



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 Second Charge Lender Mortgage Strategy Awards 2025

Short-Term Lender of the Year Financial Reporter Awards 2025

Best Second Mortgage Lender What Mortgage Awards 2025

Best Product Range Second Charge National Mortgage Awards 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

Product Transfers For Intermediaries

Residential Mortgage 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%	BBR + 5%	BBR + 5%			

Second Charge Loan Products						
Status	Prime Plus	Prime	Near Prime	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	7.04%	8.14%	9.19%	3%, 2%	£995	1%
5 Year Fix <i>rates available from</i>	6.79%	7.09%	8.14%	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%	6.99%	3%, 2%	2%	0.40%
5 Year Fix <i>rates available from</i>	5.60%	5.89%	6.24%	5%, 4%, 3%, 3%, 2%	2%	0.40%
Revisionary Rate	BBR + 5%					

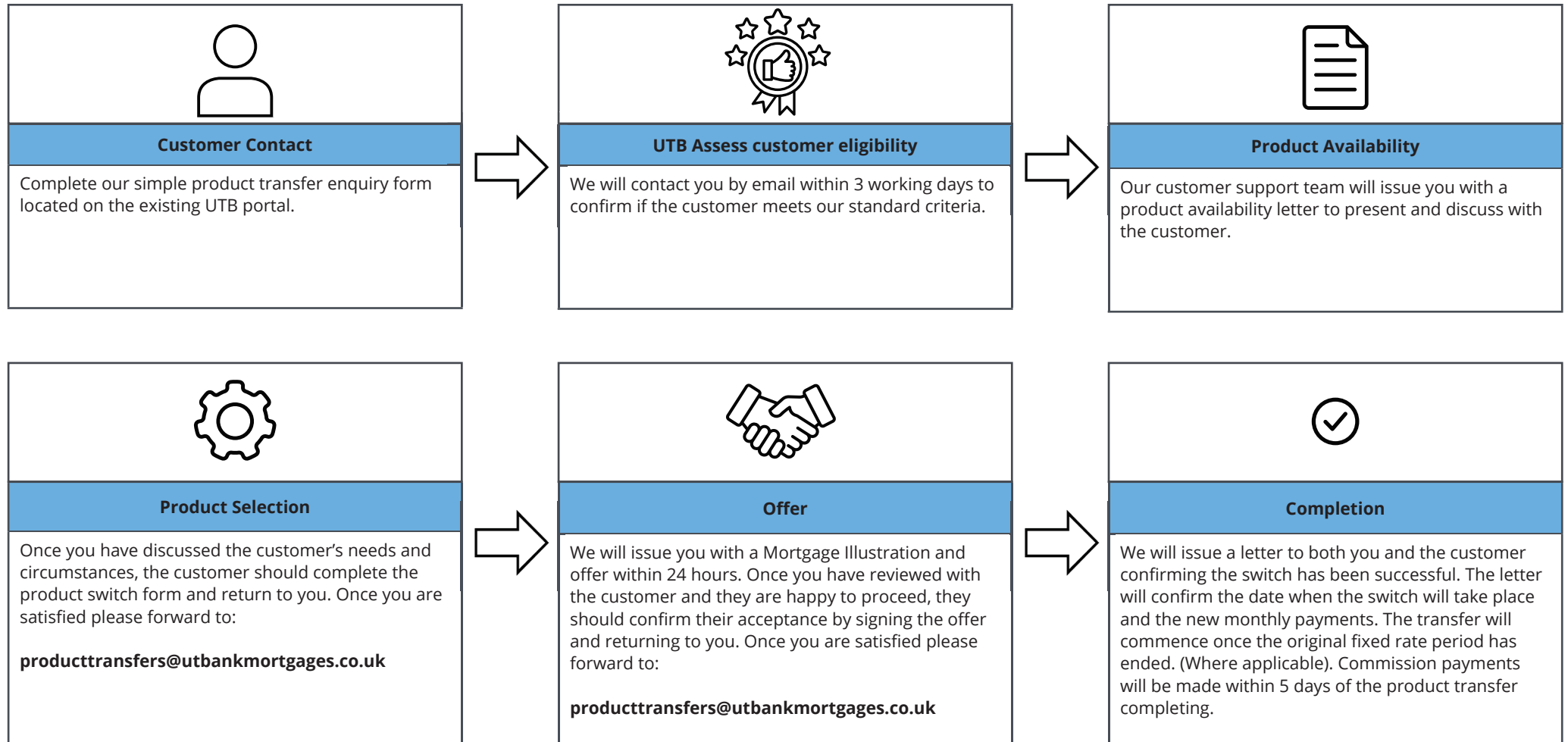
Buy to Let-78%-85%						
Property Type	Single Dwelling	HMO/MUB	Holiday Let	ERCs-% by year	Product Fee	Procuration Fee
2 Year Fix <i>rates available from</i>	7.29%	7.54%	7.99%	3%, 2%	-	0.40%
5 Year Fix <i>rates available from</i>	6.00%	6.29%	6.64%	5%, 4%, 3%, 3%, 2%	-	0.40%
Revisionary Rate	BBR + 5%					

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. 0% fee BTL only available between 78%-85% LTV.

Qualification Criteria
<ul style="list-style-type: none"> • 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



In exceptional circumstances UTB may request additional information

Contact Us

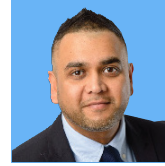
Our Team, always on hand to help

Residential, buy to let or second charge



Chris Pedlar
Head of Sales
Nationwide
M: 07787 296 057
cpedlar@utbank.co.uk

Key Account Team



Jigar Patel
Head of Specialist Distribution
South Region
M: 07796 348 031
jpatel@utbank.co.uk

Field Team



Frances Arnold
Business Development Manager
North Region
M: 07385 930252
farnold@utbank.co.uk



Frankie Kitchen
Business Development Manager
London and 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

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.enquires@utbank.co.uk
Residential Underwriting (Post submission)	0207 031 1552	Dedicated email address provided on submission
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**](#)