together.

- **Regulated First Charge** Rates Table
- **Regulated CBTL** Rates Table
- **Regulated Products** Criteria Guide
- **Unregulated BTL** Rates Table
- **Unregulated BTL** Criteria Guide
- **Valuation Fee Scale**
- **Regulated Product Transfer** Rates Table
- **Unregulated Product Transfer** Rates Table

Networks and Clubs.

Product and Product Transfer Guide

16th October 2026

New business enquiries: **0161 768 6503**
New business email enquires: **cndesk@togethermoney.com**
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.

1st Charge Criteria

Shared Ownership and Right to Buy – 100% of purchase price accepted up to maximum LTV. First-time buyers and gifted deposits accepted.

AVMs

Free Hometrack valuation accepted up to £500k maximum loan size for 1st Charge Mortgages and BTL, £250k maximum for CBTL. See our Valuation & Legal Guides.

Title Insurance & Solicitors Costs

Together legal costs are not charged on regulated products. For BTL, subject to criteria, we will use our Internal Legal Team where possible to represent Together. See our Unregulated Valuation & Legal Guide.

Common Sense & Case Studies

This product guide details our standard criteria. We review every case using our common sense approach – submit applications for us to review. Visit our case studies to see how we've supported our customers.

Larger Loans

For loans above £1m please see our Premier for Intermediaries guide.

- **Premier for Intermediaries**
- **Regulated Products Valuation & Legal Advice Guide**
- **Unregulated Products Valuation & Legal Guide**
- **Case Studies**

together.®

Regulated 1st Charge Mortgages - Rates Table

Regulated First Charge Rates Table

Regulated CBTL Rates Table

Regulated Products Criteria Guide

Unregulated BTL Rates Table

Unregulated BTL Criteria Guide

Valuation Fee Scale

Regulated Product Transfer Rates Table

Unregulated 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**	
£1,995 Product Fee	**≤ 65% LTV**	**≤ 75% LTV**	**≤ 65% LTV**	**≤ 75% LTV**
2 Year Discounted Rate	8.30%	8.50%	8.55%	8.75%
Variable Rate	9.10%	9.30%	9.35%	9.55%
2-year fixed	8.95%	9.15%	9.20%	9.40%
5-year fixed	8.49%	8.69%	8.74%	8.94%
Reversion Rate	9.80% made up of THMR + 1.80% (Together Homeowner Managed Rate (THMR) is currently 8.00%)			
Max. LTV (Purchase)	75%		75%, 65% Semi-Commercial	
Max. LTV (Remortgage)	75%		75%, 65% Semi-Commercial	
Max. LTV (Non-Standard Properties)	65%		65%	
Min. Loan Size	£50,000		£50,000	
Max. Loan Size (75% LTV)	£500,000		£500,000	
Max. Loan Size (70% LTV)	£1,000,000		£1,000,000	
Term Length (Discounted, Variable & 2 Yr Fixed)	3 – 40 years		3 – 40 years	
Term Length (5 Yr Fixed)	6 – 40 years		6 – 40 years	
Maximum Demerits	0 in 12, 1 in 36		3 in 12	
CCJs & Defaults	0 in 24		3 in 12	
Secured Arrears	0 in 12, 1 in 36		3 in 12	
Unsecured Arrears	0 in 6, 2 in 24		Refer if declining in the last 6 months	
Debt Management Plans, IVAs, Bankruptcy	Not Accepted		Satisfied for 2 or more years, by referral	

Key features	
2-year Fixed ERC	3%, 2%
5-year Fixed ERC	5%, 4%, 3%, 2%, 1%
2-year Discounted ERC	3%, 2%
Variable ERC	No ERC
Variable Max. Loan Size	£250,000
Product Fee	£1,995

Designed to help a variety of customers, including:

- First-Time Buyers
- Shared Ownership
- Right to Buy
- Self-Employed
- Impaired Credit

Need to know

First time buyers and gifted deposits accepted. Transfer of Equity and Gifted Equity also accepted.

Shared Ownership and Right to Buy – 100% of purchase price accepted up to maximum LTV. Shared Ownership remortgage accepted by referral.

Customers are more than just a credit score, if the sums show affordability, we do our best to make it happen. Visit our Criteria Guide for more information and demerit definitions.

LTV is calculated on ***net*** loan value, including broker fees.

