



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%
Revisionary Rate	BBR + 5.00%	BBR + 5.00%	BBR + 5.00%			

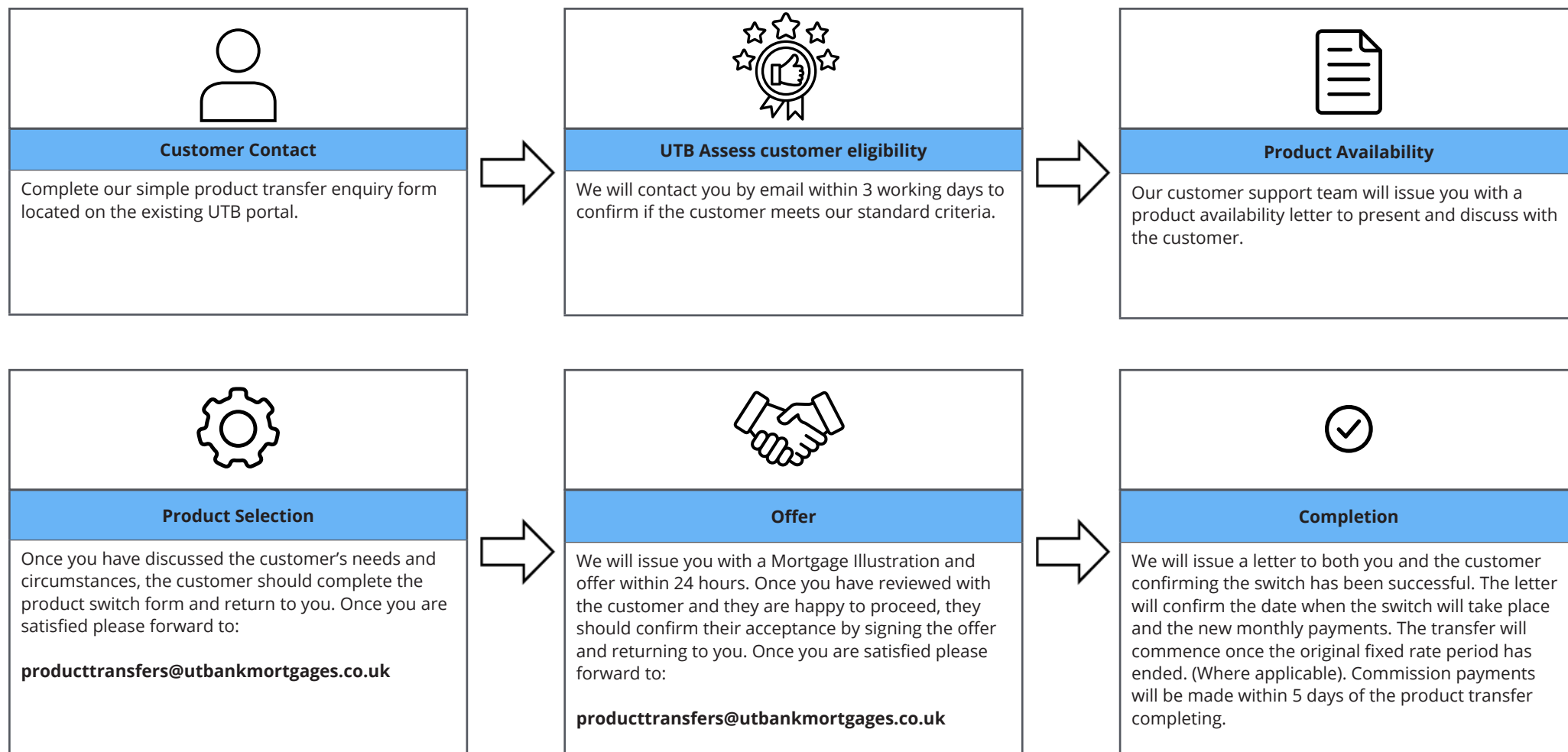
Second Charge Products						
Status	Prime Plus	Prime	Near Prime	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	7.39%	8.34%	9.34%	3%, 2%	£995	1%
5 Year Fix <i>rates available from</i>	6.79%	7.75%	8.74%	5%, 4%, 3%, 2%, 2%	£995	1%
Revisionary Rate	BBR + 5.25%	BBR + 5.25%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

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%
Revisionary Rate	BBR + 5%					

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"> • 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



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

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

United Trust Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Member of UK Finance. Registered in England and Wales 549690. One Ropemaker Street, London EC2Y 9AW.

This information is strictly for the use of professional intermediaries only.

Quick Links

To register as new intermediary
[Click here](#)

To access online document library
[Click here](#)

To read our case studies for deals
we've recently supported
[Click here](#)

To search our Criteria on the
Knowledge Bank site
[Click here](#)