



Product Transfer Guide.

Personal and Commercial Finance

27th June 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

newbusinessteam@togethermoney.com

For use by professional finance and mortgage intermediaries only. This document and the information it contains should not be shared with clients. This pack and its contents supersedes all previous packs, criteria, special plans and commissions.



Regulated Product Transfer - Rates Table

		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	
First Charge	£1,495 Product Fee	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV
	2-year fixed	7.24%	7.44%	7.49%	7.69%
	5-year fixed	7.44%	7.64%	7.69%	7.89%
	Reversion rate	10.30% made up of THMR + 1.80% (Together Homeowner Managed Rate (THMR) is currently 8.50%)			
		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	
Second Charge	£1,495 Product Fee	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV
	2-year fixed	7.10%	7.30%	7.35%	7.55%
	5-year fixed	7.60%	7.80%	7.85%	8.05%
	Reversion rate	10.50% made up of THMR + 2.00% (Together Homeowner Managed Rate (THMR) is currently 8.50%)			
Consumer Buy to Let		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 Second Charge Prime Plus	
	2.5% Product Fee	≤ 65% LTV	≤ 75% LTV	≤ 65% LTV	≤ 75% LTV
	2-year fixed	7.40%	7.60%	7.65%	7.85%
	5-year fixed	7.40%	7.60%	7.65%	7.85%
	Reversion rate	10.64% made up of THMR + 2.14% (Together Homeowner Managed Rate (THMR) is currently 8.50%)			
		Commission		Key features	
		First charge	The lower of £495 or 1.25%	2-year fixed ERC	3%, 2%
		Second charge	The lower of £495 or 2.00%	5-year fixed ERC	5%, 4%, 3%, 2%, 1%
		Consumer Buy to Let	The lower of £495 or 1.25%		



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	8.54%	8.79%	10.04%	10.29%
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%