Premier for Intermediaries

Regulated Products Criteria Guide

Regulated Products Valuation & Legal Advice Guide

Regulated CBTL Mortages - Rates Table

Regulated First Charge Rates Table

Regulated CBTL Rates Table

Regulated Products Criteria Guide

Unregulated BTL Rates Table

Unregulated BTL Criteria Guide

Valuation Fee Scale

Regulated Product Transfer Rates Table

Unregulated Product Transfer Rates Table

	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**	
2.5% Product Fee	**≤ 65% LTV**	**≤ 75% LTV**	**≤ 65% LTV**	**≤ 75% LTV**
Variable Rate	8.60%	8.80%	8.85%	9.05%
2-year fixed	7.85%	8.05%	8.10%	8.30%
5-year fixed	8.30%	8.50%	8.55%	8.75%
Reversion Rate	8.74% 10.14% made up of THMR + 2.14% (Together Homeowner Managed Rate (THMR) is currently 8.00%)			

Max. LTV	75%	75%, 65% Semi-Commercial
Max. LTV (Non-Standard Properties)	65%	
Min. Loan Size	£50,000	
Max. Loan Size (75% LTV)	£500,000	
Max. Loan Size (70% LTV)	£1,000,000	
Term Length (Variable & 2 Yr Fixed)	4 – 30 years	
Term Length (5 Yr Fixed)	6 – 30 years	
Maximum Demerits	0 in 12, 1 in 36	3 in 12
CCJs & Defaults	0 in 24	3 in 12
Secured Arrears	0 in 12, 1 in 36	3 in 12
Unsecured Arrears	0 in 6, 2 in 24	Refer if declining in the last 6 months
Debt Management Plans, IVAs, Bankruptcy	Not Accepted	Satisfied for 2 or more years, by referral

Key features	
2-year Fixed ERC	3%, 2%
5-year Fixed ERC	5%, 4%, 3%, 2%, 1%
Variable ERC	No ERC
Product Fee	2.5% (max. £3,000)

What is a Consumer Buy-to-Let (CBTL) mortgage?

A CBTL mortgage is a type of buy-to-let mortgage specifically designed for individuals who are not professional landlords but are renting out a property, often due to unexpected circumstances like inheriting a property or relocating. These are regulated by the Financial Conduct Authority (FCA).

Need to know

Most types of ASTs (Assured Shorthold Tenancy) accepted.

We use 100% of rental income or 90% of a projection if the property is empty or there's no AST in place.

Expat applicants accepted.

The maximum LTV is calculated based on the ***net*** loan value and broker fee. Any additional fees, including the product fee, will affect the affordability assessment.

For our ICR criteria, visit our Criteria Guide.

Customers are more than just a credit score, if the sums show affordability, we do our best to make it happen. Visit our Criteria Guide for more information and demerit definitions.

Regulated Products Criteria Guide

Regulated Products Valuation & Legal Advice Guide

Regulated Products - Criteria Guide

Regulated First Charge Rates Table

Regulated CBTL Rates Table

Regulated Products Criteria Guide

Unregulated BTL Rates Table

Unregulated BTL Criteria Guide

Valuation Fee Scale

Regulated Product Transfer Rates Table

Unregulated Product Transfer Rates Table

Who we help - Income (This list is not exhaustive for full list click here)

- Employed: no minimum term in current role if 12 months continuous employment (if less than 12 months continuous employment, a minimum of 6 months with current employer is required).
- Self-employed: the last two SA302, tax overviews and the latest months business banking statements or accountant's certificate is required. Minimum of 1 year self-employed, projections can be used with accountant's reference.
- Contractors, zero-hour contracts and retired applicants are accepted.
- Annual, half-yearly, quarterly and regular monthly bonuses can be accepted, as well as regular commission and overtime.
- Benefits/DWP can be accepted.

Who we help - Applicants

- Minimum Age – 18 years.
- Maximum Age – 85 (1st Charge), 80 (2nd Charge) at end of term if retirement income can be proven. No maximum age for CBTL if self funding. Maximum age for Regulated Bridge is 85 at the end of term.
- Maximum Number of Applicants – 4.
- For all applicants currently renting, we require proof of rental payments from the landlord (typically 12 months).
- Expat applicants accepted for CBTL
- Independent legal advice may be required, see our **Valuation & Legal Advice Guide** for further information.

