

With effect from 28 September 2018.

# Intermediary Product Guide.

Local banking  
for Britain



# What's inside...

Introducing our product range effective from 28 September 2018.

- Up to 95% LTV
  - 2 year fixed
- plus 3 and 5 and 10 year fixed rates

| What's inside?                            | Page |
|---|------|
| <b>Movers and first time buyers</b>       |      |
| 2 year fixed rates                        | 3    |
| 3 year fixed rates                        | 4    |
| 5 year fixed rates                        | 5    |
| 10 year fixed rates                       | 6    |
| <b>Remortgages</b>                        |      |
| 2 year fixed rates                        | 7    |
| 3 year fixed rates                        | 8    |
| 5 year fixed rates                        | 9    |
| 10 year fixed rates                       | 10   |
| <b>Shared ownership</b>                   |      |
| Movers, First Time Buyers and Remortgages | 11   |
| <b>Shared equity</b>                      |      |
| Movers, First Time Buyers and Remortgages | 12   |
| <b>Buy-to-Let</b>                         |      |
| Homemover - fixed rates                   | 13   |
| Remortgage - fixed rates                  | 14   |
| <b>TSB Mortgage Pro Valuation fees</b>    | 15   |



# Movers and first time buyers.

- Up to 95% LTV 2, 3, 5 and 10 year fixed rate terms available.
- If LTV exceeds 75% all lending must be on a repayment basis
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Fixed

### 2 year fixed rate (fixed until 30 November 2020)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge                        | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.44%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 20CT                  |                     |
|            | 1.84%        |                       | £0          |   |                          | 3.9    | 20CU                  |                     |
| 60% to 75% | 1.49%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 20CV                  |                     |
|            | 1.89%        |                       | £0          |   |                          | 3.9    | 20CW                  |                     |
| 75% to 80% | 1.64%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19UC                  |                     |
|            | 2.04%        |                       | £0          |   |                          | 3.9    | 19UE                  |                     |
| 80% to 85% | 1.74%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19UG                  |                     |
|            | 2.14%        |                       | £0          |   |                          | 3.9    | 19UI                  |                     |
| 85% to 90% | 2.14%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £750,000       | 4.0    | 20CX                  | £500 cashback       |
|            | 2.34%        |                       | £0          |   |                          | 4.0    | 20CY                  | £500 cashback       |
| 90% to 95% | 3.49%        | HVR*, currently 4.24% | £0          | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £250,000       | 4.2    | 20CZ                  | £500 cashback       |

\*Homeowner Variable Rate, currently 4.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.

# Movers and first time buyers.

## Fixed

### 3 year fixed rate (fixed until 30 November 2021)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.59%        | HVR*, currently 4.24% | £995        | 3% until 30/11/2019, then 2% until 30/11/2020, then 1% until 30/11/2021 | £5,000 to £1 million     | 3.7    | 20DA                  |                     |
|            | 1.89%        |                       | £0          |   |                          | 3.7    | 20DB                  |                     |
| 60% to 75% | 1.64%        | HVR*, currently 4.24% | £995        | 3% until 30/11/2019, then 2% until 30/11/2020, then 1% until 30/11/2021 | £5,000 to £1 million     | 3.7    | 20DC                  |                     |
|            | 1.94%        |                       | £0          |   |                          | 3.7    | 20DD                  |                     |
| 75% to 80% | 1.84%        | HVR*, currently 4.24% | £995        | 3% until 30/11/2019, then 2% until 30/11/2020, then 1% until 30/11/2021 | £5,000 to £1 million     | 3.8    | 19UY                  |                     |
|            | 2.14%        |                       | £0          |   |                          | 3.8    | 19VA                  |                     |
| 80% to 85% | 1.89%        | HVR*, currently 4.24% | £995        | 3% until 30/11/2019, then 2% until 30/11/2020, then 1% until 30/11/2021 | £5,000 to £1 million     | 3.8    | 19VC                  |                     |
|            | 2.19%        |                       | £0          |   |                          | 3.8    | 19VE                  |                     |
| 85% to 90% | 2.24%        | HVR*, currently 4.24% | £995        | 3% until 30/11/2019, then 2% until 30/11/2020, then 1% until 30/11/2021 | £5,000 to £750,000       | 3.9    | 20DE                  | £500 cashback       |
|            | 2.44%        |                       | £0          |   |                          | 3.8    | 20DF                  | £500 cashback       |
| 90% to 95% | 3.59%        | HVR*, currently 4.24% | £0          | 3% until 30/11/2019, then 2% until 30/11/2020, then 1% until 30/11/2021 | £5,000 to £250,000       | 4.2    | 20DG                  | £500 cashback       |

