



Product Transfers

PRODUCT GUIDES

United Trust Bank offers product transfers to both First and Second charge customers whom are at the end of their contracted fixed rate period.

To qualify, your customer must have a current UTB mortgage, which is fully up to date at the start and during the 90 days from when their fixed term period is due to end and has at least 2 years until the end of term.

If the customer is experiencing current financial difficulties with their mortgage, it is important that you ask them to contact us directly for the best possible solution before applying for a product transfer.

We are always happy to help so contact 0207 031 1552 for any questions.

Enquiries

Call: 020 7031 1552

Email: producttransfers@utbank.co.uk



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best second mortgage lender**

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Product Transfers For Intermediaries

Rates

First Charge Products						
Status	Prime Plus	Prime	Near Prime	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	6.44%	6.99%	7.54%	3%, 2%	£995	0.40%
5 Year Fix <i>rates available from</i>	6.04%	6.94%	7.49%	5%, 4%, 3%, 2%, 2%	£995	0.40%
Revisionary Rate	BBR + 5.00%	BBR + 5.00%	BBR + 5.00%			

Second Charge Products						
Status	Prime Plus	Prime	Near Prime	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	7.39%	8.34%	9.34%	3%, 2%	£995	1%
5 Year Fix <i>rates available from</i>	6.79%	7.75%	8.74%	5%, 4%, 3%, 2%, 2%	£995	1%
Revisionary Rate	BBR + 5.25%	BBR + 5.25%	BBR + 5.25%			

Product Selection

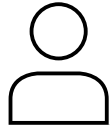
Fees can either be added to the loan or paid up front.
The actual interest rate is confirmed at application and is dependent on individual customers status, LTV and application profile.

Qualification Criteria

- Must be fully up to date with no current arrears at point of sale.
- Must be within 90 days of the original product incentive period end date, or outside any applicable ERC period.
- New PT rate cannot be fixed for more than the remaining term.

In exceptional circumstances UTB may request additional information

Product Transfers For Intermediaries



Customer Contact

Complete our simple product transfer enquiry form located on the existing UTB portal.



UTB Assess customer eligibility

We will contact you by email within 3 working days to confirm if the customer meets our standard criteria.



Product Availability

Our customer support team will issue you with a product availability letter to present and discuss with the customer.



Product Selection

Once you have discussed the customer's needs and circumstances, the customer should complete the product switch form and return to you. Once you are satisfied please forward to:

producttransfers@utbankmortgages.co.uk



Offer

We will issue you with a Mortgage Illustration and offer within 24 hours. Once you have reviewed with the customer and they are happy to proceed, they should confirm their acceptance by signing the offer and returning to you. Once you are satisfied please forward to:

producttransfers@utbankmortgages.co.uk



Completion

We will issue a letter to both you and the customer confirming the switch has been successful. The letter will confirm the date when the switch will take place and the new monthly payments. The transfer will commence once the original fixed rate period has ended. (Where applicable). Commission payments will be made within 5 days of the product transfer completing.

Have more questions?

Our Frequently Asked Questions can be found **here**. Alternatively, feel free to give a member of the team a call, who will be happy to help you further.

In exceptional circumstances UTB may request additional information

Contact Us

Our Team, always on hand to help

Residential, buy to let or second charge



Caroline Mirakian
Sales & Marketing Director

Nationwide
M: 07825 720 586
cmirakian@utbank.co.uk

Field Team for our club and network partners



Hannah Oades
Head of Network and Club Distribution

Nationwide
M: 07423 789 983
hoades@utbank.co.uk



Frankie Kitchen
Business Development Manager

London & Midlands
M: 07557 311 615
fkitchen@utbank.co.uk



Rachel Shackleton
Business Development Manager

South of England and Wales
M: 07471 971 236
rshackleton@utbank.co.uk

Key Account Team for our Specialist Distributors



Chris Pedlar
Head of Specialist Distribution

North Region
M: 07787 296 057
cpedlar@utbank.co.uk



Jigar Patel
Head of Specialist Distribution

South Region
M: 07796 348 031
jpatel@utbank.co.uk

All team members are supported by a dedicated telephony business relationship manager

T: 0207 031 1551

E: mortgage.enquiries@utbank.co.uk

Contact Us

Useful Contacts

Enquiries: **020 7031 1551**

Email: **mortgage.enquiries@utbank.co.uk**

Website: **utbank.co.uk**

Twitter: **utb_mortgages**

Division	Contact	Email
Mortgage Enquires Team (Pre submission)	0207 031 1551	Mortgage.enquiries@utbank.co.uk
Residential Underwriting (Post submission)	0207 031 1552	
BTL Underwriting (Post submission)	0203 862 1298	btlmortgages@utbank.co.uk

For Registration, procuration fee and sourcing queries please contact Intermediary Support - on 0207 031 1551 Email: mortgage.enquiries@utbank.co.uk

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