Credit Criteria

- A demerit is allocated for each secured arrears, CCJ and default registered in the last 12 months.
- Individual CCJs and Defaults:
  - 1 Demerit: Unsatisfied: £300 - £10,000, Satisfied: > £3,000.
  - Ignore all: ≤ £300 or satisfied ≤ £3,000.
  - Refer: Unsatisfied > £10,000.
- Secured Arrears – Demerits are defined as the highest number of months in arrears in the last 12 months.
- We will subsequently undertake a wider credit assessment of the customer which takes into consideration a broader criteria, including but not limited to:
  - Payday Loans: up to 3 settled payday loans in the last 12m; one active payday loan will be considered by referral.

The Property - (This list is not exhaustive for full list click here)

- A first charge mortgage is a mortgage on a property of which at least 40% is used or is intended to be used as a dwelling.
- Prime plus: 100% residential properties only.
- Shared Ownership and Right to Buy are permitted. Shared Ownership remortgage accepted by referral.
- 1st Charge Prime: Semi-commercial 40% plus residential considered up to a maximum of 65% LTV.
- CBTL Prime: Semi-commercial < 50% business purposes considered.
- Standard property including:
  - Standard construction houses and bungalows (including ex-council);
  - Flats & maisonettes up to 6 storeys (ex-council up to 4 storeys);
  - Purpose built apartments (excluding ex-council).
- Non-standard property, all other property types including;
  - Ex-council flats & maisonettes (over 4 storeys);
  - Non-standard construction, defective, high-rise (over 6 storeys), or poor remarks on valuation.
- LTV for non-standard properties reduced to 65%. This could be reduced further subject to a full assessment.
- Fire Risk Assessment and Cladding:
  - For all flats in blocks (above and below 6 storeys), an up to date Fire Risk Assessment (FRA) must be in place and submitted with the application.
  - External Wall Review (EWS 1 Form) is needed if: the property is known to have ACM cladding (any height); the property has an unknown cladding type and is above 6 storeys in height (over 18m); the property has balconies containing combustible materials (any height).
- Cash values up to 50% LTV considered.

Affordability

CBTL – ICR

- Projected rents accepted to a maximum of 90%.
- Tiered ICR applies:
  - 125% - Basic Rate Taxpayers.
  - 145% - Higher Rate Taxpayers.
  - 165% - Additional Rate Taxpayers.

Reversionary Rates

- Our reversion rates track Together Homeowner Managed Rate (THMR) which is currently 8.00%. See rates tables for margin details.

Additional Information

Scan the QR code below for our AVM criteria and where independent legal advice is required.

Visit our Regulated Products Valuation & Legal Advice Guide

Together also offers Regulated 2nd Charge Mortgages and Regulated Bridge Products. For more information, scan the QR code below for our Packager Product Guides, or visit our **Packaging Partners** page.

Visit our Packager Product Guides

See our Top Tips to help get your cases funded quicky

Unregulated BTL - Rates Table

	0 Demerits in the last 12 months	Up to 3 Demerits in the last 12 months	0 Demerits in the last 12 months
	Specialist Buy To Let	**Flexi Buy To Let**	**Portfolio Buy to Let**
2.5% Product Fee (min. £795)	**First Charge**	**First Charge**	**First Charge**
Variable Rate	8.29%	9.79%	6.99%
2-year fixed	8.64%	10.14%	6.99%
5-year fixed	9.14%	10.64%	7.89%
5% Product Fee	**First Charge**	**First Charge**	**First Charge**
2-year fixed	7.64%	9.14%	5.99%
5-year fixed	8.74%	10.24%	7.39%
7% Product Fee	**First Charge**	**First Charge**	**First Charge**
2-year fixed	6.64%	8.14%	4.99%
5-year fixed	8.24%	9.74%	6.89%
Reversion Rate	TCMR + 0.25%	TCMR + 1.75%	TCMR + 0.25%
Max. LTV (Purchase)	75%		75%
Max. LTV (Remortgage)	75%		75%
Min. Loan Size	£30,000		£1,000,000
Max. Loan Size	£4,500,000		£4,500,000
Expat / Non UK National	Accepted	Accepted	Accepted
Maximum Demerits	0 in 12	3 in 12	0 in 12
CCJs & Defaults	0 in 12	3 in 12	0 in 12
Secured Arrears	0 in 12	3 in 12 (1 in 3)	0 in 12
Unsecured Arrears	Accepted, Not Assessed		Accepted, Not Assessed

Key features	
Term Length	6 – 30 years
2-year Fixed ERC	4%, 4%
5-year Fixed ERC	4%, 4%, 3%, 2%, 1%
Variable ERC	4%, 4%, 3%, 2%, 1%

Regulated First Charge Rates Table

Regulated CBTL Rates Table

Regulated Products Criteria Guide

Unregulated BTL Rates Table

Unregulated BTL Criteria Guide

Valuation Fee Scale

Regulated Product Transfer Rates Table

Unregulated Product Transfer Rates Table

To support many customers and investment scenarios, including:

- First Time Landlords
- Portfolio Landlords
- HMOs (no limit on rooms)
- MUFBs

Need to know

There's no limit on the number or value of properties in the customer's portfolio. Max overall portfolio LTV is 75%.

