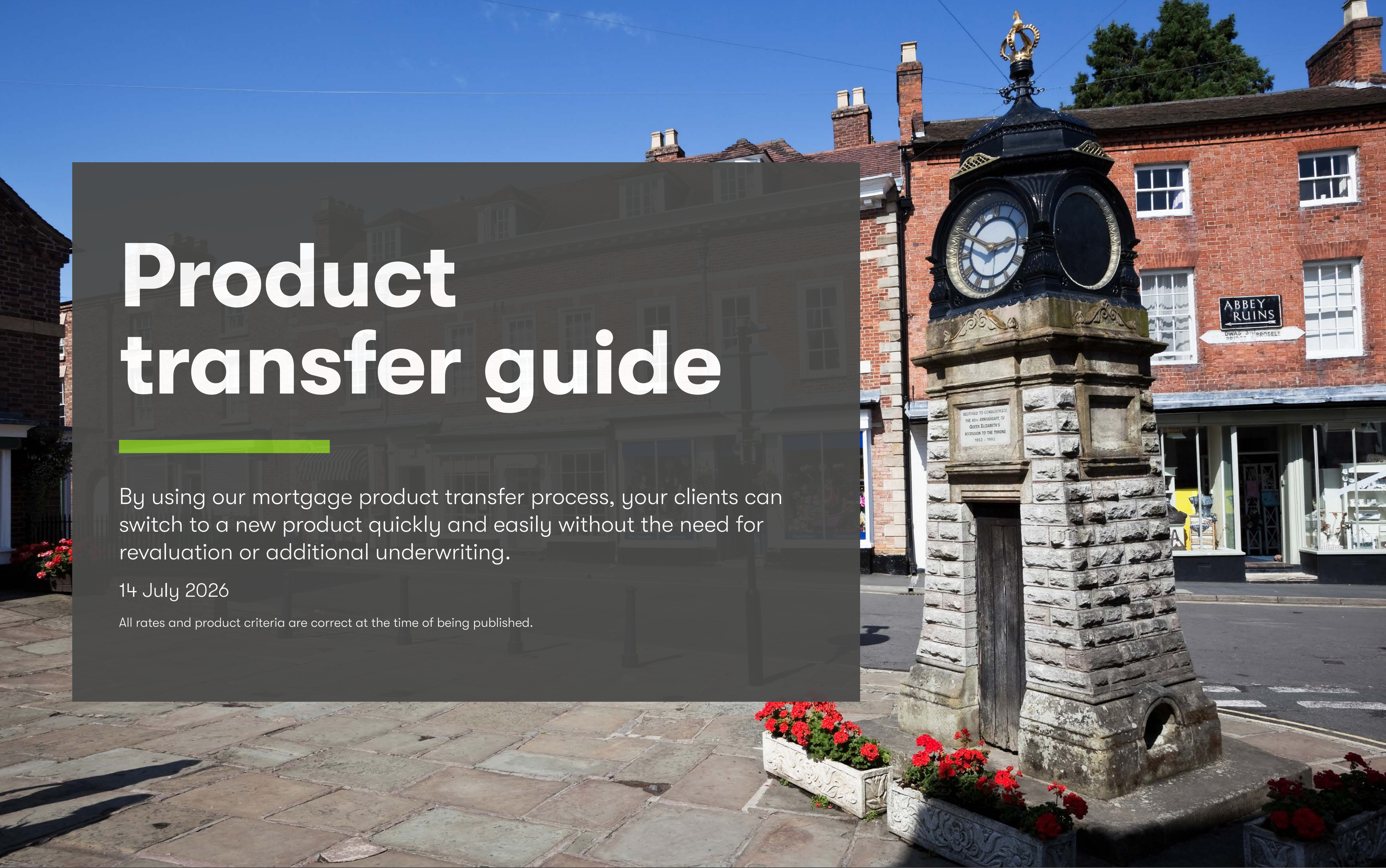

Product transfer guide

By using our mortgage product transfer process, your clients can switch to a new product quickly and easily without the need for revaluation or additional underwriting.

14 July 2026

All rates and product criteria are correct at the time of being published.

Products

Commercial

£50k to £250k		
Fee	2yr Fixed	5yr Fixed
1%	8.64%	8.44%
2%	8.14%	8.24%

Above £250k to £2.5m		
Fee	2yr Fixed	5yr Fixed
1%	8.34%	8.14%
2%	7.84%	7.94%

Above £2.5m to £7.5m		
Fee	2yr Fixed	5yr Fixed
1%	8.19%	7.99%
2%	7.69%	7.79%

ERCs - 2 year fixed: 4%, 3% **5 year fixed:** 4%, 3%, 3%, 3%, 3% | **Reversion Rate* - BBR:** + 4.75%

Semi-commercial

Products for properties with more than 50% residential value. This will be verified internally from the original/most recent physical valuation we hold.

£50k to £250k		
Fee	2yr Fixed	5yr Fixed
1%	7.69%	7.44%
2%	7.19%	7.24%

Above £250k to £2.5m		
Fee	2yr Fixed	5yr Fixed
1%	7.39%	7.14%
2%	6.89%	6.94%

Above £2.5m to £7.5m		
Fee	2yr Fixed	5yr Fixed
1%	7.24%	6.99%
2%	6.74%	6.79%

ERCs - 2 year fixed: 4%, 3% **5 year fixed:** 4%, 3%, 3%, 3%, 3% | **Reversion Rate* - BBR:** + 4.00%

Buy to let

£50k to £2m		
Fee	2yr Fixed	5yr Fixed
2%	6.64%	6.64%

Above £2m to £7.5m		
Fee	2yr Fixed	5yr Fixed
2%	6.44%	6.44%

ERCs - 2 year fixed: 4%, 3% **5 year fixed:** 4%, 3%, 3%, 3%, 3% **Reversion Rate* - BBR:** + 4.00%

Loans £7.5m+ will be priced on application.

Products revert to BBR trackers

- On expiry of the fixed rate (the starting rate*), the term loan will revert to a variable interest rate set at a margin above BBR.
- The variable rate of interest will move up and down in line with the BBR, however if the BBR falls below 0% the interest rate you're charged won't change, this is referred to as the minimum floor.
- Changes to the BBR, subject to the minimum floor, will take effect from the 1st of the month immediately following the announcement of the change in the BBR. Your new rate will be calculated by taking the margin applicable to the term loan plus the BBR.

***Reversion rate is calculated using BBR + reversion rate margin (RRM) as shown above. BBR is subject to a floor of 0.0%. The interest year for InterBay is calculated over 360 days.**

Bank of England Base Rate (BBR): 3.75%

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