

Porting, product transfers with additional borrowing, and further advances guide

Is your customer looking for porting, product transfers with additional borrowing, or a further advance?

You can now do this in two simple steps:

1. Ask for an illustration

- Download an [Illustration Request Form](#) from **Tools and Guides** on our website.
- Complete and send to ExistingCustomer.Support@cybg.com and we'll get you an illustration within two working days.
- If you need your customer's mortgage info, use the [Intermediary Customer Information Request Form](#) on our website.

2. Submit an application

- Download a [BTL](#) or [Residential application form](#) from **Tools and Guides** on our website.
- Complete and send to ExistingCustomer.Support@cybg.com with any supporting docs – check out what we need in our [Packaging Guide](#) on our website.

Just so you know, to submit an application you must be a registered Clydesdale Bank intermediary. Go to [join our panel](#).

What we pay you

The procurement fee you receive depends on the type of application you're making. Let's break that down:

Application type	What we pay
Porting with or without additional borrowing	0.4%
Product transfer with additional borrowing	0.4% on the additional amount borrowed plus 0.2% on the existing loan amount switched to new product
Further advances	0.4% on additional amount borrowed

Need more from us?

If you've got questions, your Business Development Manager will have the answers. Take a look over the page too, as there's more useful info to help you.

Continued overleaf...

More useful info

Here's some helpful info you'll need to know before making an application.

Our products

If you want porting with additional borrowing, choose from the **Product Transfer** range on our website. For some products, your customers must meet criteria and conditions. To find out what they are, check out our Product Rate Guide from **Tools and Guides** on our website.

Our fees

If your customer needs additional borrowing then the product fee for the new rate will apply. Head to the Product Rate Guide from **Tools and Guides** on our website to take a look at the fees.

Interest-only mortgages

Clydesdale Bank customers on interest-only mortgages must have a plan to repay when their term's up. This must be submitted with the application. To find out what kinds of plans we accept, go to this [guide](#) on our website. If your customer's plan doesn't appear on our list, still run it past us as we may consider it for porting with no additional borrowing.

Valuations

Remember, all applications need a new valuation. For our valuation fee, see the [Tariff of Mortgage Charges](#) on our website.

Foreign currency

We're unable to accept applications from customers whose income is paid in a foreign currency.