

Existing BoS client requires a product transfer – taking Halifax mainstream remortgage

Does existing BoS client require a product transfer for 1 product nearing its ERC end date or multiple products all nearing their ERC end dates?

Yes

Apply for new Halifax remortgage application on Halifax Intermediary Online system. To avoid ERCs, ensure completion is on or after product end date

No

Key new Halifax remortgage application on Halifax Intermediary Online. Use substitute product code and balance. (Must comply with Halifax remortgage lending and underwriting criteria).

The new product will carry any relevant ERC

Remortgage products only available (not remortgage own conveyancer)

Does client accept substitute product KFI?

No

Refer client to BoS direct for a product transfer on **0845 603 1136**

Yes

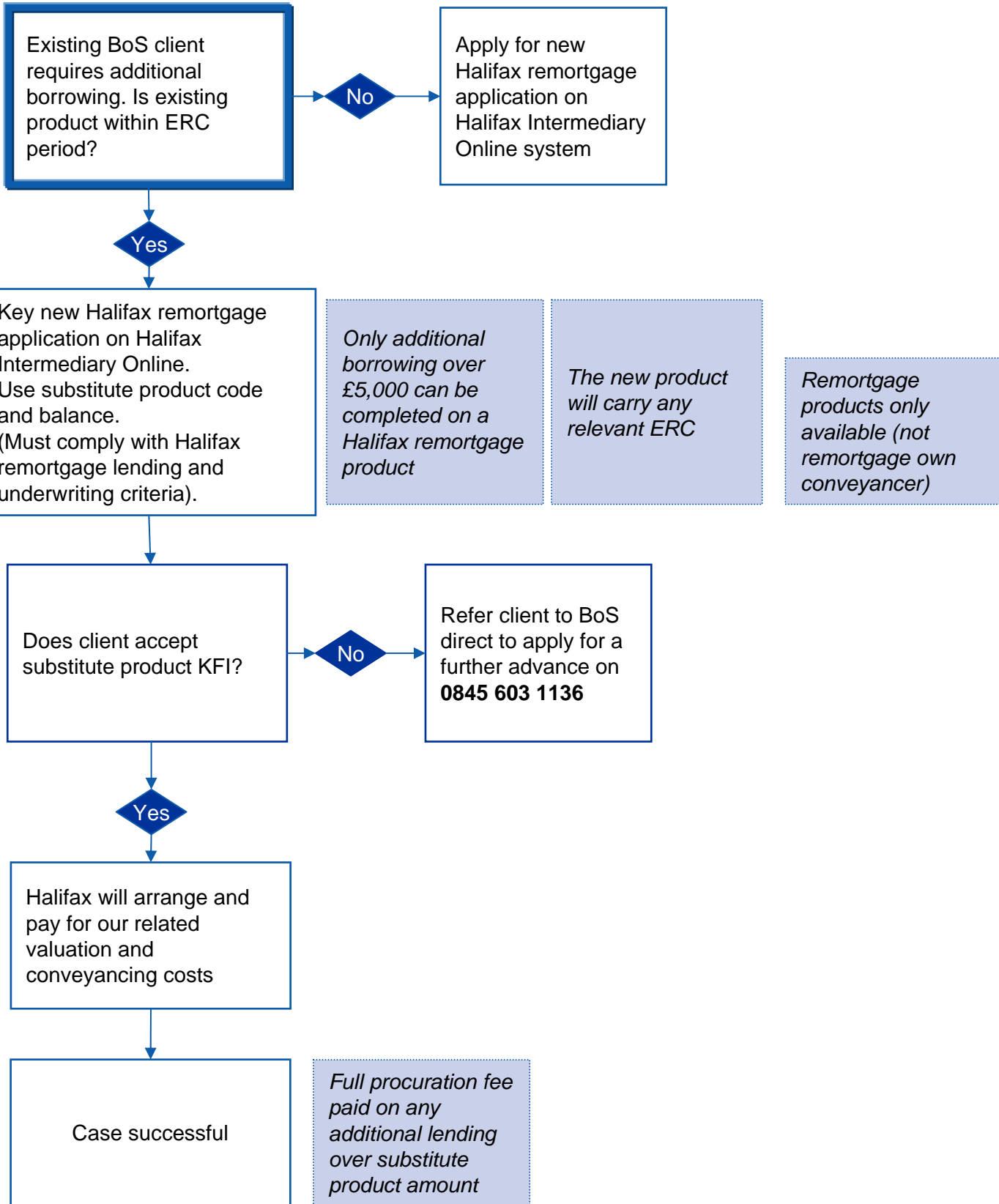
Halifax will arrange and pay for our related valuation and conveyancing costs

Case successful

Full procurement fee paid on any additional lending over substitute product amount

NB. Existing BoS client has option to apply for a Product Transfer with BoS direct on 0845 603 1136

Existing BoS client requires a further advance – taking Halifax mainstream remortgage



NB. Existing BoS client has option to apply for a Further Advance with BoS direct on 0845 603 1136