

Existing Intelligent Finance client requires a product transfer – taking Halifax mainstream remortgage



Does existing Intelligent Finance 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

Clients retain the option to take a product transfer directly with Intelligent Finance until 1st April 2010

No

Do you have existing product code and mortgage balance?

No

Refer client to Intelligent Finance on **0845 609 4343** to obtain this information

Yes

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

The new product will carry any relevant ERC

Remortgage products only available (not remortgage own conveyancer)

Yes

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

Yes

Case successful

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