Bluestone.
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Product Transfer Guide



For Intermediary Use Only

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How to switch?

B.



We contact the customer

Your customer will be informed by us that they are coming to the end of their fixed-rate deal or are on our standard variable rate (SVR) via a letter.



Check customer(s) eligibility

See if your customer(s) is eligible for the product transfer under our eligibility criteria above. You can also view the latest rates on our product transfer product guide below.



Submit an application

If your customer is eligible and interested in the product transfer, all you need to do is log into our broker portal and submit a short application form with basic information on your customer(s).



Application is processed

Since we've already processed your customer(s) case, this time, we just need to perform brief checks on the application. Then, we can show you available products, and all you have to do is choose the one that fits your customer(s) needs.



Customer(s) like what they see?

If everything checks out, you'll receive an offer from us. Your customer(s) have a 3-month window to review, sign, and send back that offer. In the event of a rate change, you'll need to reapply to receive an updated offer.



The final phase

Once we've received the updated offer, we will process the change in the customer(s) account and send them a confirmation letter containing their new monthly payment.

Who can switch?

Clients who...

01 are within 3 months of the expiry date

02 are not moving home or increasing their mortgage balance

03 are not in arrears at the point of application

04 are not looking to add or remove a borrower

05 are already on our Standard Variable Rate (SVR), and there are no ERCs payable

06 have not missed any mortgage payments within the last 12 months

Our Product Transfer Rates

	Up to LTV				
Rate Term	**65%**	**70%**	**75%**	**80%**	**80%+**
2 year fixed	6.80%	6.85%	6.90%	6.95%	7.10%
5 year fixed	6.62%	6.67%	6.72%	6.77%	6.97%
Reversion Rate	7.55% (2.30% + BVR*)	7.55% (2.30% + BVR*)	7.70% (2.45% + BVR*)	7.80% (2.55% + BVR*)	7.90% (2.65% + BVR*)

Bluestone Standard Variable Rate "BVR"
5.25%

The rate does not have a direct link to the Bank of England Base Rate (BBR), which is also reviewed monthly. Typically the BVR will move in line with BBR changes, but could also go up or down at any other point in time, as this is a variable rate set by Bluestone Mortgages and reviewed monthly

ERC	Year 1	Year 2	Year 3	Year 4	Year 5
2 year fixed	3%	2%			
5 year fixed	3%	2.5%	2%	1%	0.5%
Term Variable	1.5%	1%	0.5%		

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Support when you need it

We take time to understand each customer's unique situation. We keep things simple, balancing technology with a human touch and give you access to an innovative range of affordable specialist mortgages.

Lines open 9.00am - 5.30pm
Monday to Friday (Calls may be recorded)

Contact Us

T: +44 800 368 1833
W: www.bluestonemortgages.co.uk

BM58 11/26 - Product rates effective as of 06/11/2026 (edited on 05/11/26)

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