

PRODUCT TRANSFER.

LENDER	PRODUCT TRANSFER POLICY	PRODUCTS AVAILABLE	DATE CUSTOMER IS CONTACTED	IS A PROCURATION FEE PAYABLE?	GROSS	NET
ACCORD MORTGAGES	<p>Residential PT's Broker will need the clients mortgage roll number/mortgage account number for the on-line portal, offer can be accepted by broker on clients behalf.</p> <p>BTL PT's Online application form via broker portal. Offer in 5 days. Client to return acceptance in 14 days.</p>	Select the right deal from the Product Transfer range and complete an online form to request an offer.	Minimum 6 weeks or 42 days before maturity unless a mortgage intermediary has already engaged with Accord on the customer's behalf and a KFI has been produced.	Yes	0.30%	0.28%
ALDERMORE MORTGAGES	Clients authorisation required for broker to deal with the process. This can be given over the phone (0333 321 1000 option 2,3), or complete and sign a form. https://intermediaries.aldermore.co.uk/media/4733/how-to-switch-your-clients-online.pdf	Loyalty mortgage range for residential owner - occupiers and standard BLT (individuals with single residential units) customers.	Products mailed to customer 3 months prior to ERC's expiry. You will be able to switch your client onto a new deal up to 17 weeks before their current rate ends, with no ERCs to pay.	Yes	0.35%	0.30%
BANK OF IRELAND	Online system available PTs can be applied for 4 months before end of existing promotional rate ends.	Please use the link to the Bank of Ireland website to view all of the products. https://www.bankofireland4intermediaries.co.uk/products/product-transfer-products/	Currently client is contacted 2 months before end of existing product	Yes	0.25%	0.23%
BATH BUILDING SOCIETY	Refer to lender	Refer to lender	Refer to lender	Yes	0.20%	0.18%

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BARCLAYS			Barclays contact the client six months prior to the product end.	Yes	0.20%	0.18%
BM SOLUTIONS	<p>Available for non-regulated buy to let mortgages only, subject to availability of products at time of application.</p> <p>LTV restrictions apply. Product Transfer applications can be made 2 months before expiry of the existing product.</p> <p>Any ERC's applicable to the existing product will not be payable and it is not available for customers with a regulated mortgage.</p> <p>http://www.bmsolutions.co.uk/retention/</p>	Specific Product Transfer range available.	BM Solutions will contract the customer 3 months before their current product expires.	Yes, same as new business proc fees.	0.44%	0.42%
BUCKINGHAM BUILDING SOCIETY	<p>A ERC applicable for the existing product is not payable , can switch 3 months before.</p> <p>Contact the society to find out what rate is available for your clients , we will need a signed authority from your clients which we will provide , we will then provide the illustration and the product switch forms to be completed and returned. On completion we will arrange the switch.</p>	<p>BTL & Residential</p> <p>Our product switch products will not appear on the sourcing so you will need to contact the society, call on 01494 879500 or email morgages@bucksbs.co.uk</p>	We inform the customer by letter 3 months before the end of term. We do not notify the adviser.	Yes	<p>0.22%</p> <p>Max £4,000</p>	<p>0.20%</p> <p>Max £4,000</p>
COVENTRY FOR INTERMEDIARIES	<p>You can now call Coventry for customer authority, information and to request illustration.</p> <p>Product transfers can be booked up to four months in advance of the product maturity date' in the first field.</p> <p>Signed customer Special Conditions need to be returned by the 23rd of the month prior to transfer.</p>	New customer advertised rates	The Coventry will notify brokers at 24 weeks, customers at 16 weeks and 10 weeks.	<p>Yes</p> <p>Coventry Building Society Product Transfers are not available on Express Payments</p>	0.30%	0.28%

