

A guide to product transfers

Arranging a product transfer for your client **in 6 easy steps**



STEP 1

CUSTOMER CONTACT

We will have notified your client if a product transfer is an option and advised them to reach out to a professional intermediary. To carry out a product transfer you must already be registered with us before we can accept applications from you. If you are not already registered with us, go to <https://intermediary.themortgagelender.com/MoIRegistration/>

STEP 2

LOG ON TO THE PORTAL

When you log on to our broker portal, select 'Product Switch' from the home page.



STEP 3

ENTER DETAILS

Complete the fields as required:

- Existing account numbers are referenced on your client's letter
- Review and confirm all details are correct
- Valuations are HPI linked, and will have automatically calculated the LTV applicable
- Select the existing account, then complete the appropriate declarations
- Select the product from the list available
- Confirm if any applicable fees are being paid up front or added to the loan.

STEP 4

PRODUCE THE OFFER

Once all the relevant details are completed, you can click to produce the Offer document. Offers are valid for 1 day, and there is a button to click to confirm that a copy has been sent/given to your client.



STEP 5

SELECT THE DATE

Once you have confirmed that your client has received the offer, please check that the proposed switch date is correct and click 'Confirm Switch Date'. This will prompt you to confirm the Customer Declaration and complete any payments that may be required (the payment screen will open in a separate window). You can then click 'Complete Mortgage Switch'.

STEP 6

CONFIRMATION

That's it - the product transfer is now complete! Your client will receive a confirmation letter in the post within 5 working days with the full details.

Please note: If the product transfer application is paused or saved, you will need to access this through the 'Product Switch' menu. If your client doesn't proceed within 24 hours of the Offer being produced, the product selection process will restart and a new Offer will need to be produced.