



# 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)



**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%
<b>Revisionary Rate</b>	<b>BBR + 5.00%</b>	<b>BBR + 5.00%</b>	<b>BBR + 5.00%</b>			

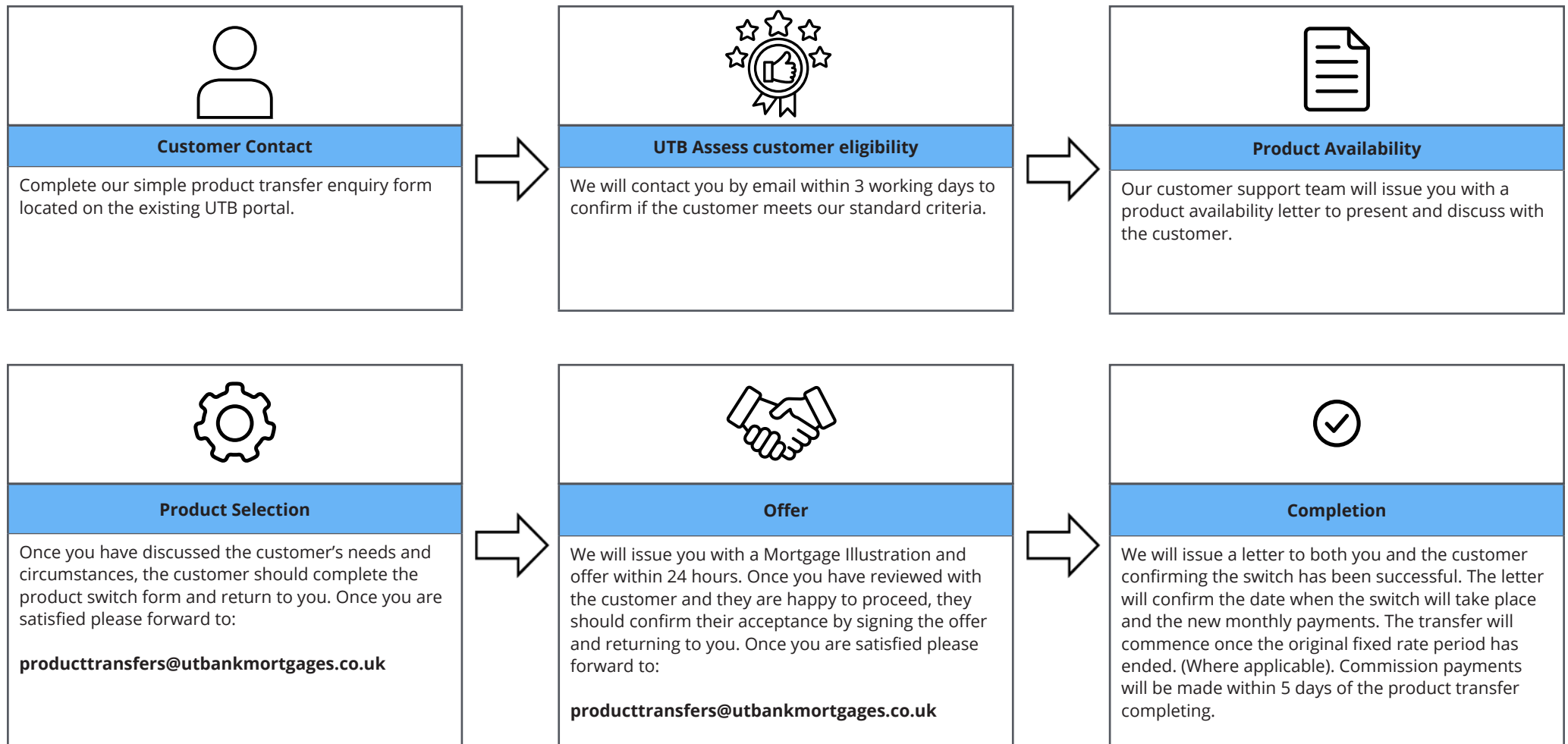
Second Charge Products						
Status	Prime Plus	Prime	Near Prime	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	7.39%	8.34%	9.34%	3%, 2%	£995	1%
5 Year Fix <i>rates available from</i>	6.79%	7.75%	8.74%	5%, 4%, 3%, 2%, 2%	£995	1%
<b>Revisionary Rate</b>	<b>BBR + 5.25%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

Product Selection	Qualification Criteria
<p>Fees can either be added to the loan or paid up front.</p> <p>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.</p>	<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**

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



**Chris Pedlar**  
**Head of Sales**

Nationwide  
M: 07787 296 057  
cpedlar@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



**Jigar Patel**  
**Head of Specialist Distribution**

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



**Frances Arnold**  
**Business Development Manager**

North Region  
M: 07385 930252  
farnold@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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