Fleet Mortgages
a Starling Bank company

Buy-to-Let Product Guide

Product Transfers

- Product transfers are available to eligible borrowers only.
- Five-Year Fixed Rate Products across all ranges increased by 20bps
- Rates for eligible borrowers start at 3.49% for One-Year fixed rate products (Standard and Ltd Co.)



Version **230-PT**

Updated **21st October 2026**

BBR is set at **3.75%**

INTERMEDIARY USE ONLY

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
- One, 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

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
1 Year Fixed Product Transfer	3.49%	2.50%	3% to 31/03/2028	31/03/2028	6.75% (BBR + 3.00%)	BTL074PS
2 Year Fixed Product Transfer	4.79%	2.50%	3% to 31/03/2028 2% to 31/03/2029	31/03/2029	6.75% (BBR + 3.00%)	BTL071PS
5 Year Fixed Product Transfer	5.54%	2.50%	5% to 31/03/2028 4% to 31/03/2029 3% to 31/03/2030 2% to 31/03/2031 1% to 31/03/2032	31/03/2032	6.75% (BBR + 3.00%)	BTL075PS
2 Year Tracker Product Transfer	4.25% (BBR + 0.50%)	2.50%	-	31/03/2029	6.75% (BBR + 3.00%)	BTL073PS

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.

Product Transfers

Limited Company Buy-to-Let Products

	Initial Rate	Fee	ERC	Initial Rate Date End	Revert Rate	Product Code
1 Year Fixed Product Transfer	3.49%	2.50%	3% to 31/03/2028	31/03/2028	6.75% (BBR + 3.00%)	LTD073PS
2 Year Fixed Product Transfer	4.79%	2.50%	3% to 31/03/2028 2% to 31/03/2029	31/03/2029	6.75% (BBR + 3.00%)	LTD070PS
5 Year Fixed Product Transfer	5.54%	2.50%	5% to 31/03/2028 4% to 31/03/2029 3% to 31/03/2030 2% to 31/03/2031 1% to 31/03/2032	31/03/2032	6.75% (BBR + 3.00%)	LTD074PS
2 Year Tracker Product Transfer	4.25% (BBR + 0.50%)	2.50%	-	31/03/2029	6.75% (BBR + 3.00%)	LTD072PS

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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
1 Year Fixed Product Transfer	3.74%	2.50%	3% to 31/03/2028	31/03/2028	6.75% (BBR + 3.00%)	HMO072PS
2 Year Fixed Product Transfer	4.79%	2.50%	3% to 31/03/2028 2% to 31/03/2029	31/03/2029	6.75% (BBR + 3.00%)	HMO071PS
5 Year Fixed Product Transfer	5.79%	2.50%	5% to 31/03/2028 4% to 31/03/2029 3% to 31/03/2030 2% to 31/03/2031 1% to 31/03/2032	31/03/2032	6.75% (BBR + 3.00%)	HMO073PS
2 Year Tracker Product Transfer	4.90% (BBR + 1.15%)	2.50%	-	31/03/2029	6.75% (BBR + 3.00%)	HMO070PS

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Complete FS

Your specialist packager distributor

023 8045 6999 (Option 2)

btl@complete-fs.co.uk

www.complete-fs.co.uk

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Registered Office: 2nd Floor, Flagship House, Reading Road North, Fleet, Hampshire, GU51 4WP