We accept projected income for BTL. For our ICR, Top-slicing and affordability criteria, visit our Criteria Guide.

Customers are more than just a credit score, if the sums show affordability, we do our best to make it happen. Visit our Criteria Guide for more information and demerit definitions.

LTV is calculated on ***gross*** loan value, including all fees.

Premier for Intermediaries

Unregulated Products Criteria Guide

Unregulated Products Valuation & Legal Guide

Unregulated BTL - Criteria Guide

Regulated First Charge Rates Table

Regulated CBTL Rates Table

Regulated Products Criteria Guide

Unregulated BTL Rates Table

Unregulated BTL Criteria Guide

Valuation Fee Scale

Regulated Product Transfer Rates Table

Unregulated Product Transfer Rates Table

Who we help – Income (This list is not exhaustive for full list click here)

- Employed income
- Self-employed income
- Projected income

Who we help - Applicants

- Individuals, Sole Traders, LLPs, Partnerships, Limited Companies.
- Employed and self employed.
- Expat / Non UK Residents accepted with no additional rate-loading
- Minimum Age – 18 years.
- Maximum Age – If self-funded, no max age. If employed and income required, 80 years at end of term.
- Maximum Number of Applicants – 4.
- First Time Landlords.
- Portfolio Landlords.

Credit Criteria

- A demerit is allocated for each secured arrears, CCJ and default registered in the last 12 months.
- Individual CCJs and Defaults:
  - 1 Demerit: Unsatisfied: £300 - £10,000, Satisfied: > £3,000
  - Ignore all: ≤ £300 or satisfied ≤ £3,000
  - Refer: Unsatisfied > £10,000
- Secured Arrears – Demerits are defined as the highest number of months in arrears in the last 12 months.

Fees

- Telegraphic Transfer Fee: £30 (applies to all cases).
- Title Insurance Fees and Lender's Legal Costs apply. See our **Valuation & Legal Guide** for further information.
- LTV is calculated on gross loan value, including all fees

Reversionary Rates

- Our reversion rates track Together Commercial Managed Rate (TCMR) which is currently 8.39%. See rates tables for margin details.

Affordability – ICR

- BTL variable loans are subject to a 1% stress test to pay rate.

Buy To Let – ICR

- ICR is based on full CMI (interest and capital repayment)
- 125% Basic Rate Taxpayers & Limited Companies.
- 145% Higher & Additional Rate Taxpayers.
- 90% of projected rental income can be accepted for ICR calculation, alongside a plan of how the loan will be serviced until the property will be rented.
- If ICR affordability fails, automated affordability using ONS averages or customer-stated expenditure will be used.

Top Slicing

- Experienced landlords*: Consider all ICR ≥100%, Refer ICR <100%.
- Inexperienced Landlords & background income ≥£50,000: Refer if ICR ≥100%.
- Inexperienced Landlords & background income <£50,000: ICR pass only.

*An experienced landlord has 2 or more BTLs (either mortgaged or encumbered) and has been a BTL landlord for at least 2 years.

The Property - (This list is not exhaustive for full list click here)

- 100% funding available with additional security.

The Property – BTL

- 100% Residential, including HMO.
- Standard property including:
  - Standard construction houses and bungalows (including ex-council);
  - Flats & maisonettes up to 6 storeys (ex-council up to 4 storeys);
  - Purpose built apartments (excluding ex-council).
- Non-standard property, all other property types including;
  - Ex-council flats & maisonettes (over 4 storeys);
  - Non-standard construction, defective, high-rise (over 6 storeys), or poor remarks on valuation.
- LTV for non-standard properties reduced to 65%. This could be reduced further subject to a full assessment.
- Multiple Unit Freehold Blocks (MUFBs) accepted, subject to units being let out separately (on ASTs).
- For acceptable tenancy agreements click here

Leasehold Criteria

- The minimum unexpired lease term is 50 years plus the term of the loan. For interest only term term loans, the minimum is 99 years plus the term of the loan.