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CLYDESDALE BANK	Apply online 180 days in advance. Complete within 90 days of current expiry date with no ERCs	Product Transfer products available. Full details on website. Product Transfers Clydesdale Bank for Intermediaries (clydesdalebankintermediaries.co.uk)	This will vary, but as a minimum we will contact the client within a month of the expiry of their current rate.	Yes	0.20%	0.20%
DARLINGTON BUILDING SOCIETY	Refer to lender	Full range of product transfers found here. https://www.darlington.co.uk/intermediaries/retention-products/	Refer to lender	Yes	0.30%	0.28%
DUDLEY BUILDING SOCIETY	PT's are available to customers, we write to brokers at 4 months, 3 months, call at 2 months and 1 month. We engage with the customers at 3 months, we do direct them to their broker.	We have a range of products for PT's that are lower priced than new business, we actively dual price.	We write to brokers at 4 months and engage with the customers at 3 months. Customers are directed to their broker.	Yes	0.25%	0.23%
EARL SHILTON BUILDING SOCIETY	<p>We currently have two retention products available. These are generally only available for esbs mortgage borrowers looking to switch an existing mortgage which completed more than one year ago.</p> <p>If a customer switches to one of these retention products, any Early Repayment Charge (ERC) due on the current product will be waived provided there is no more than six months before the ERC period ends. If the ERC period on the current product has more than six months left then we will waive 50% of that ERC.</p>	Products can be found here - https://www.esbs.co.uk/existing-esbs-borrowers/	6 months prior to a product approaching its end date.	Yes	0.25% + £25	0.25%

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FAMILY BUILDING SOCIETY	Customer will pay an ERC if they break their product terms early	New and existing customers are offered similar rates.	1st Contact: 12 months, 2nd contact: 6 months, 3rd contact: 3 months, 4th contact: 6 weeks.	Yes	0.22%	0.20%
FLEET MORTGAGES				Yes	0.35%	0.33%
FOUNDATION BUILDING SOCIETY	Refer to lender	Refer to lender	Refer to lender	Yes	0.30%	0.28%
FURNESS BUILDING SOCIETY	We allow product transfers on residential, BTL and Holiday Lets. See attached link to Furness for Intermediaries website for details of our Product Transfer process and some FAQs: https://www.furnessbs.co.uk/intermediaries/product-switching-for-intermediaries/	See attached link to Furness for Intermediaries website for up to date Product Transfer products: https://www.furnessbs.co.uk/intermediaries/products/product-transfers-for-existing-customers/#show	3 months before current deal expires	Yes	0.30%	0.28%

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GATEHOUSE BANK	If there are material changes required e.g. change of term, finance amount, adding/deleting a name, then a new application is required.	Details of our BTL product transfer process can be found here: https://gatehousebank.com/intermediaries/products/product-transfer-process Details of our products for existing customers can be found here: https://gatehousebank.com/intermediaries/products/buy-to-let-product-transfers	We will notify the customer 3 months before their rental rate expires. Customers are offered suitable products from our existing new business range applicable to their situation, or can transfer to the 'Follow on' rental rate.	Yes	0.30%	0.25%
HARPENDEN BUILDING SOCIETY	Harpenden do provide a product transfer (PT) option for borrowers who are coming to the end of their existing rate. Provided that the mortgage has been satisfactorily maintained we will write to the borrower approx. 3 months prior.	Refer to lender	3 Months	Yes	0.20%	0.18%
HALIFAX INTERMEDIARIES	You can apply 6 months before the end of ERC period and complete 2 months in advance with no ERC payable. Customers can cancel any time up to the product start date. The term can also be extended with no additional underwriting needing to be done.	Specific Product Transfer range available.	Halifax will contact the borrower in the month prior to the end of the rate suggesting they refer to the broker.	Yes, same as new business proc fees.	0.36%	0.35%
HINCKLEY & RUGBY BUILDING SOCIETY	If your client's fixed or discounted Hinckley & Rugby mortgage product is soon to mature, it's quick and easy to arrange a new deal using our mortgage Product Transfer service. All you need to do is have your client's permission for us to discuss their personal details with you. Please note, once your client has accepted the offer, they won't be able to cancel the transfer, request another mortgage deal or make any other changes to their mortgage until their new deal has started. Our Product Transfer rates are tailored to your client, so you won't be able to find them on any sourcing systems – you'll need to speak to our Contract Variations team. New deals are available three months before product maturity.	Specific Product Transfer range available.	3 months before coming up to the end of their deal	Yes	0.20%	0.18%