\*Homeowner Variable Rate, currently 4.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.

# Movers and first time buyers.

## Fixed

**5 year fixed rate** (fixed until 30 November 2023)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.89%        | HVR*, currently 4.24% | £995        | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.4    | 19VM                  |                     |
|            | 2.09%        |                       | £0          |   |                          | 3.4    | 19VO                  |                     |
| 60% to 75% | 1.99%        | HVR*, currently 4.24% | £995        | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.5    | 19VQ                  |                     |
|            | 2.19%        |                       | £0          |   |                          | 3.5    | 19VS                  |                     |
| 75% to 80% | 2.14%        | HVR*, currently 4.24% | £995        | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.5    | 19VU                  |                     |
|            | 2.34%        |                       | £0          |   |                          | 3.5    | 19VW                  |                     |
| 80% to 85% | 2.29%        | HVR*, currently 4.24% | £995        | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.6    | 19VY                  |                     |
|            | 2.49%        |                       | £0          |   |                          | 3.6    | 19WA                  |                     |
| 85% to 90% | 2.49%        | HVR*, currently 4.24% | £995        | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £750,000       | 3.7    | 20DH                  | £500 cashback       |
|            | 2.59%        |                       | £0          |   |                          | 3.6    | 20DI                  | £500 cashback       |
| 90% to 95% | 3.99%        | HVR*, currently 4.24% | £0          | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £250,000       | 4.2    | 20DJ                  | £500 cashback       |

\*Homeowner Variable Rate, currently 4.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.

# Movers and first time buyers.

## 10 year fixed rate with 5 year ERC (fixed until 30 November 2028)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 2.69%        | HVR*, currently 4.24% | £0          | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.2    | 20DK                  |                     |
| 60% to 75% | 2.74%        | HVR*, currently 4.24% | £0          | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.3    | 20DL                  |                     |
| 75% to 85% | 3.19%        | HVR*, currently 4.24% | £0          | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.6    | 19EW                  |                     |
| 85% to 90% | 4.04%        | HVR*, currently 4.24% | £0          | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £750,000       | 4.2    | 19EY                  | £500 cashback       |
| 90% to 95% | 5.09%        | HVR*, currently 4.24% | £0          | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £250,000       | 5.0    | 19FA                  | £500 cashback       |

## 10 year fixed rate with 10 year ERC (fixed until 30 November 2028)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 2.39%        | HVR*, currently 4.24% | £995        | 6% until 30/11/2023, then 5% until 30/11/2024, then 4% until 30/11/2025, then 3% until 30/11/2026, then 2% until 30/11/2027, then 1% until 30/11/2028 | £5,000 to £1 million     | 3.1    | 20DM                  |                     |
|            | 2.49%        |                       | £0          |   |                          | 3.1    | 20DN                  |                     |
| 60% to 75% | 2.44%        | HVR*, currently 4.24% | £995        | 6% until 30/11/2023, then 5% until 30/11/2024, then 4% until 30/11/2025, then 3% until 30/11/2026, then 2% until 30/11/2027, then 1% until 30/11/2028 | £5,000 to £1 million     | 3.1    | 20DO                  |                     |
|            | 2.54%        |                       | £0          |   |                          | 3.1    | 20DP                  |                     |

\*Homeowner Variable Rate, currently 4.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.

