



Product Transfer Guide.

Personal and Commercial Finance

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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

		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	£995 Product Fee	≤ 65% LTV		≤ 75% LTV		≤ 65% LTV		≤ 75% LTV	
	2-year fixed	7.60%		8.35%		8.40%		8.60%	
	5-year fixed	7.65%		8.09%		8.14%		8.34%	
	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	8.10%		8.30%		8.35%		8.55%	
	5-year fixed	8.15%		8.35%		8.40%		8.60%	
	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	7.95%	8.15%	8.20%	8.40%	8.70%	8.90%	8.95%	9.15%
	5-year fixed	7.70%	7.90%	7.95%	8.15%	8.45%	8.65%	8.70%	8.90%
	Reversion rate	10.14% made up of THMR + 2.14% (Together Homeowner Managed Rate (THMR) is currently 8.00%)							
		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	8.04%	8.29%	9.54%	9.79%
2-year fixed	8.49%	8.74%	9.99%	10.24%
5-year fixed	8.29%	8.54%	9.79%	10.04%
5% Product Fee	First Charge	Second Charge	First Charge	Second Charge
2-year fixed	7.49%	7.74%	8.99%	9.24%
5-year fixed	7.89%	8.04%	9.39%	9.54%
7% Product Fee	First Charge	Second Charge	First Charge	Second Charge
2-year fixed	6.49%	6.74%	7.99%	8.24%
5-year fixed	7.39%	7.59%	8.89%	9.09%
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%