB)
- Less paperwork to complete – No legal work*, application fee or valuation required

* Some alternative options may involve legal fees but if they do, Fleet will pick up the bill

Product transfers are available to eligible borrowers only. Please contact the team at Fleet prior to making an application for a product transfer to ensure your client is eligible and to discuss other possible options.

Product transfers are not currently available through the portal.

Product Transfers



Standard Buy-to-Let Products

	Initial Rate	Fee	ERC	Initial Rate Date End	Revert Rate	Product Code
2 Year Fixed Product Transfer	3.89%	2.50%	3% to 31/12/2026 2% to 31/12/2027	31/12/2027	7.25% (BBR + 3.00%)	BTL055PS
5 Year Fixed Product Transfer	4.64%	2.50%	5% to 30/11/2026 4% to 30/11/2027 3% to 30/11/2028 2% to 30/11/2029 1% to 30/11/2030	30/11/2030	7.25% (BBR + 3.00%)	BTL053PS

These rates will be applied to the amount owing on a borrower's mortgage account at the time of any product transfer. Borrowers are not able to capital raise and increase the amount owing on their mortgage account as part of any product transfer. If a borrower wishes to raise any additional capital, a new full mortgage application will be required.

Product transfers are available to eligible borrowers only.

Please contact the team at Fleet prior to making an application for a product transfer to ensure your client is eligible and to discuss other possible options.

Product Transfers



Limited Company Buy-to-Let Products

	Initial Rate	Fee	ERC	Initial Rate Date End	Revert Rate	Product Code
2 Year Fixed Product Transfer	3.89%	2.50%	3% to 31/12/2026 2% to 31/12/2027	31/12/2027	7.25% (BBR + 3.00%)	LTD054PS
5 Year Fixed Product Transfer	4.64%	2.50%	5% to 30/11/2026 4% to 30/11/2027 3% to 30/11/2028 2% to 30/11/2029 1% to 30/11/2030	30/11/2030	7.25% (BBR + 3.00%)	LTD052PS

These rates will be applied to the amount owing on a borrower's mortgage account at the time of any product transfer. Borrowers are not able to capital raise and increase the amount owing on their mortgage account as part of any product transfer. If a borrower wishes to raise any additional capital, a new full mortgage application will be required.

Product transfers are available to eligible borrowers only.

Please contact the team at Fleet prior to making an application for a product transfer to ensure your client is eligible and to discuss other possible options.

Product Transfers



HMO and MUFB Buy-to-Let Products

Please select this product range for individuals mortgaging an HMO/MUFB property in either their personal or Limited Company name.

	Initial Rate	Fee	ERC	Initial Rate Date End	Revert Rate	Product Code
2 Year Fixed Product Transfer	4.34%	2.50%	3% to 30/11/2026 2% to 30/11/2027	30/11/2027	7.25% (BBR + 3.00%)	HMO051PS
5 Year Fixed Product Transfer	4.99%	2.50%	5% to 31/12/2026 4% to 31/12/2027 3% to 31/12/2028 2% to 31/12/2029 1% to 31/12/2030	31/12/2030	7.25% (BBR + 3.00%)	HMO052PS

These rates will be applied to the amount owing on a borrower's mortgage account at the time of any product transfer. Borrowers are not able to capital raise and increase the amount owing on their mortgage account as part of any product transfer. If a borrower wishes to raise any additional capital, a new full mortgage application will be required.

Product transfers are available to eligible borrowers only.

Please contact the team at Fleet prior to making an application for a product transfer to ensure your client is eligible and to discuss other possible options.