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HODGE	Direct from customer or via intermediary	Holiday Let PT specific products RIO + 50+ from our new business range.	Hodge contact the customer; 4 months via email 3 months via an initial letter 1 month = Point of No Return (2 weeks from date of Direct Debit)	Yes	0.30%	0.28%
HSBC	<p>When completing a Product Switch application on behalf of your client you will need to accept the customer offer document to ensure the application completes.</p> <p>You can complete a product switch on behalf of your client under the following circumstances:</p> <p>Product Switch Eligibility</p> <ul style="list-style-type: none"> Your client is an existing HSBC UK mortgage customer Your client is on a Fixed Rate, Term Tracker, Lifetime Tracker or Standard Variable Rate If a joint mortgage where one of the parties has passed away, you are able to complete a product switch for the remaining customer who is the surviving borrower, while the mortgage is still in joint names. Please ensure that the customer has already notified HSBC UK Mortgage Service Centre of their deceased partner. 	Products Available can be found on rate sheet on page https://intermediaries.hsbc.co.uk/products/product-finder/ 'Switching' products.	We write to clients 180 days prior to the expiry/we have brought in some messages at 210 and 190 days prior but that is more to educate than to encourage a switch. The letter we send to customers states that if a customer took out a mortgage with a broker, that they can speak to them about switching to HSBC UK.	Yes	0.30%	0.25%
INTERBAY COMMERCIAL	Refer to lender	Refer to lender	Refer to lender	Yes	0.50%	0.45%
KENSINGTON MORTGAGES	Refer to lender	Refer to lender	Refer to lender	Yes	0.30%	0.28%

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KEYSTONE PROPERTY FINANCE	Refer to lender	Refer to lender	Refer to lender	Yes	0.45%	0.43%
KENT RELIANCE FOR INTERMEDIARIES	<p>You can transfer your customer to a new mortgage deal when their current deal is coming to an end, or sooner if the customer requests.</p> <p>A transfer requires no valuation or underwriting assessment https://www.kentrelianceforintermediaries.co.uk/buy-to-let/mortgages/product-transfer</p>	Product transfer ranges available for residential and BTL business	We write to the customer 3 months before the end of the product. The letter points them towards their broker in the first instance.	Yes	0.30%	0.28%
LEEK UNITED BUILDING SOCIETY	<p>Advisers will be able to process the Product transfer online, if they don't have the client roll number they can ask for a customer data request so Leek can provide it.</p> <p>Product transfer eligibility and process can be found at https://www.leekunited.co.uk/intermediaries/product-transfers/</p>	Product transfer ranges available for residential and BTL business	120 days before their product end date	Yes	0.25%	0.23%
LEEDS BUILDING SOCIETY	Broker can apply online for PT 90 days before product end date. Product will switch at end of term.	Product transfer ranges available for residential and BTL business.	Customer is written to 42 days before product ends.	Customer is written to 42 days before product ends.	0.20%	0.18%

