



Product Transfers

PRODUCT GUIDES

United Trust Bank offers product transfers to First Charge, 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



**Best Product Range
National Mortgage Awards –
Second Charge – 2024**

**Best Second Mortgage Lender
What Mortgage Awards 2024**

**Best Lender for Second Charge Loans
Financial Reporter Awards 2024**

**Best Second Mortgage Lender
Personal Finance Awards 2024**

**Best Second Charge Lender
Mortgage Strategy Awards 2023**

**Best Short-Term Lender
2022 Mortgage Strategy Awards**

**Specialist Lender of the Year
Mortgage Introducer Awards 2022**

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%
Revisory 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%
Revisory Rate	BBR + 5.25%	BBR + 5.25%	BBR + 5.25%			

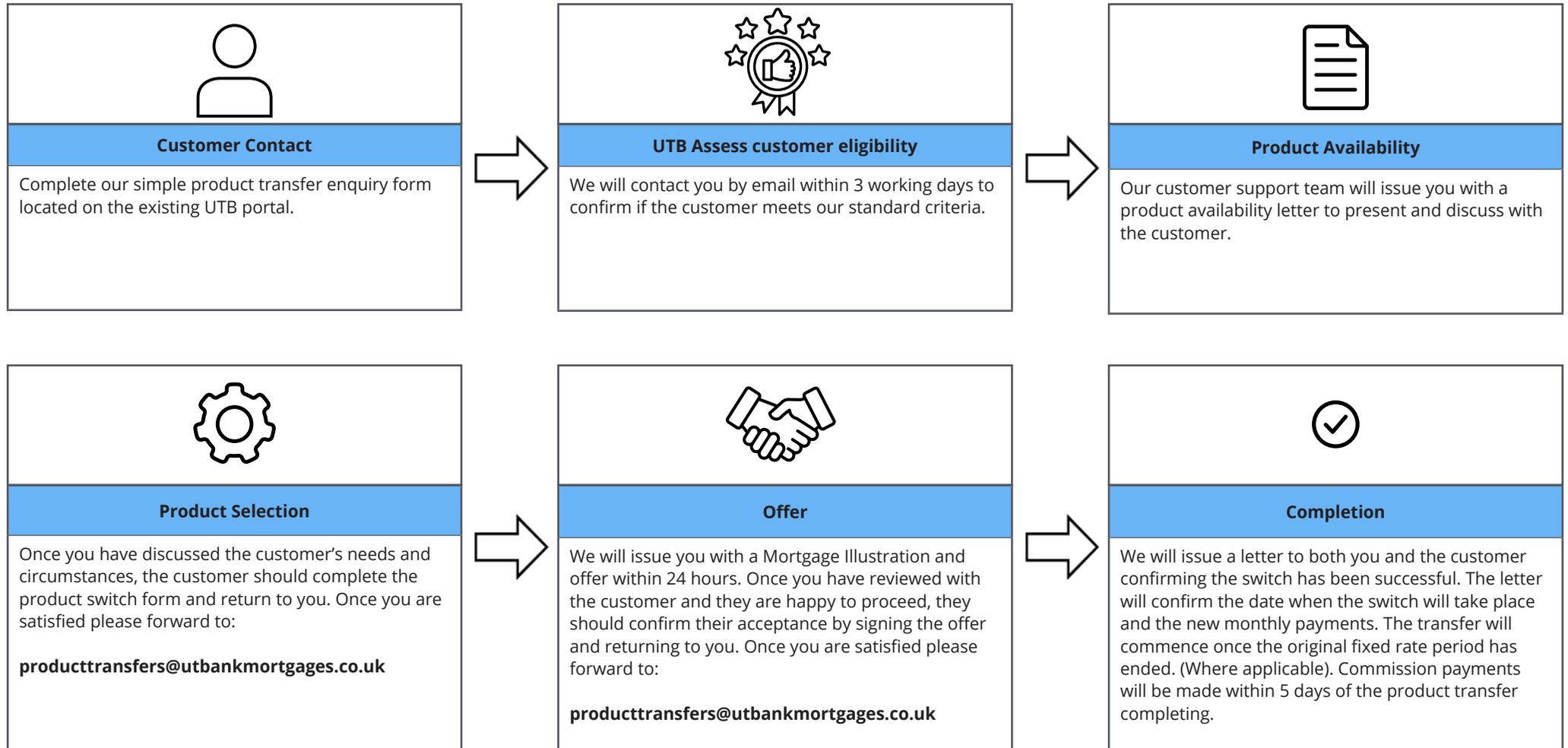
Buy to Let-Max LTV 78%						
Property Type	Single Dwelling	HMO/MUB	Holiday Let	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	6.29%	6.54%	8.15%	3%, 2%	2%	0.40%
5 Year Fix <i>rates available from</i>	5.60%	6.10%	7.55%	5%, 4%, 4%, 3%, 2%	2%	0.40%
Revisory Rate	BBR + 5%					

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"> • 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



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



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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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