

LENDER	PRODUCT TRANSFER POLICY	PRODUCTS AVAILABLE	DATE CUSTOMER IS CONTACTED	IS A PROCURATION FEE PAYABLE?	GROSS	NET
<b>PROGRESSIVE BUILDING SOCIETY</b>	<ul style="list-style-type: none"> <li>Open product transfer policy where all products are available, subject to LTV</li> </ul>	Product 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%
<b>SANTANDER</b>	<ul style="list-style-type: none"> <li>Open product transfer policy where all products are available using their online mortgage transfer service</li> </ul>	All products available	N/A	Yes	0.20%	0.19%
<b>SCOTTISH WIDOWS</b>	<ul style="list-style-type: none"> <li>Any ERCs which may apply on their current mortgage products will be waived if the products has 3 months or less to run <a href="http://www.scottishwidows.co.uk/extranet/products/mortgages/services/product-transfer">http://www.scottishwidows.co.uk/extranet/products/mortgages/services/product-transfer</a></li> </ul>	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.	0.37% + £50	0.37%
<b>SKIPTON INTERMEDIARIES</b>	<ul style="list-style-type: none"> <li>Product transfers are paid when the eMortgages system is used from their website</li> </ul>	All products available	N/A	Yes	0.30% (Resi) 0.35% (BTL)	0.28% (Resi) 0.33% (BTL)
<b>THE MORTGAGE WORKS</b>	<ul style="list-style-type: none"> <li>Your clients may be able to switch if they're currently within a deal period.</li> <li>If the current product has the 'switch-to-fix- feature</li> <li>If the current product is ending</li> <li>If the current product has ended. <a href="http://www.themortgageworks.co.uk/oms">http://www.themortgageworks.co.uk/oms</a></li> </ul>	Product Switch range available.	For remortgages they can apply up to 6 weeks before the current product end date.	Yes	0.20%	0.19%
<b>TIPTON &amp; COSELEY BUILDING SOCIETY</b>	<ul style="list-style-type: none"> <li>New products will be offered to all customers whose current deal is due to expire</li> </ul>	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.	Not at the moment	N/A	N/A
<b>VIRGIN MONEY</b>	<ul style="list-style-type: none"> <li>New products will be offered to all customers whose current deal is due to expire</li> </ul>	<ul style="list-style-type: none"> <li>New products will be offered to all customers whose current deal is due to expire</li> </ul>	<ul style="list-style-type: none"> <li>New products will be offered to all customers whose current deal is due to expire</li> </ul>	<ul style="list-style-type: none"> <li>New products will be offered to all customers whose current deal is due to expire</li> </ul>	0.38%	0.35%

## CONTACT US

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

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