

together®

Regulated Product Transfers
Rates table

Unregulated Product Transfers
Rates table

Product Transfer Guide.

Personal and Commercial Finance

16th October 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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Product transfer process

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Regulated Product Transfer - Rates Table

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First Charge

£995 Product Fee	0 Demerits in the last 12 months (max 1 in 36) – First Charge Prime Plus ≤ 65% LTV	0 Demerits in the last 12 months (max 1 in 36) – First Charge Prime Plus ≤ 75% LTV	Up to 3 Demerits in the last 12 months – First Charge Prime ≤ 65% LTV	Up to 3 Demerits in the last 12 months – First Charge Prime ≤ 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

£995 Product Fee	0 Demerits in the last 12 months (max 1 in 36) – Second Charge Prime Plus ≤ 65% LTV	0 Demerits in the last 12 months (max 1 in 36) – Second Charge Prime Plus ≤ 75% LTV	Up to 3 Demerits in the last 12 months – Second Charge Prime ≤ 65% LTV	Up to 3 Demerits in the last 12 months – Second Charge Prime ≤ 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

2.5% Product Fee	0 Demerits in the last 12 months (max 1 in 36) – CBTL First Charge Prime Plus ≤ 65% LTV	0 Demerits in the last 12 months (max 1 in 36) – CBTL First Charge Prime Plus ≤ 75% LTV	Up to 3 Demerits in the last 12 months – CBTL First Charge Prime ≤ 65% LTV	Up to 3 Demerits in the last 12 months – CBTL First Charge Prime ≤ 75% LTV	0 Demerits in the last 12 months (max 1 in 36) – CBTL Second Charge Prime Plus ≤ 65% LTV	0 Demerits in the last 12 months (max 1 in 36) – CBTL Second Charge Prime Plus ≤ 75% LTV	Up to 3 Demerits in the last 12 months – CBTL Second Charge Prime ≤ 65% LTV	Up to 3 Demerits in the last 12 months – CBTL Second Charge Prime ≤ 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%

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	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%	9.59%	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%	8.59%	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%

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