Buy To Let (BTL) Product Transfer Factsheet

Looking to change your existing mortgage product?

Then take a look at our products available for existing Accord Buy to Let borrowers. Please call us on 0345 848 0224.

OUR MORTGAGE PRODUCTS

This factsheet provides the main features of the mortgage products available for Product Transfers, as well as other important information.

A Product Transfer is subject to the terms and conditions of any offer which may be issued. Those terms and conditions take precedence over information contained in this guide or any other information given to you.

Please note that if you require further details of any particular product shown in this factsheet then you should ask us for an illustration.

MORTGAGE PRODUCT AVAILABILITY

Our products have limited availability and may be withdrawn at any time. After a product is withdrawn no further applications can be accepted.

ABBREVIATIONS USED

SVR - Accord Mortgages' Buy to Let Standard Variable Rate - currently 6.74%

BoE - Bank of England Base Rate - Currently 3.75%

LTV - Loan to Value

APRC - Annual Percentage Rate of Charge

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. IF YOU HAVE A BUY TO LET PROPERTY, THEN ALTERNATIVELY A RECEIVER MAY BE APPOINTED (EXCEPT IN SCOTLAND) TO RECEIVE THE RENT AND / OR TO SELL THE PROPERTY. AFTER SALE, YOU WILL REMAIN RESPONSIBLE FOR THE PAYMENT OF ANY MORTGAGE SHORTFALL DEBT.

BUY TO LET EXISTING BORROWER - FIXED RATE TRANSFER PRODUCTS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Early Repayment Charge	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Fix the interest you pay for extra peace of mind										
60%	2 Year Fixed Rate	5.61%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.7%	£0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302912
60%	2 Year Fixed Rate	5.33%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.7%	£495	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302913
60%	2 Year Fixed Rate	5.16%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.6%	£1,495	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302914
60%	2 Year Fixed Rate	5.01%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.6%	£2,995	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302915
60%	3 Year Fixed Rate	5.59%	31/01/2030	Currently 6.74% variable (our Buy to Let SVR)	6.6%	£0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £10,000, Max £1,500,000	10.0%	302916
60%	5 Year Fixed Rate	5.60%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.4%	£0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302917
60%	5 Year Fixed Rate	5.43%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.4%	£495	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302918
60%	5 Year Fixed Rate	5.33%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.3%	£1,495	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302919
60%	5 Year Fixed Rate	5.18%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.3%	£2,995	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302920

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Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Early Repayment Charge	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Fix the interest you pay for extra peace of mind										
65%	2 Year Fixed Rate	5.72%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.7%	£0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302921
65%	2 Year Fixed Rate	5.42%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.7%	£495	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302922
65%	2 Year Fixed Rate	5.26%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.7%	£1,495	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302923
65%	2 Year Fixed Rate	5.11%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.6%	£2,995	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302924
65%	3 Year Fixed Rate	5.67%	31/01/2030	Currently 6.74% variable (our Buy to Let SVR)	6.6%	£0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £10,000, Max £1,500,000	10.0%	302925
65%	5 Year Fixed Rate	5.66%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.5%	£0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302926
65%	5 Year Fixed Rate	5.49%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.4%	£495	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302927
65%	5 Year Fixed Rate	5.38%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.4%	£1,495	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302928
65%	5 Year Fixed Rate	5.23%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.3%	£2,995	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302929

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Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Early Repayment Charge	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Fix the interest you pay for extra peace of mind										
75%	2 Year Fixed Rate	5.79%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.8%	£0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302930
75%	2 Year Fixed Rate	5.50%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.7%	£495	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302931
75%	2 Year Fixed Rate	5.35%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.7%	£1,495	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302932
75%	2 Year Fixed Rate	5.20%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.6%	£2,995	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £1,500,000	10.0%	302933
75%	3 Year Fixed Rate	5.77%	31/01/2030	Currently 6.74% variable (our Buy to Let SVR)	6.7%	£0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £10,000, Max £1,500,000	10.0%	302934
75%	5 Year Fixed Rate	5.76%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.5%	£0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302935
75%	5 Year Fixed Rate	5.59%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.4%	£495	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302936

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Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Early Repayment Charge	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Fix the interest you pay for extra peace of mind										
75%	5 Year Fixed Rate	5.43%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.4%	£1,495	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302937
75%	5 Year Fixed Rate	5.33%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.3%	£2,995	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £1,500,000	10.0%	302938
80%	2 Year Fixed Rate	6.22%	31/01/2029	Currently 6.74% variable (our Buy to Let SVR)	6.8%	£0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £10,000, Max £750,000	10.0%	302939
80%	5 Year Fixed Rate	6.06%	31/01/2032	Currently 6.74% variable (our Buy to Let SVR)	6.6%	£0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £10,000, Max £750,000	10.0%	302940

Representative Example

Based on an assumed completion date of 31/01/2027, a mortgage of £100,000 payable over 18 years, initially on our 5.33% fixed rate until 31/01/2029, followed by our Buy to Let Standard Variable Rate (currently 6.74%), for the remaining 16 years, would require 24 monthly payments of £446.37 and 192 monthly payments of £564.45. The total amount payable would be £219,582.28 made up of the loan amount plus interest of £119,087.28 plus a product fee of £495.00.