Additional Information

Together also offers Unregulated Commercial and Residential Bridge, Homeowner Business Loan and Commercial Term Products. For more information, scan the QR code below for our Packager Product Guides, or visit our **Packaging Partners** page.

Visit our Unregulated Products Valuation & Legal Guide

Visit our Packager Product Guides

See our Top Tips to help get your cases funded quicky

together.

Valuation Fee Scale

If the application doesn't meet our AVM/Hometrack criteria, or on running an AVM/Hometrack the required confidence level is not met, the applicant must pay for a full valuation. Our underwriting team will arrange access & valuation payment directly with the customer following a full review of the application. Fees vary based on the value of the property. Details of the valuation fee scale are shown below:

Regulated First Charge Rates Table

Regulated CBTL Rates Table

Regulated Products Criteria Guide

Unregulated BTL Rates Table

Unregulated BTL Criteria Guide

Valuation Fee Scale

Regulated Product Transfer Rates Table

Unregulated Product Transfer Rates Table

Valuation Fee Scale - England, Scotland and Wales			
Property value	**LGSS Fee exc VAT**	**LGSS Fee inc VAT**	**LGSS HMO Fee inc VAT (maximum of 6 bedrooms)**
Up to £150,000	£265.00	£318.00	£594.00
Up to £200,000	£295.00	£354.00	£594.00
Up to £300,000	£345.00	£414.00	£654.00
Up to £400,000	£395.00	£474.00	£714.00
Up to £500,000	£445.00	£534.00	£774.00
Up to £600,000	£545.00	£654.00	£894.00
Up to £700,000	£595.00	£714.00	£954.00
Up to £800,000	£645.00	£774.00	£1,014.00
Up to £900,000	£695.00	£834.00	£1,074.00
Up to £1,000,000	£795.00	£954.00	£1,194.00
Up to £1,200,000	£975.00	£1,170.00	£1,250.00
Up to £1,400,000	£1,095.00	£1,314.00	£1,650.00
Up to £1,600,000	£1,245.00	£1,494.00	£2,000.00
Up to £1,800,000	£1,375.00	£1,650.00	£2,200.00
Up to £2,000,000	£1,495.00	£1,794.00	£2,200.00
£2,000,000 +	Quote on Request	Quote on Request	Quote on Request

Red book valuations are required for all commercial securities and any residential valuation in excess of £2,000,000

Valuation Criteria

Location

England, Scotland and Wales

Property Type

- Single House
- Single Flat
- Single BTL (single let)
- House of Multiple Occupancy (up to a max of 6 bedrooms). More than 6 bedrooms by quotation.

LGSS assumes Market Rent and Rental comparables are provided.

The property must be mortgageable and in a reasonable condition with a kitchen and bathroom.

Please note the guaranteed fee scale requires:

- No counter signed reports, open-ended reliance wording or reliance letters.
- Report must be addressed to single named entity.
- Must accept Quest style report.
- If the property is not as described, additional fees may apply.
- Subject to the valuer's earliest availability.

Regulated Product Transfer - Rates Table

- Regulated First Charge Rates Table
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- Unregulated BTL Criteria Guide
- Valuation Fee Scale
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- Unregulated 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	7.99%	8.95%	9.00%	9.20%
5-year fixed	8.04%	8.69%	8.74%	8.94%
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	8.49%	8.90%	8.95%	9.15%
5-year fixed	8.54%	8.95%	9.00%	9.20%
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	7.85%	8.05%	8.10%	8.30%	8.60%	8.80%	8.85%	9.05%
5-year fixed	8.30%	8.50%	8.55%	8.75%	9.05%	9.25%	9.30%	9.50%
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%

Product transfer process

Unregulated Product Transfer - Rates Table

- **Regulated First Charge** Rates Table
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- **Regulated Product Transfer** Rates Table
- **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**	
1.25% 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	8.39%	8.64%	9.89%	10.14%
5-year fixed	8.89%	9.14%	10.39%	10.64%
5% Product Fee	**First Charge**	**Second Charge**	**First Charge**	**Second Charge**
2-year fixed	7.39%	7.64%	8.89%	9.14%
5-year fixed	8.49%	8.64%	9.99%	10.14%
7% Product Fee	**First Charge**	**Second Charge**	**First Charge**	**Second Charge**
2-year fixed	6.39%	6.64%	7.89%	8.14%
5-year fixed	7.99%	8.19%	9.49%	9.69%
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%

Product transfer process