# Remortgages.

- Up to 90% LTV 2, 3, 5 and 10 year products available
- Free valuation\*\* and free standard legals\*\*\*
- If LTV exceeds 75% all lending must be on a repayment basis

## Fixed

### 2 year fixed rate (fixed until 30 November 2020)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge                        | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.44%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.8    | 20DQ                  |                     |
|            | 1.84%        |                       | £0          |   |                          | 3.8    | 20DR                  |                     |
| 60% to 75% | 1.54%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.8    | 20DS                  |                     |
|            | 1.94%        |                       | £0          |   |                          | 3.8    | 20DT                  |                     |
| 75% to 80% | 1.69%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.8    | 20DU                  |                     |
|            | 2.09%        |                       | £0          |   |                          | 3.8    | 20DV                  |                     |
| 80% to 85% | 1.74%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 20DW                  |                     |
|            | 2.14%        |                       | £0          |   |                          | 3.8    | 20DX                  |                     |
| 85% to 90% | 2.19%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £750,000       | 4      | 19GA                  |                     |
|            | 2.59%        |                       | £0          |   |                          | 3.9    | 19GC                  |                     |

\*Homeowner Variable Rate, currently 4.24%

\*\*Free valuations are available for all loans up to £1m - over this amount please contact your BDM.

\*\*\*Free standard legals are provided through TSB's nominated firms of conveyancer. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements. This information must be given directly to the acting Conveyancer

- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in or discharging shared equity or shared ownership arrangements.

# Remortgages.

## Fixed

### 3 year fixed rate (fixed until 30 November 2021)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.59%        | HVR*, currently 4.24% | £995        | 3% until 30/11/2019, then 2% until 30/11/2020, then 1% until 30/11/2021 | £5,000 to £1 million     | 3.6    | 20DY                  |                     |
|            | 1.89%        |                       | £0          |   |                          | 3.6    | 20DZ                  |                     |
| 60% to 75% | 1.69%        | HVR*, currently 4.24% | £995        | 3% until 30/11/2019, then 2% until 30/11/2020, then 1% until 30/11/2021 | £5,000 to £1 million     | 3.6    | 20EA                  |                     |
|            | 1.99%        |                       | £0          |   |                          | 3.6    | 20EB                  |                     |
| 75% to 80% | 1.84%        | HVR*, currently 4.24% | £995        | 3% until 30/11/2019, then 2% until 30/11/2020, then 1% until 30/11/2021 | £5,000 to £1 million     | 3.6    | 20EC                  |                     |
|            | 2.14%        |                       | £0          |   |                          | 3.6    | 20ED                  |                     |
| 80% to 85% | 1.89%        | HVR*, currently 4.24% | £995        | 3% until 30/11/2019, then 2% until 30/11/2020, then 1% until 30/11/2021 | £5,000 to £1 million     | 3.7    | 20EE                  |                     |
|            | 2.19%        |                       | £0          |   |                          | 3.6    | 20EF                  |                     |

\*Homeowner Variable Rate, currently 4.24%

\*\*Free valuations are available for all loans up to £1m - over this amount please contact your BDM.

\*\*\*Free standard legals are provided through TSB's nominated firms of conveyancer. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in or discharging shared equity or shared ownership arrangements.