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METRO BANK	<p>We have a specifically designed portal for rate switches, the intermediary will need the customers mortgage account number starting with a 4 and the switch needs to be completed 10 working days before the current mortgage rate ends. A product can be switched up to 3 months before the end of the product term without incurring an ERC.</p> <p>In addition a residential mortgage customer can benefit from making a 20% overpayment per annum of the initial amount borrowed and BTL customers 10%.</p>	<p>Residential mortgage customers with loans up to £2m can choose from our best rates with zero fees.</p> <p>Existing BTL mortgage customers with loans up to £2m can choose from our best rates with a reduced BTL fee.</p> <p>Please see the Metro Bank Intermediary website for details.</p> <p>For a straight product switches customers benefit from no legal and valuation fees.</p>	5 months - first letter is sent to the customer.	Yes	0.30%	0.285%
THE MELTON BUILDING SOCIETY	<p>You can apply up to 5 months before product maturity, with the option to transfer up to 3 months before product maturity and we will pay a procuration fee for helping us to transfer our existing customers on to our loyalty products.</p> <p>We will complete a credit search for all applications where a variation is included and a £75 amendment to contract fee will be payable. We will also need to complete an affordability assessment in the following circumstances:</p> <ul style="list-style-type: none"> • If the existing monthly repayment increases by the higher of 2% or £22 • Where the term extends into (or further into) the customers retirement • If there is a change to the repayment type from interest only to capital repayment <p>If an affordability assessment is required, please use our affordability calculator to ensure your application meets our criteria.</p>	All products available	We contact our customers 5 months prior to their product maturity date. They are still only able to transfer up to 3 months before.	The procuration fee of 0.25% of the loan amount on completion of the product transfer will be paid to the introducing broker. The minimum amount payable is £150 and the maximum £1000.	0.26%	0.25%
NATIONWIDE	<p>You will be able to complete a rate switch on behalf of your client using NFI Online. http://www.nationwide-intermediary.co.uk/products/existing_nationwide_borrowers.</p>	Brokers can book a PT 5 months in advance, also the PT can go live 3 months before end date and NO ERC is payable.	Nationwide contact the customer 4 months in advance of the term ending.	Yes	0.20%	0.19%
NATWEST INTERMEDIARY SOLUTIONS	<p>Available for both residential and buy to let business for NatWest customers who are within their six month roll-off period, those on standard variable rate (SVR) and those with 'track and switch' functionality. The balance available to switch must meet a product minimum of £10,000. For full details please visit www.intermediary.natwest.com. Click A-Z Lending Criteria - Product Transfers.</p> <p>No additional underwriting is done when taking out a product transfer.</p>	Available to all existing NatWest Residential and buy to let mortgage members.	As their lender we write out to customer 6 months before the end of the deal.	Yes	0.20%	0.18%

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NEWBURY FOR INTERMEDIARIES	Where the product is available for existing borrowers to transfer onto, the minimum loan amount to qualify is usually £40,000.	All products available and possible exclusives for existing customers. Call the helpdesk on 01635 918000	N/A	Yes	0.20%	0.18%
NEWCASTLE BUILDING SOCIETY	<p>This is completed online with a unique reference number on the customer maturity letter. For further details we have a dedicated page: Mortgage Product Transfers Newcastle Intermediary Services (newcastleis.co.uk)</p> <p>Illustrations are produced on the sourcing system.</p>	All of their retention products, including existing customer products, are available on the sourcing systems.	Newcastle Building Society will contact your client approximately 12-14 weeks before their product maturity date.	Yes	0.20%	0.18%
PARAGON	<p>Choose a product for the product transfer and product an illustration via the Sourcing System.</p> <p>Product switch can be booked 6 months before maturity</p>	Available on all products	6 months before maturity	Yes	0.40%	0.38%
PEPPER MONEY	Refer to Lender	Residential clients only	3 months before	Yes	0.27%	0.25%

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The Co-Operative Building Society	<p>Your client must meet our eligibility requirements so please check the following are met:</p> <ul style="list-style-type: none"> Your client can pass an affordability check if changing the mortgage The mortgage property is still your clients main residence (no applicable for BTL) Your client is not arrears <p>https://www.platform.co.uk/mortgage-intermediaries/existing-customers/product-transfer/index</p>	The products available or existing customers are on both the Platform website and sourcing systems.	Your customer can apply to switch their mortgage product up to 6 months prior to the date of maturity, and if eligible, it will take place on the date of maturity.	Yes	0.30%	0.28%
PRECISE MORTGAGES	<p>There is a six step process starting with authority from your customer to act on their behalf. To an initial assessment.</p> <p>There will be a calendar month between the receiving of the signed documentation and the change taking place.</p>	The product selection is shown on the Precise dedicated Product Transfer web page	Refer to Lender	Yes	0.30%	0.28%
PRINCIPALITY	<p>To view the policy click the link below for more details: https://www.principality.co.uk/en/Intermediaries/Product-Transfers</p> <p>Principality Building Society have a facility on it's mortgage sales and origination system, where you can now submit Product transfers online up to three months in advance.</p>	Brokers must contact Principality to obtain further details on new products available.	Product transfers can be processed up to 3 months prior to your clients maturity date.	Yes	0.20%	0.18%
PROGRESSIVE BUILDING SOCIETY	Open product transfer policy where all products are available subject to LTV.	Products switches apply to owner occupied residential mortgages when the borrower's current product ends.	Borrowers are contacted approximately 8 weeks prior to the expiry of their current product.	Yes	0.20%	0.19%

