

# 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
- Rates for eligible borrowers start at 4.59% for Two-Year fixed rate products (Standard and Ltd Co.)

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INTERMEDIARY USE ONLY

BBR is set at 3.75%



# 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)
- Two-Year Tracker Products available with no ERCs
- 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

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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   | 4.59%                  | 2.50% | 3% to 31/03/2028<br>2% to 31/03/2029                                                             | 31/03/2029            | 6.75%<br>(BBR + 3.00%) | BTLO69PS     |
| 5 Year Fixed Product Transfer   | 5.14%                  | 2.50% | 5% to 31/03/2028<br>4% to 31/03/2029<br>3% to 31/03/2030<br>2% to 31/03/2031<br>1% to 31/03/2032 | 31/03/2032            | 6.75%<br>(BBR + 3.00%) | BTLO70PS     |
| 2 Year Tracker Product Transfer | 4.25%<br>(BBR + 0.50%) | 2.50% | -                                                                                                | 31/10/2028            | 6.75%<br>(BBR + 3.00%) | BTLO64PS     |

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.

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# 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   | 4.59%                  | 2.50% | 3% to 31/03/2028<br>2% to 31/03/2029                                                             | 31/03/2029            | 6.75%<br>(BBR + 3.00%) | LTD068PS     |
| 5 Year Fixed Product Transfer   | 5.14%                  | 2.50% | 5% to 31/03/2028<br>4% to 31/03/2029<br>3% to 31/03/2030<br>2% to 31/03/2031<br>1% to 31/03/2032 | 31/03/2032            | 6.75%<br>(BBR + 3.00%) | LTD069PS     |
| 2 Year Tracker Product Transfer | 4.25%<br>(BBR + 0.50%) | 2.50% | -                                                                                                | 31/10/2028            | 6.75%<br>(BBR + 3.00%) | LTD063PS     |

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.

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# 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   | 4.89%                  | 2.50% | 3% to 31/03/2028<br>2% to 31/03/2029                                                             | 31/03/2029            | 6.75%<br>(BBR + 3.00%) | HMO066PS     |
| 5 Year Fixed Product Transfer   | 5.39%                  | 2.50% | 5% to 31/03/2028<br>4% to 31/03/2029<br>3% to 31/03/2030<br>2% to 31/03/2031<br>1% to 31/03/2032 | 31/03/2032            | 6.75%<br>(BBR + 3.00%) | HMO067PS     |
| 2 Year Tracker Product Transfer | 4.90%<br>(BBR + 1.15%) | 2.50% | -                                                                                                | 31/10/2028            | 6.75%<br>(BBR + 3.00%) | HMO061PS     |

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.

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**Complete**<sup>FS</sup>  
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**023 8045 6999** (Option 2)



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