

How to submit product transfers

Visit your sourcing system to get a Product Transfer Illustration. Once you and your customer are ready to proceed, [log in](#) to apply.

If your customer's mortgage is with Post Office you must be registered and able to submit business with Post Office for Intermediaries.

1

'Start application' 'Search for account'

Have the following to hand:

- ▶ Mortgage account number (10 digit number, this can be found on your customers Annual Mortgage Statement)
- ▶ Postcode of mortgaged property
- ▶ First name, surname and date of birth
- ▶ Number of people named on the mortgage
- ▶ Last contractual monthly payment (must be correct to the penny).

2

Select the accounts, **search rates** and choose if you want to **reduce the mortgage term**

You can transfer any eligible sub account on to the same rate - the length of mortgage term for each sub account can be different.

3

If there's a product fee, choose if it will be paid upfront or added to the loan (and to which sub account)

4

Continue with Product Transfer and complete the Level of Service & Fees section

5

Overview section - at this stage you can choose to Confirm Product Transfer or Request a Mortgage Illustration:

Confirm Product Transfer

Complete the Variation of Mortgage Offer section. If choosing to receive documents online, please make sure the email addresses are different for each customer on the account. Select '**Continue**' to confirm Product Transfer request.

Product transfer submitted

You'll receive the Offer documents within 5 working days. The Variation of Mortgage Offer is valid for 30 days. The Offer acceptance must be signed by all parties on the mortgage.

When it's ready we'll upload your copy to the case 'Documents' tab.

Request Mortgage Illustration

This can take up to 5 working days

Mortgage Illustration Requested

If you know which product your customer wants, follow the 'Confirm Product Transfer' process. We'll issue a Mortgage Illustration with the Variation of Mortgage Offer which will save you time.

You can request multiple Mortgage Illustrations but you'll need to go through the process for each product. We'll then upload the Illustrations to the case 'Documents' tab. Once your customer is happy, proceed to 'Confirm Product Transfer'.

We can withdraw our products at any time – until you submit a Product Transfer request, the chosen rate is not secured.

This means you'll need to select a different rate if the product chosen is no longer available.

To guarantee that your customer's product transfer takes effect from the 1st of the month after their deal finishes (or next month if their deal has ended), we must receive the following by **19th of the previous month or before their Offer expires**:

- Signed Offer acceptance
- Any documents we've asked for
- The Product Fee (if applicable)

After this date, the product transfer may not take effect until a month later.

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For more information visit www.postoffice4intermediaries.co.uk or call us on 0345 266 8928. Lines are open 9am to 5pm Monday – Friday (excluding Bank Holidays). Calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

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