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PENRITH BUILDING SOCIETY	<p>Your client will need to provide written authority to the Society to enable us to release the relevant information directly to you. We can accept this instruction by email, providing that your client has registered their email address with us previously. Should this not be the case, we will require a signed letter of authority.</p> <p>You will need to register with Penrith Building Society. Once your client has accepted your recommendation, please complete and return the Product Transfer Application form linked below and return to mortgages@penrithbs.co.uk.</p>		Penrith Building Society write out to customers, 3 months in advance. A letter to the customer also provides details as to how a broker can act on customers behalf.	Yes	0.25%	0.23%
RELIANCE BANK	<p>Reliance Bank have a structured PT approach, whereby we do contact existing customers to inform them that their mortgage is due to expire and provide them with options to select from. Brokers are able to see our PT product Range via sourcing system and the broker would need to complete a PT application form and obtain client signature for their authority for us to provide paperwork .</p> <p>Customer will need to sign and return a PT Formal Mortgage Offer within required timescales to ensure that the product switch is actioned accordingly.</p>	<p>We have a dedicated PT ranges:</p> <p>1) PT range for Key Worker Mortgages and full ownership properties</p> <p>2) Shared Ownership PT Range</p>	We contact them 4 months before Product Expiry initially and then follow up communications	Yes	0.20%	0.18%
SANTANDER	<p>A customer must have an outstanding balance of at least £1,000 available to transfer if they are already on our Standard Variable Rate, they will be allowed a follow-on rate or a deal with no ERC's.</p> <p>The customer must not be in arrears, or had arrears within the last 12 months and the mortgage must not have interest only borrowing over 85% LTV (based on our valuation).</p> <p>Click here to read the full policy details - https://www.santanderforintermediaries.co.uk/products-and-criteria/product-transfers/</p>	All products are available	You'll be able to book a new deal for your client 6 months before their current fixed rate deal ends.	Yes	0.20%	0.19%
SCOTTISH WIDOWS	<p>Any ERC's which may apply on their current mortgage products will be waived if the product has 3 months or less to run</p> <p>http://www.scottishwidows.co.uk/extranet/product-transfer</p>	Specific retention product range available	Scottish Widows will contact the customer 3 months before their current product expires	Yes, there is a specific fee available	0.36%	0.35%

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SKIPTON INTERMEDIARIES	Product transfers are paid when the eMortgages system is used from their website	All products available	We contact the customer in writing 14 weeks prior to product maturity	Yes	0.30% (Resi) 0.35% (BTL)	0.28% (Resi) 0.33% (BTL)
SUFFOLK BUILDING SOCIETY	We currently need a third party authority form to be able to speak to the broker about the customer.	Products are shown on our intermediary website: Products then Existing Borrowers.	3-4 months prior to product maturity	Not currently	N/A	N/A
THE NOTTINGHAM BUILDING SOCIETY	<p>As an existing borrower, your client could save time and money by transferring to a new mortgage with The Nottingham.</p> <ul style="list-style-type: none"> • Exclusive mortgage offers for existing customers – we offer our existing borrowers our lowest mortgage rates as a thank-you for their loyalty • • It's quick and easy – because your client already has a mortgage with us, we don't need to value the property (unless you believe it has significantly changed in value), you won't need a solicitor, there are no credit checks and no direct debits to set up. 	The Nottingham have products on a range of retention products on the website https://www.thenottingham-intermediaries.com/existing-borrowers/broker-product-transfers/	A letter is sent to the borrower 3-4 months before maturity of the current product.	Yes	Resi - 0.25% BTL - 0.35%	Resi - 0.23% BTL - 0.33%
THE MORTGAGE WORKS	<p>Your clients may be able to switch if they're currently within a deal period</p> <ul style="list-style-type: none"> • If the product has a 'switch-to-fix' feature • If the current product is ending • If the current product has ended http://www.themortgageworks.co.uk/oms 	Product Switch Range available	The Mortgage Works contact the customer 3 months in advance of the term ending.	Yes	0.20%	0.19%

