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Personal Finance.

Product transfer guide

14th March 2025

In order to take advantage of the rates included in this guide,
please contact your account manager directly to process your case.

Packagers 0161 933 7101

Introducers 0161 452 3615

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Product transfer rates table

Product transfers
Rates table



First Charge	£1,495 Product Fee	0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months	
		First Charge Prime Plus		First Charge Prime	
		≤ 65% LTV (<55% non-std property)	≤ 75% LTV (<60% non-std property)	≤ 65% LTV (<55% non-std property)	≤ 75% LTV (<60% non-std property)
	2-year fixed	7.24%	7.44%	7.49%	7.69%
	5-year fixed	7.44%	7.64%	7.69%	7.89%
	Reversion rate	10.55% made up of THMR + 1.80% (Together Homeowner Managed Rate (THMR) is currently 8.75%)			
Second Charge	£1,495 Product Fee	0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months	
		Second Charge Prime Plus		Second Charge Prime	
		≤ 65% LTV (<55% non-std property)	≤ 75% LTV (<60% non-std property)	≤ 65% LTV (<55% non-std property)	≤ 75% LTV (<60% non-std property)
	2-year fixed	7.10%	7.30%	7.35%	7.55%
	5-year fixed	7.60%	7.80%	7.85%	8.05%
	Reversion rate	10.75% made up of THMR + 2.00% (Together Homeowner Managed Rate (THMR) is currently 8.75%)			
Consumer Buy to Let	2.5% Product Fee	0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months	
		CBTL First Charge Prime Plus		CBTL First Charge Prime	
		≤ 65% LTV (<55% non-std property)	≤ 75% LTV (<60% non-std property)	≤ 65% LTV (<55% non-std property)	≤ 75% LTV (<60% non-std property)
	2-year fixed	7.50%	7.70%	7.75%	7.95%
	5-year fixed	7.50%	7.70%	7.75%	7.95%
	Reversion rate	10.89% made up of THMR + 2.14% (Together Homeowner Managed Rate (THMR) is currently 8.75%)			

Commission	
First charge	The lower of £495 or 1.25%
Second charge	The lower of £495 or 2.00%
Consumer Buy to Let	The lower of £495 or 1.25%

Key features	
2-year fixed ERC	3%, 2%
5-year fixed ERC	5%, 4%, 3%, 2%, 1%