The overall cost for comparison is 6.7% APRC.

Note: What you will pay may vary from this and will depend on your personal circumstances.

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IMPORTANT INFORMATION

Our Buy To Let Standard Variable Rate (SVR)

With effect from 25th January 2026 our Standard Variable Rate is currently 6.74%.

APRC (Annual Percentage Rate Charge)

This is a figure which all lenders must quote when referring to mortgages. It is designed to show the total yearly cost of a mortgage stated as a percentage of the loan. It includes items such as the interest rate payable at the start of the mortgage product and after the initial rate period has ended, Revaluation Fee and Mortgage Fee. It is the overall cost for comparison purposes. This figure is intended to help customers to compare the overall cost of different loans.

Loan To Value (LTV)

Like many of the mortgage deals we currently have, our Existing BTL Borrower Transfer products now take into account your mortgage balance compared to the value of your property (LTV). Since taking out your mortgage it is likely that your property's LTV has changed, for example because of capital repayments or a decrease or increase in the value of your property. Before selecting one of our products you need to know that your current LTV does not exceed 75% LTV.

LTV and revaluation

We take into account your mortgage balance compared to the estimated value of your property (LTV). We calculate this estimated value by using our House Price Index, which is recalculated every quarter. This is the figure which we use when assessing your eligibility for our Product Transfer products unless you request a revaluation. You can request a revaluation of your property to ascertain your current LTV, if you feel that your property's actual current value is different to the estimated valuation on our records. Please note that by requesting a revaluation you are not reserving any of our mortgage products or interest rates. Products can be withdrawn at any time and you will only be able to choose from the range available once your current valuation is confirmed. If a revaluation is required, a non-refundable fee of £70 is payable. This fee is payable up front on request of a revaluation.

Portability

Portability is not available on Accord Buy to Let Product Transfer products.

Other Fees

A Redemption Administration Fee or Mortgage Fee is payable should you redeem your mortgage in full. Please refer to the Tariff of Mortgage Charges document for the amount of this fee.

Early Repayment Charge (ERC) for products with limited overpayments

In the event of part or full repayment or transfer to an alternative product or our Buy to Let Standard Variable Rate, on or before the end of the ERC period, an ERC is payable. The ERC is calculated at the rate applicable for the year in which the repayment or transfer occurs and is based on the amount repaid or transferred.
For example: £100,000 is transferred on a 2.39% fixed rate product until 31/07/2025 If you decide to repay this mortgage in full before 31/07/2024 and the balance outstanding on the day of redemption is £98,000, the ERC will be 2.5% x £98,000 = £2,450. If you decide to repay this mortgage in full before 31/07/2025 but after 31/07/2024 and the balance outstanding on the day of redemption is £98,000, the ERC will be 1.5% x £98,000 = £1,470.
The exception to this is that in any calendar year that Early Repayment Charges apply, you may repay up to 10% of the mortgage debt outstanding on 1 June that year without charge. Any amount repaid over the 10% limit will incur an Early Repayment Charge on the excess amount.
For example: If £25,000 is outstanding on the 1 June following completion of your Product Transfer, you can repay up to £2,500 (10%) in the following 12 month period without incurring an ERC. If you decide to repay more than this amount eg. £6,000, you will incur an ERC of the specified percentage on £3,500 as this is the amount in excess of the 10% limit.

Product Fee

This fee is payable in full and the funds must be cleared before we can complete your Product Transfer. You may request the fee to be added to your loan, which will increase both the amount borrowed and your monthly payments.

Criteria - you may be eligible for one of these Product Transfer products provided that:-

- You are an existing buy to let customer.
- You must not be residing in the property.
- Vacant properties do not qualify for a Product Transfer.
- There are no specific conditions on your current mortgage that prevent a transfer.
- Your mortgage account must have no more than 1 months arrears at the time of offer and transfer.
- The part(s) of your mortgage account being transferred must have a remaining term of at least the same as the new mortgage product.
- The total amount being transferred to a new product must be at least £10,000.
- You pay any early repayment charges on your existing mortgage product, as applicable.
- Your mortgage account meets all our other normal lending criteria.
- The mortgaged Property must comply with all statutory and other legal requirements relating to the repair and maintenance of the Property and to health and safety, including those requirements which apply specifically to tenanted properties.
- If the mortgaged Property is leasehold, you must ensure compliance with the provisions of the Lease regarding the use of the property and its repair and maintenance.

Our printed material is available in alternative formats e.g. large print, Braille or audio.
Please visit us in branch or call us on 0345 1200 872.

Applications subject to standard lending criteria and all loans subject to status.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages Limited is registered in England No. 2139881. Buy to Let mortgages are not regulated by the Financial Conduct Authority. Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.

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