# Remortgages.

## Fixed

### 5 year fixed rate (fixed until 30 November 2023)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.99%        | HVR*, currently 4.24% | £995        | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.3    | 19GU                  |                     |
|            | 2.19%        |                       | £0          |   |                          | 3.3    | 19GW                  |                     |
| 60% to 75% | 2.09%        | HVR*, currently 4.24% | £995        | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.3    | 19GY                  |                     |
|            | 2.29%        |                       | £0          |   |                          | 3.3    | 19HA                  |                     |
| 75% to 80% | 2.29%        | HVR*, currently 4.24% | £995        | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.4    | 19HC                  |                     |
|            | 2.49%        |                       | £0          |   |                          | 3.4    | 19HE                  |                     |
| 80% to 85% | 2.39%        | HVR*, currently 4.24% | £995        | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.5    | 19HG                  |                     |
|            | 2.59%        |                       | £0          |   |                          | 3.5    | 19HI                  |                     |
| 85% to 90% | 2.59%        | HVR*, currently 4.24% | £995        | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £750,000       | 3.6    | 19HK                  |                     |
|            | 2.79%        |                       | £0          |   |                          | 3.6    | 19HM                  |                     |

\*Homeowner Variable Rate, currently 4.24%

\*\*Free valuations are available for all loans up to £1m - over this amount please contact your BDM.

\*\*\*Free standard legals are provided through TSB's nominated firms of conveyancer. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in or discharging shared equity or shared ownership arrangements.

**FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.**

# Remortgages.

## Fixed

### 10 year fixed rate with 5 year ERC (fixed until 30 November 2028)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 2.69%        | HVR*, currently 4.24% | £0          | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £25,000 to £1 million    | 3.0    | 20EG                  |                     |
| 60% to 75% | 2.74%        | HVR*, currently 4.24% | £0          | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.1    | 20EH                  |                     |
| 75% to 85% | 3.24%        | HVR*, currently 4.24% | £0          | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £1 million     | 3.5    | 19HS                  |                     |
| 85% to 90% | 4.29%        | HVR*, currently 4.24% | £0          | 5% until 30/11/2019, then 4% until 30/11/2020, then 3% until 30/11/2021, then 2% until 30/11/2022, then 1% until 30/11/2023 | £5,000 to £750,000       | 4.4    | 19HU                  |                     |

### 10 year fixed rate with 10 year ERC (fixed until 30 November 2028)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 2.39%        | HVR*, currently 4.24% | £995        | 6% until 30/11/2023, then 5% until 30/11/2024, then 4% until 30/11/2025, then 3% until 30/11/2026, then 2% until 30/11/2027, then 1% until 30/11/2028 | £5,000 to £1 million     | 2.9    | 20EI                  |                     |
|            | 2.49%        |                       | £0          |   |                          | 2.9    | 20EJ                  |                     |
| 60% to 75% | 2.44%        | HVR*, currently 4.24% | £995        | 6% until 30/11/2023, then 5% until 30/11/2024, then 4% until 30/11/2025, then 3% until 30/11/2026, then 2% until 30/11/2027, then 1% until 30/11/2028 | £5,000 to £1 million     | 2.9    | 20EK                  |                     |
|            | 2.54%        |                       | £0          |   |                          | 2.9    | 20EL                  |                     |

\*Homeowner Variable Rate, currently 4.24%

\*\*Free valuations are available for all loans up to £1m - over this amount please contact your BDM.

\*\*\*Free standard legals are provided through TSB's nominated firms of conveyancer. [Additional costs may become payable for:](#)

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in or discharging shared equity or shared ownership arrangements.

**FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.**

# Shared ownership.

- Shared Ownership is available for properties in England & Wales
- Home Mover/First Time Buyer and Remortgage products available

## First Time Buyer and Homemover rate

**2 year fixed rate** (fixed until 30 November 2020)

- If cashback is applicable this will be paid to the customer via their solicitor, on completion

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge                        | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 75%  | 1.69%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19IE                  | £250 cashback       |
|            | 2.04%        |                       | £0          |   |                          | 3.9    | 19IG                  | £250 cashback       |
| 75% to 80% | 1.79%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19II                  |                     |
|            | 2.09%        |                       | £0          |   |                          | 3.9    | 19IK                  |                     |
| 80% to 90% | 2.54%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £750,000       | 4.1    | 19IM                  |                     |
|            | 2.89%        |                       | £0          |   |                          | 4.1    | 19IO                  |                     |