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TIPTON & COSELEY BUILDING SOCIETY	New products will be offered to all customers whose current deal is due to expire	There is a specific business retention range	Tipton and Coseley will write to all customers 2 months before their current rate is due to expire	Yes	0.20%	0.18%
TSB	Availbale for both Residential and Buy to Let	Refer to lender	Customer is contacted 3 months before their product is due to mature.	Yes TSB Product Transfers are not available on Express Payments	0.28%	0.27%
THE WEST BROM FOR INTERMEDIARIES	<p>You can complete a product switch via the new Portal for your client if:</p> <ul style="list-style-type: none"> • They have a standard mortgage account • No more than two applicants • Their deal is due to end in the next four months. <p>Can do product switch, or a product switch and further advance, or a product switch and term change.</p>	The West Brom have a select section of product transfers products on their website. Please follow the web addresss here for more details, https://www.wbfi.co.uk/-/media/wbfi/files/product-summary/retention-product-summary	West Brom will allow you to apply for a product switch 4 months before the term ends.	Yes	0.20%	0.18%
UTB MORTGAGES	<p>You can complete a product transfer when:</p> <ul style="list-style-type: none"> • The same product transfer rate is applied for the entire 90 day period before the original incentive/fixed rate ends, if applying after customers have reverted to a variable rate, then the new prevailing product transfer rates at that time will apply. • The new fixed rate period cannot be more than the remaining mortgage term. 	Product Transfers are only available on the Residential and Second Charge Mortgage products and the customer is within 90 days of the original product incentive/fixed rate period ending, or already be outside any applicable ERC period.	The same product transfer rate is automatically applied for the entire 90 day period before the original incentive/fixed rate ends.	Yes	0.40%	0.38%

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VIDA HOMELOANS	<p>If the client's introductory rate has already expired, or is due to expire within the next 6 months, they are eligible to switch to a new product providing they meet the following criteria:</p> <ul style="list-style-type: none"> They are up to date with payments and must have not missed a payment within the last 3 months. This must be true both when they accept the offer, and on the switch date. Their remaining mortgage term must be greater than the fixed period of their new product + 6 months. For example, they must have at least 2 years and 7 months left on their current mortgage term to be eligible for a 2-year fixed product. <p>Product Switch offer needs to be accepted within the first 20 days of the month for the new rate to become effective on the 1st day of the following month. Otherwise, it will become effective a full month later, on the 1st day of the next month.</p>	Retention product range matches the new origination range. On the condition the borrower is up to date with their mortgage (and has been for the previous 3 months) then they will be able to switch	The first contact is made 6 months prior to the fixed rate expiry, the same date that the switch portal opens. Monthly contact continues through to fixed rate expiry, the less frequent contact once the customer has moved on to SVR.	Yes	0.30%	0.28%
VERNON BUILDING SOCIETY	<p>Available for Residential including RIO, BTL & Holiday Lets</p> <p>At least 2 years remaining on term & £10K balance or above</p> <p>If in arrears, please contact us for further details</p>	Complete a signed letter of authority available on intermediary page	3 months prior to maturity	Yes	0.22%	0.20%
VIRGIN	New products will be offered to all customers whose current deal is due to expire.	Virgin Money do not automatically offer a new deal to customers but deals are available to all, direct or via an intermediary.	<p>Brokers can apply for their customers new rate up to 6 months before their current rate matures.</p> <p>Virgin inform customers 120 days ahead of their deal coming to an end.</p>	Yes	0.38%	0.35%

GET IN TOUCH...

If you have any questions regarding Product Transfers please contact a member of the TMA team on:

t. 0330 303 0236

e. customerservices@tmaclub.com

This document is for reference only. You should always check full details with lenders first. TMA will take no responsibility for incorrect information.