

Customers who may be eligible for a transfer re-mortgage



Recent changes to the rules on affordability checks have made it simpler to get a cheaper mortgage with a new lender. **This means that another lender may now be able to offer you a cheaper mortgage if you:**

- **have a residential mortgage on the same property**
- **have not missed any mortgage payments in the last 12 months (not including any payment deferrals taken due to Covid-19)**
- **do not want to borrow any more money (except to cover any product or adviser fees)**
- **your current mortgage is not a buy-to-let mortgage**

To help you complete this tool it would be useful to have your latest mortgage information available such as your latest statement.

About the mortgage you want

Are you looking to re-mortgage (move to a new mortgage deal with a new lender)?