



# Product Transfers

PRODUCT GUIDES

## **United Trust Bank offers product transfers to First Change, Second Charge and Buy to Let customers whom are at the end of their contracted fixed rate period.**

To qualify, your customer must have a current UTB mortgage, which is up to date 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](mailto:producttransfers@utbank.co.uk)



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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%
<b>Revisory Rate</b>	<b>BBR + 5.00%</b>	<b>BBR + 5.00%</b>	<b>BBR + 5.00%</b>			

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%
<b>Revisory Rate</b>	<b>BBR + 5.25%</b>	<b>BBR + 5.25%</b>	<b>BBR + 5.25%</b>			

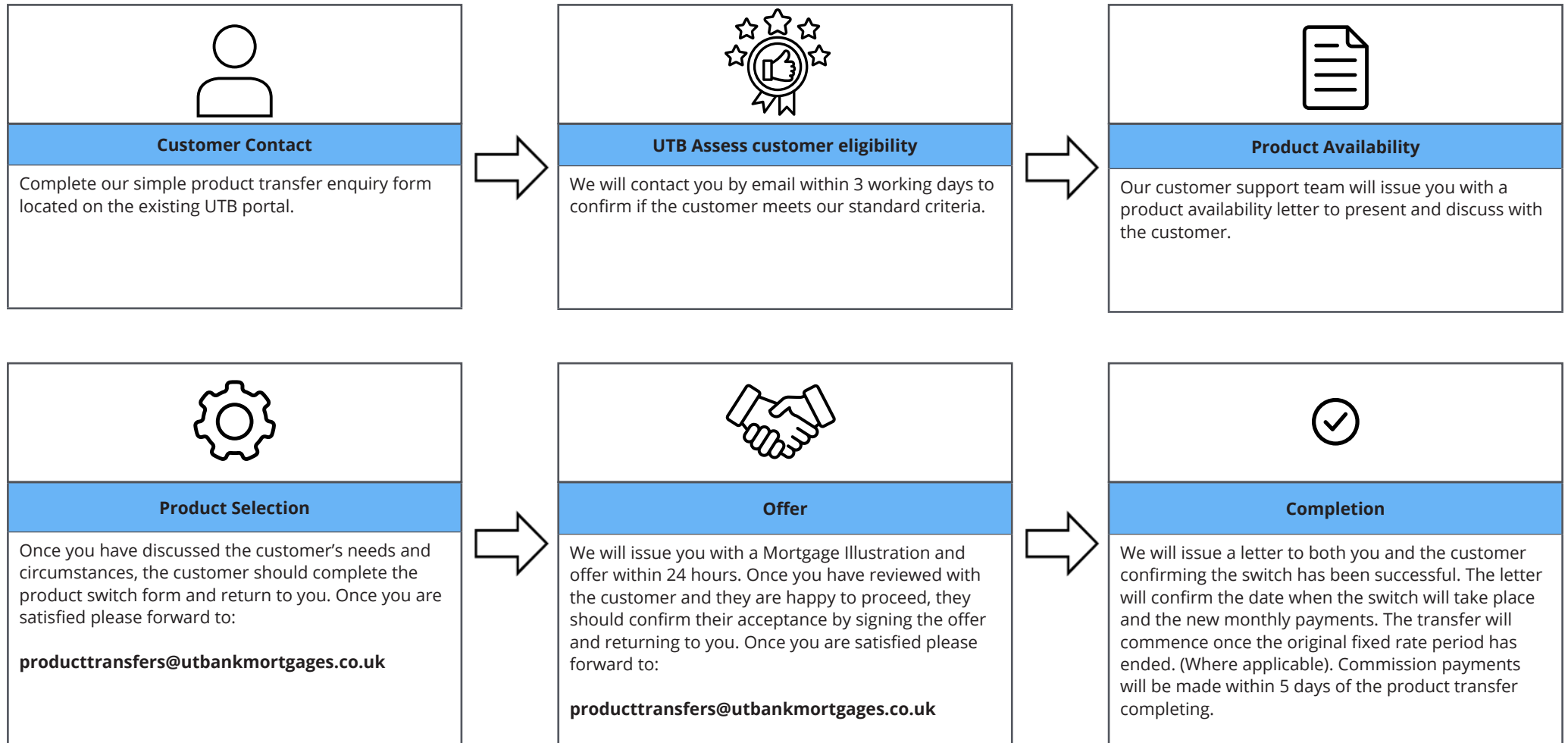
Buy to Let-Max LTV 78%						
Property Type	Single Dwelling	HMO/MUB	Holiday Let	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	6.29%	6.54%	8.15%	3%, 2%	2%	0.40%
5 Year Fix <i>rates available from</i>	5.60%	6.10%	7.55%	5%, 4%, 4%, 3%, 2%	2%	0.40%
<b>Revisory Rate</b>	<b>BBR + 5%</b>					

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. BTL Max LTV 78% at origination.

Qualification Criteria
<ul style="list-style-type: none"> <li>• Must be fully up to date with no current arrears at point of sale.</li> <li>• Must be within 90 days of the original product incentive period end date, or outside any applicable ERC period.</li> <li>• New PT rate cannot be fixed for more than the remaining term.</li> </ul>

In exceptional circumstances UTB may request additional information

## Product Transfers For Intermediaries



### 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**

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### Field Team for our club and network partners



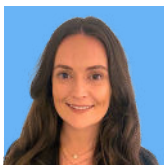
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### Key Account Team for our Specialist Distributors



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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](mailto:mortgage.enquiries@utbank.co.uk)

## Contact Us

# Useful Contacts

Enquiries: **020 7031 1551**

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

Website: **utbank.co.uk**

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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