## Remortgage (own Conveyancer)

**2 year fixed rate** (fixed until 30 November 2020)

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free valuation\*\*

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge                        | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.84%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19IQ                  | £250 cashback       |
|            | 2.29%        |                       | £0          |   |                          | 3.9    | 19IS                  | £250 cashback       |
| 60% to 75% | 1.94%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19IU                  | £250 cashback       |
|            | 2.44%        |                       | £0          |   |                          | 3.9    | 19IW                  | £250 cashback       |
| 75% to 85% | 2.09%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19IY                  | £250 cashback       |
|            | 2.59%        |                       | £0          |   |                          | 3.9    | 19JA                  | £250 cashback       |

\*Homeowner Variable Rate, currently 4.24%

\*\*Free valuations are available for all loans up to £1m - over this amount please contact your BDM.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.

# Shared equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Home Mover/First Time Buyer and Remortgage products available

## First Time Buyer and Homemover rate

**2 year fixed rate** (fixed until 30 November 2020)

- If cashback is applicable this will be paid to the customer via their solicitor, on completion

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge                        | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 75%  | 1.69%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19JC                  | £250 cashback       |
|            | 2.04%        |                       | £0          |   |                          | 3.9    | 19JE                  | £250 cashback       |
| 75% to 80% | 1.79%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19JG                  |                     |
|            | 2.09%        |                       | £0          |   |                          | 3.9    | 19JI                  |                     |
| 80% to 90% | 2.54%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £750,000       | 4.1    | 19JK                  |                     |
|            | 2.89%        |                       | £0          |   |                          | 4.1    | 19JM                  |                     |

## Remortgage (own Conveyancer)

**2 year fixed rate** (fixed until 30 November 2020)

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free valuation\*\*

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge                        | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.84%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19JO                  | £250 cashback       |
|            | 2.29%        |                       | £0          |   |                          | 3.9    | 19JQ                  | £250 cashback       |
| 60% to 75% | 1.94%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19JS                  | £250 cashback       |
|            | 2.44%        |                       | £0          |   |                          | 3.9    | 19JU                  | £250 cashback       |
| 75% to 85% | 2.09%        | HVR*, currently 4.24% | £995        | 2% until 30/11/2019, then 1% until 30/11/2020 | £5,000 to £1 million     | 3.9    | 19JW                  | £250 cashback       |
|            | 2.59%        |                       | £0          |   |                          | 3.9    | 19JY                  | £250 cashback       |

\*Homeowner Variable Rate, currently 4.24%

\*\*Free valuations are available for all loans up to £1m - over this amount please contact your BDM.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.

# Buy-to-Let.

- 2, 3 and 5 year home mover rates
- Available up to 75% LTV
- Max loan size £500k
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Fixed - Homemover

2 year fixed rate (fixed until 31 December 2020)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge                        | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.39%        | BVR*, currently 5.09% | £1,995      | 2% until 31/12/2019, then 1% until 31/12/2020 | £25,005 to £500,000      | 4.7    | 20AT                  | £250 cashback       |
|            | 1.79%        |                       | £995        |   |                          | 4.7    | 20AU                  | £250 cashback       |
|            | 2.09%        |                       | £0          |   |                          | 4.6    | 20AV                  | £250 cashback       |
| 60% to 75% | 1.69%        | BVR*, currently 5.09% | £1,995      | 2% until 31/12/2019, then 1% until 31/12/2020 | £25,005 to £500,000      | 4.7    | 20AW                  | £250 cashback       |
|            | 1.94%        |                       | £995        |   |                          | 4.7    | 20AX                  | £250 cashback       |
|            | 2.39%        |                       | £0          |   |                          | 4.7    | 20AY                  | £250 cashback       |

