

December 2025

RESIDENTIAL & BUY TO LET PRODUCT TRANSFER GUIDE.

Range highlights

- 2 year and 5 year fixed products available
- Fee free product transfers

Not for customer use. For professional intermediaries use only.

Complete 
Your specialist packager distributor

023 8045 6999
enquiries@complete-fs.co.uk
www.complete-fs.co.uk

THE
MORTGAGE
LENDER
real life lending

Powered by  shawbrook

CONTENTS.

Residential Product Transfer Range	2
Buy to Let Product Transfer Range	3-4
Key Criteria	5

Key Criteria

- For customers with less than perfect credit
- For customers with complex income types
- For customers who are self-employed

RESIDENTIAL PRODUCT TRANSFER RANGE

Revert Rates - TML's Residential Base Rate + 3%

Product Term	LTV	Initial Rate	Completion Fee	Revert Rate (TML Base Rate + margin)	Type	Version
2 Year Fixed	70%	5.84%	£0	6.75%	Product Transfer	v9.25.2
	75%	5.99%	£0	6.75%	Product Transfer	v9.25.2
	80%	6.19%	£0	6.75%	Product Transfer	v9.25.2
	85%	6.34%	£0	6.75%	Product Transfer	v9.25.2
5 Year Fixed	70%	5.69%	£0	6.75%	Product Transfer	v9.25.2
	75%	5.79%	£0	6.75%	Product Transfer	v9.25.2
	80%	5.89%	£0	6.75%	Product Transfer	v9.25.2
	85%	5.99%	£0	6.75%	Product Transfer	v9.25.2

Please note: Customers with a LTV higher than 80% will be eligible for the 85% LTV product, however this will be displayed in the TML Product Transfer online portal as 95% LTV.

BUY TO LET PRODUCT TRANSFER RANGE

These products are available to Individuals and Limited Companies/LLP for all existing customer LTVs.				Revert Rates - TML's Buy to Let Base Rate + 3%			
Product Term	LTV	Standard Property Initial Rate	Standard Property Completion Fee	Product Version	HMO/MUB Initial Rate	HMO/MUB Completion Fee	Product Version
2 Year Fixed	70%	5.84%	0%	v12.25.1	6.33%	0%	v12.25.1
	75%	5.89%	0%	v12.25.1	6.38%	0%	v12.25.1
	80%	6.85%	0%	v9.25.2	6.58%	0%	v9.25.2
5 Year Fixed	70%	5.54%	0%	v12.25.1	5.88%	0%	v9.25.2
	75%	5.59%	0%	v12.25.1	5.98%	0%	v9.25.2
	80%	6.19%	0%	v12.24.1	6.29%	0%	v9.25.2

Please note: Customers with a LTV higher than 75% will be eligible for the 80% LTV product, however this will be displayed in the TML Product Transfer online portal as 95% LTV.

BUY TO LET PRODUCT TRANSFER RANGE
EXPAT

These products are available for all existing expat customer LTVs. Revert rate: TML's Buy to Let Base Rate + 3%				
Product Term	LTV	Initial Rate	Completion Fee	Product Version
2 Year Fixed	70%	6.33%	0%	v12.25.1
	75%	6.38%	0%	v12.25.1
	80%	6.58%	0%	v9.25.2
5 Year Fixed	70%	5.88%	0%	v9.25.2
	75%	5.98%	0%	v9.25.2
	80%	6.29%	0%	v9.25.2

HOLIDAY AND SHORT TERM LETS

These products are available to Individuals and Limited Companies/LLP for all existing holiday and short term lets customer LTVs.			Revert Rate - Holiday & Short Term Lets: TML's Buy to Let Base Rate + 3%	
Product Term	LTV	Initial Rate	Completion Fee	Product Version
2 Year Fixed	70%	6.33%	0%	v12.25.1
	75%	6.38%	0%	v12.25.1
	80%	6.58%	0%	v9.25.2
5 Year Fixed	70%	5.88%	0%	v9.25.2
	75%	5.98%	0%	v9.25.2
	80%	6.29%	0%	v9.25.2

Please note: Customers with a LTV higher than 75% will be eligible for the 80% LTV product, however this will be displayed in the TML Product Transfer online portal as 95% LTV.

KEY CRITERIA

Eligibility

- Customer must have no current arrears balance, and no missed payments in the last 12 months.
- Where a customer has missed a payment in the last 12 months, a Product Transfer will be considered if the last 3 months payments have been met and there is no current arrears balance.
- In the event the customer has a current arrears balance, we will consider a Product Transfer subject to the following:
 - 0-1 payments in arrears can be considered, provided the customer has had no escalating arrears in the last 3 months.
 - 1+ payments in arrears are currently ineligible.
- Loan amount must be on a like for like basis, with no additional borrowing.
- No variation to the current repayment profile.
- No removal or addition of borrowers.
- No security changes.
- Customer must have >2-year minimum account term remaining *customer with <5-year remaining will only be eligible for a 2-year product.

Please refer to our How To Guide which explains how to apply for your client's product transfer, including what we will ask for.

Once a Product Transfer offer has been accepted the terms are locked in and it cannot be changed or cancelled without the customer/s incurring an early repayment charge.

Residential Early Repayment Charges

ERCs	Year 1	Year 2	Year 3	Year 4	Year 5
5 year fixed products	5%	4%	3%	2%	1%
2 year fixed products	3%	2%	-	-	-

Buy to Let Early Repayment Charges

ERCs	Year 1	Year 2	Year 3	Year 4	Year 5
5 year fixed products	5%	5%	4%	4%	3%
2 year fixed products	3%	2%	-	-	-



Powered by  shawbrook

THANKS FOR LOOKING.

The Mortgage Lender Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Firm Reference Number 707058).
Our Buy to Let mortgages are not regulated by the Financial Conduct Authority. Registered in England & Wales as company number 9280057.
Registered office address: Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE.