

Legal & General Mortgage Club

Lender Retention 1st May 2020



Lender	Product Description	Gross Fee Offered	Required Supporting Documents	When can they change product?	When does the lender contact the customer?	Process for further borrowing
Accord	Product Transfers	0.3000%	N/A	90 days prior to end of term, the new product will not start until the ERC period has elapsed	90 days prior to end of term	N/A
Aldermore	Residential and BTL Retention	0.3500%	Signed product transfer form, broker consent from applicant	3 months prior to end of term	3 months prior to end of term	N/A
Barclays	Residential and BTL EMC	0.2000% 0.2500%	Online Rate switch form	90 days prior to end of term	90 days prior to end of term	Online application
Bank of Ireland	Retention		Online product transfer form	Product transfers can be booked 4 months prior to end of term, and completed on maturity.	3 months prior to end of term	N/A
BM Solutions	Product Transfers	0.4400%	Online product transfer form, signed transfer authority form to be kept on file	60 days prior to end of term	No more than 1 month before end of term	Online application
Buckinghamshire BS	Product Transfers	0.2200%	Signed product transfer form	Final day of term	2-3 months before end of term	N/A
Cambridge BS	Retention	0.2000%	Customer Information form, Product switch form, KFI	3 months prior to end of term	90 days prior to end of term	Speak to BD team

Clydesdale	Product Transfers	0.2000%	Online product transfer form	apply 180 days before end of term and complete 90 days before	apply 180 days before end of term and complete 90 days before	N/A
Coventry	Product Transfers	0.3000%	Customer authority	4 months prior to end of term	10 weeks before end of term (no dual pricing)	Complete authority form on website and email through
Danske Bank	Existing Customer Product Change	0.4000%	N/A	N/A	N/A	N/A
Darlington	Product Transfer or Retention	0.2000%	Unique Reference code which is sent to customer	Product changes when old product has expired, can apply up to 3 months prior to this	3 months prior	This can be completed through the online portal
Family BS	Product Switch Further Advance	0.2200% 0.2700%	Customer authority and broker submission form	3 months prior to end of term	3 months prior to end of term	App form, Broker submission form, Income docs, Bank statements
Furness BS	Product Transfers	0.3000%	Online product transfer form	3 months prior to end of term	3 months prior to end of term	N/A
Halifax	Product Transfers	0.3300%	Online product transfer form, signed transfer authority form to be kept on file	3 months prior to end of term	3 months prior to end of term	Online application
Hodge Lifetime	Over 55 Retention	0.2500%	Complete transfer form	4 months prior to end of term	4 months prior to end of term	Online application
HSBC	Product Transfers	0.2000%	Product switch form	90 days prior to end of term	90 days prior to end of term	N/A
Kensington	Retention	0.5000%	Treated as a remortgage	Treated as a remortgage	Treated as a remortgage	Treated as a remortgage
Kent Reliance	Product Transfers	0.3000%	Broker authorisation form	3 months prior to end of term	3 months prior to end of term	AIP application form on website
Leeds	Product Transfers	0.2000%	Online transfer tool	90 days prior to end of term	3 months prior to end of term	N/A
Leek United	Product Transfer	0.2500%	Variation form	60 days prior to end of term	60 days prior to end of term	Standard ESIS

Melton BS	Product Transfers	0.2500%	Product transfer declaration and Application form	4 months prior to end of term	12 months, 6 months and 3 months - - will continue to write out to them every month following the 3rd month	only available direct
Metro Bank	Rate Switch	0.3000%	None	3 months prior to end of term	3 months prior to end of term	Online application
NatWest	Product Transfers	0.2000%	Online product transfer form	110 days prior to end of term	110 days prior to end of term	only available direct
Nationwide	Rate Switch - Retention	0.2000%	online product transfer form	5 months prior to end of term	16 weeks prior to end of term	only available direct
Newcastle	Retention	0.2000%	N/A	N/A	N/A	N/A
Newbury	Product Transfers	0.2000%	Information release form and ESIS	3 months prior to end of term	3 months prior to end of term	Information release form
Paragon	Product Transfers	0.2500%	N/A	N/A	N/A	N/A
Platform	Retention	0.3000%	Online product transfer form	120 days prior to end of term	120 days prior to end of term	only available direct
Post Office	Retention	0.2500%	Online product transfer form	3 months prior to end of term	30 days prior to end of term	N/A
Precise	Product Retention	0.3000%	Online Switch Form	Invitation only at end of term	Invitation only 3 months prior to end of term	Not available
Principality	Product Retention	0.2000%	N/A	N/A	N/A	only available direct
Progressive	Product Switch	0.2000%	Declaration confirming advice	60 days prior to end of term	30 days prior to end of term	N/A
Santander	Retention	0.2000%	N/A	4 months prior to end of term	4 months prior to end of term	only available direct
Scottish Widows	Product Transfers	0.3700% + £50	Online product transfer form, signed transfer authority form to be kept on file	3 months prior to end of term	60 days prior to end of term	Online application
Skipton	Product Transfer - Resi	0.3000%	Complete MIL form	14 weeks prior to end of term	2 weeks prior to end of term	N/A
	Product Transfers - BTL	0.3500%				

TSB	Product Transfers	0.3000%	Declaration confirming advice	3 months prior to end of term	3 months prior to end of term	only available direct
The Mortgage Works	Switcher Product Advance	0.2000%	N/A	6 weeks prior to end of term	10 days prior to end of term	Online application
Virgin Money	Product Transfer	0.3800%	Acceptance Form	120 days prior to end of term	120 days prior to end of term	full application
West Brom	Product Transfer	0.2000%	N/A	120 days prior to end of term	120 days prior to end of term	only available direct