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RESIDENTIAL & BUY TO LET PRODUCT TRANSFER GUIDE.



Range highlights

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

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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%	6.29%	£0	6.75%	Product Transfer	v4.26.1
	75%	6.34%	£0	6.75%	Product Transfer	v4.26.1
	80%	6.49%	£0	6.75%	Product Transfer	v4.26.1
	85%	6.59%	£0	6.75%	Product Transfer	v4.26.1
	90%	6.64%	£0	6.75%	Product Transfer	v4.26.1
	95%	6.69%	£0	6.75%	Product Transfer	v4.26.1
5 Year Fixed	70%	6.14%	£0	6.75%	Product Transfer	v4.26.1
	75%	6.19%	£0	6.75%	Product Transfer	v4.26.1
	80%	6.39%	£0	6.75%	Product Transfer	v4.26.1
	85%	6.49%	£0	6.75%	Product Transfer	v4.26.1
	90%	6.54%	£0	6.75%	Product Transfer	v4.26.1
	95%	6.59%	£0	6.75%	Product Transfer	v4.26.1

The product revert rates are based on TML's Residential Base Rate plus the product margin.
The TML Residential Base Rate, currently 3.75%, is subject to a floor of 0.75%. Correct as of the 19/12/25.

SHARED OWNERSHIP

Revert Rate (TML Base Rate + margin)

Product Term	LTV	Initial Rate	Completion Fee	Revert Rate (TML Base Rate + margin)	Type	Version
2 Year Fixed	75%	6.74%	£0	6.75%	Product Transfer	v4.26.1
5 Year Fixed	75%	6.64%	£0	6.75%	Product Transfer	v4.26.1

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%	6.09%	0%	v4.26.1	6.43%	0%	v4.26.1
	75%	6.14%	0%	v4.26.1	6.53%	0%	v4.26.1
	80%	6.54%	0%	v4.26.1	6.73%	0%	v4.26.1
5 Year Fixed	70%	5.94%	0%	v4.26.1	6.18%	0%	v4.26.1
	75%	5.99%	0%	v4.26.1	6.23%	0%	v4.26.1
	80%	6.49%	0%	v4.26.1	6.64%	0%	v4.26.1

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.

The product revert rates are based on TML's Residential Base Rate plus the product margin.
The TML Residential Base Rate, currently 3.75%, is subject to a floor of 0.75%. Correct as of the 19/12/25.

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%	6.43%	0%	v4.26.1
	75%	6.53%	0%	v4.26.1
	80%	6.73%	0%	v4.26.1
5 Year Fixed	70%	6.18%	0%	v4.26.1
	75%	6.23%	0%	v4.26.1
	80%	6.64%	0%	v4.26.1

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%	6.43%	0%	v4.26.1
	75%	6.53%	0%	v4.26.1
	80%	6.73%	0%	v4.26.1
5 Year Fixed	70%	6.18%	0%	v4.26.1
	75%	6.23%	0%	v4.26.1
	80%	6.64%	0%	v4.26.1

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.

The product revert rates are based on TML's Residential Base Rate plus the product margin.
The TML Residential Base Rate, currently 3.75%, is subject to a floor of 0.75%. Correct as of the 19/12/25.

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%	-	-	-

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

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Registered office address: Floor 10, 40 Leadenhall Street, London EC3A 2BJ.