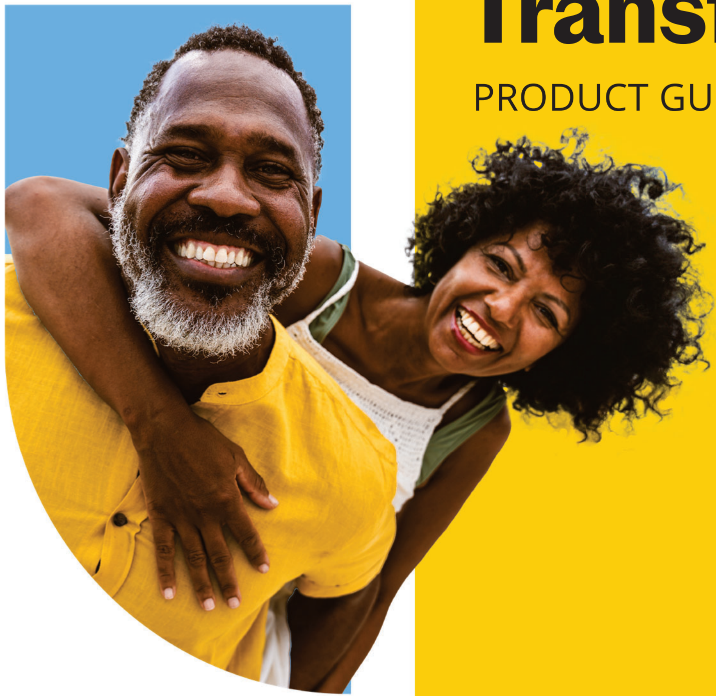
Product Transfers

PRODUCT GUIDES



United Trust Bank offers product transfers to First Charge, 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 0207 031 1552 for any questions.

Best Second Charge Lender Mortgage Strategy Awards 2025

Short-Term Lender of the Year Financial Reporter Awards 2025

Best Second Mortgage Lender What Mortgage Awards 2025

Best Product Range Second Charge National Mortgage Awards 2024

Best Second Mortgage Lender What Mortgage Awards 2024

Best Lender for Second Charge Loans Financial Reporter Awards 2024

Best Second Mortgage Lender Personal Finance Awards 2024

Product Transfers For Intermediaries

Residential Mortgage Products						
Status	**Prime Plus**	**Prime**	**Near Prime**	**ERCs-% by year**	**Product Fee**	**Procuration Fee**
2 Year Fix *rates available from*	6.44%	6.99%	7.54%	3%, 2%	£995	0.40%
5 Year Fix *rates available from*	6.04%	6.94%	7.49%	5%, 4%, 3%, 2%, 2%	£995	0.40%
Revisionary Rate	**BBR + 5%**	**BBR + 5%**	**BBR + 5%**			

Second Charge Loan Products						
Status	**Prime Plus**	**Prime**	**Near Prime**	**ERCs-% by year**	**Product Fee**	**Procuration Fee**
2 Year Fix *rates available from*	7.04%	8.14%	9.19%	3%, 2%	£995	1%
5 Year Fix *rates available from*	6.79%	7.09%	8.14%	5%, 4%, 3%, 2%, 2%	£995	1%
Revisionary Rate	**BBR + 5.25%**	**BBR + 5.25%**	**BBR + 5.25%**			

Buy to Let-Max LTV 78%						
Property Type	**Single Dwelling**	**HMO/MUB**	**Holiday Let**	**ERCs-% by year**	**Product Fee**	**Procuration Fee**
2 Year Fix *rates available from*	6.29%	6.54%	6.99%	3%, 2%	2%	0.40%
5 Year Fix *rates available from*	5.60%	5.89%	6.24%	5%, 4%, 3%, 3%, 2%	2%	0.40%
Revisionary Rate	**BBR + 5%**					

Buy to Let-78%-85%						
Property Type	**Single Dwelling**	**HMO/MUB**	**Holiday Let**	**ERCs-% by year**	**Product Fee**	**Procuration Fee**
2 Year Fix *rates available from*	7.29%	7.54%	7.99%	3%, 2%	-	0.40%
5 Year Fix *rates available from*	6.00%	6.29%	6.64%	5%, 4%, 3%, 3%, 2%	-	0.40%
Revisionary Rate	**BBR + 5%**					

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.
0% fee BTL only available between 78%-85% LTV.

Qualification Criteria

- Must be within 90 days of the original product incentive period end date, or outside any applicable ERC period.
- New PT rate cannot be fixed for more than the remaining term.

In exceptional circumstances UTB may request additional information

Product Transfers For Intermediaries

Customer Contact

Complete our simple product transfer enquiry form located on the existing UTB portal.

UTB Assess customer eligibility

We will contact you by email within 3 working days to confirm if the customer meets our standard criteria.

Product Availability

Our customer support team will issue you with a product availability letter to present and discuss with the customer.

Product Selection

Once you have discussed the customer's needs and circumstances, the customer should complete the product switch form and return to you. Once you are satisfied please forward to:

producttransfers@utbankmortgages.co.uk

Offer

We will issue you with a Mortgage Illustration and offer within 24 hours. Once you have reviewed with the customer and they are happy to proceed, they should confirm their acceptance by signing the offer and returning to you. Once you are satisfied please forward to:

producttransfers@utbankmortgages.co.uk

Completion

We will issue a letter to both you and the customer confirming the switch has been successful. The letter will confirm the date when the switch will take place and the new monthly payments. The transfer will commence once the original fixed rate period has ended. (Where applicable). Commission payments will be made within 5 days of the product transfer completing.

In exceptional circumstances UTB may request additional information

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