3 year fixed rate (fixed until 31 December 2021)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.79%        | BVR*, currently 5.09% | £1,995      | 3% until 31/12/2019, then 2% until 31/12/2020, then 1% until 31/12/2021 | £25,005 to £500,000      | 4.4    | 20AZ                  | £250 cashback       |
|            | 1.99%        |                       | £995        |   |                          | 4.4    | 20BA                  | £250 cashback       |
|            | 2.19%        |                       | £0          |   |                          | 4.4    | 20BB                  | £250 cashback       |
| 60% to 75% | 2.24%        | BVR*, currently 5.09% | £1,995      | 3% until 31/12/2019, then 2% until 31/12/2020, then 1% until 31/12/2021 | £25,005 to £500,000      | 4.6    | 20BC                  | £250 cashback       |
|            | 2.44%        |                       | £995        |   |                          | 4.6    | 20BD                  | £250 cashback       |
|            | 2.64%        |                       | £0          |   |                          | 4.5    | 20BE                  | £250 cashback       |

5 year fixed rate (fixed until 31 December 2023)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 2.14%        | BVR*, currently 5.09% | £1,995      | 5% until 31/12/2019, then 4% until 31/12/2020, then 3% until 31/12/2021, then 2% until 31/12/2022, then 1% until 31/12/2023 | £25,005 to £500,000      | 4.1    | 20BF                  | £250 cashback       |
|            | 2.39%        |                       | £995        |   |                          | 4.1    | 20BG                  | £250 cashback       |
|            | 2.59%        |                       | £0          |   |                          | 4.1    | 20BH                  | £250 cashback       |
| 60% to 75% | 2.59%        | BVR*, currently 5.09% | £1,995      | 5% until 31/12/2019, then 4% until 31/12/2020, then 3% until 31/12/2021, then 2% until 31/12/2022, then 1% until 31/12/2023 | £25,005 to £500,000      | 4.3    | 20BI                  | £250 cashback       |
|            | 2.69%        |                       | £995        |   |                          | 4.3    | 20BJ                  | £250 cashback       |
|            | 2.89%        |                       | £0          |   |                          | 4.3    | 20BK                  | £250 cashback       |

\*Buy-to-Let Variable Rate, currently 5.09%

**FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.**

# Buy-to-Let.

- 2, 3 and 5 year remortgage rates, available up to 75% LTV
- Max loan size £500k
- Free valuation\*\* and free standard legals\*\*\*
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Fixed - Remortgage

2 year fixed rate (fixed until 31 December 2020)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge                        | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.44%        | BVR*, currently 5.09% | £1,995      | 2% until 31/12/2019, then 1% until 31/12/2020 | £25,005 to £500,000      | 4.6    | 20BL                  | £250 cashback       |
|            | 1.74%        |                       | £995        |   |                          | 4.5    | 20BM                  | £250 cashback       |
|            | 2.19%        |                       | £0          |   |                          | 4.5    | 20BN                  | £250 cashback       |
| 60% to 75% | 1.74%        | BVR*, currently 5.09% | £1,995      | 2% until 31/12/2019, then 1% until 31/12/2020 | £25,005 to £500,000      | 4.6    | 20BO                  | £250 cashback       |
|            | 1.99%        |                       | £995        |   |                          | 4.6    | 20BP                  | £250 cashback       |
|            | 2.59%        |                       | £0          |   |                          | 4.6    | 20BQ                  | £250 cashback       |

3 year fixed rate (fixed until 31 December 2021)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 1.84%        | BVR*, currently 5.09% | £1,995      | 3% until 31/12/2019, then 2% until 31/12/2020, then 1% until 31/12/2021 | £25,005 to £500,000      | 4.3    | 20BR                  | £250 cashback       |
|            | 2.04%        |                       | £995        |   |                          | 4.3    | 20BS                  | £250 cashback       |
|            | 2.19%        |                       | £0          |   |                          | 4.2    | 20BT                  | £250 cashback       |
| 60% to 75% | 2.29%        | BVR*, currently 5.09% | £1,995      | 3% until 31/12/2019, then 2% until 31/12/2020, then 1% until 31/12/2021 | £25,005 to £500,000      | 4.5    | 20BU                  | £250 cashback       |
|            | 2.49%        |                       | £995        |   |                          | 4.4    | 20BV                  | £250 cashback       |
|            | 2.64%        |                       | £0          |   |                          | 4.4    | 20BW                  | £250 cashback       |

