

together.[®]

Product Transfer Guide.

Personal and Commercial Finance

28th January 2026

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

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Regulated Product Transfer - Rates Table

First Charge	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				
	£995 Product Fee	≤ 65% LTV		≤ 75% LTV		≤ 65% LTV		≤ 75% LTV	
	2-year fixed	7.50%		7.70%		7.75%		7.95%	
5-year fixed	7.39%		7.59%		7.64%		7.84%		
Reversion rate	9.80% made up of THMR + 1.80% (Together Homeowner Managed Rate (THMR) is currently 8.00%)								
Second Charge	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				
	£995 Product Fee	≤ 65% LTV		≤ 75% LTV		≤ 65% LTV		≤ 75% LTV	
	2-year fixed	7.45%		7.65%		7.70%		7.90%	
5-year fixed	7.65%		7.85%		7.90%		8.10%		
Reversion rate	10.00% made up of THMR + 2.00% (Together Homeowner Managed Rate (THMR) is currently 8.00%)								
Consumer Buy to Let	0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months		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		CBTL Second Charge Prime Plus		CBTL Second Charge Prime		
	2.5% Product Fee	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV
	2-year fixed	7.30%	7.50%	7.55%	7.75%	8.05%	8.25%	8.30%	8.50%
5-year fixed	7.20%	7.40%	7.45%	7.65%	7.95%	8.15%	8.20%	8.40%	
Reversion rate	10.14% made up of THMR + 2.14% (Together Homeowner Managed Rate (THMR) is currently 8.00%)								

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%

Unregulated Product Transfer - Rates Table

	0 Demerits in the last 12 months		Up to 3 Demerits in the last 12 months	
	Specialist Buy To Let		Flexi Buy To Let	
2.5% Product Fee (min. £795)	First Charge	Second Charge	First Charge	Second Charge
Variable Rate	8.04%	8.29%	9.54%	9.79%
2-year fixed	7.84%	8.09%	9.34%	9.59%
5-year fixed	7.79%	8.04%	9.29%	9.54%
5% Product Fee	First Charge	Second Charge	First Charge	Second Charge
2-year fixed	6.84%	7.09%	8.34%	8.59%
5-year fixed	7.39%	7.54%	8.89%	9.04%
7% Product Fee	First Charge	Second Charge	First Charge	Second Charge
2-year fixed	5.84%	6.09%	7.34%	7.59%
5-year fixed	6.89%	7.09%	8.39%	8.59%
Reversion Rate	TCMR + 0.25%	TCMR + 1.25%	TCMR + 1.75%	TCMR + 2.75%

Key Features	
Commission	The lower of £495 or 1.25%
2-year fixed ERC	4%, 4%
5-year fixed ERC	4%, 4%, 3%, 2%, 1%