5 year fixed rate (fixed until 31 December 2023)

| LTV        | Initial rate | This reverts to       | Product fee | Early repayment charge  | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60%  | 2.19%        | BVR*, currently 5.09% | £1,995      | 5% until 31/12/2019, then 4% until 31/12/2020, then 3% until 31/12/2021, then 2% until 31/12/2022, then 1% until 31/12/2023 | £25,005 to £500,000      | 3.9    | 20BX                  | £250 cashback       |
|            | 2.44%        |                       | £995        |   |                          | 4.0    | 20BY                  | £250 cashback       |
|            | 2.59%        |                       | £0          |   |                          | 3.9    | 20BZ                  | £250 cashback       |
| 60% to 75% | 2.64%        | BVR*, currently 5.09% | £1,995      | 5% until 31/12/2019, then 4% until 31/12/2020, then 3% until 31/12/2021, then 2% until 31/12/2022, then 1% until 31/12/2023 | £25,005 to £500,000      | 4.2    | 20CA                  | £250 cashback       |
|            | 2.74%        |                       | £995        |   |                          | 4.1    | 20CB                  | £250 cashback       |
|            | 2.89%        |                       | £0          |   |                          | 4.1    | 20CC                  | £250 cashback       |

\*Buy-to-Let Variable Rate, currently 5.09%

\*\*Free valuations are available for all loans up to £1m - over this amount please contact your BDM.

\*\*\*Free standard legals are provided through TSB's nominated firms of conveyancer. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in or discharging shared equity or shared ownership arrangements.

**FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.**

# TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for movers and first time buyers.

| Property value greater than | Property value less than or equal to | Charge (inclusive of VAT) |                      |                 |
|-----------------------------|--------------------------------------|---------------------------|----------------------|-----------------|
|                             |                                      | Basic Valuation           | Homebuyers Valuation | Building Survey |
| £0                          | £25,000                              | £94                       | £279                 | £500            |
| £25,000                     | £50,000                              | £94                       | £279                 | £500            |
| £50,000                     | £100,000                             | £127                      | £279                 | £500            |
| £100,000                    | £150,000                             | £154                      | £302                 | £540            |
| £150,000                    | £200,000                             | £181                      | £342                 | £609            |
| £200,000                    | £250,000                             | £226                      | £437                 | £774            |
| £250,000                    | £350,000                             | £274                      | £480                 | £850            |
| £350,000                    | £450,000                             | £318                      | £574                 | £951            |
| £450,000                    | £550,000                             | £358                      | £666                 | £1,000          |
| £550,000                    | £650,000                             | £396                      | £761                 | £1,090          |
| £650,000                    | £750,000                             | £432                      | £850                 | £1,180          |
| £750,000                    | £850,000                             | £457                      | £953                 | £1,226          |
| £850,000                    | £1,000,000                           | £493                      | £1,033               | £1,316          |
| £1,000,000                  | £1,250,000                           | £642                      | £1,116               | £1,750          |
| £1,250,000                  | £1,500,000                           | £655                      | £1,116               | £2,001          |
| £1,500,000                  | £1,750,000                           | £655                      | £1,116               | £2,250          |
| £1,750,000                  | £2,000,000                           | £655                      | £1,116               | £2,500          |

If you'd like to discuss a case...

|         |  |
|---------|--|
| Contact | your Business Development Manager                                  |
| Call    | 0345 307 3355  |
| Click   | <a href="http://intermediary.tsb.co.uk">intermediary.tsb.co.uk</a> |

TSB Intermediary line is open Monday to Friday 9am to 5pm. Calls may be monitored or recorded.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH. Registered in Scotland no. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.