

With effect from 08 February 2019.

Intermediary Product Guide.

Local banking
for Britain



What's inside...

Introducing our product range effective from 08 February 2019.

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

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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
- Free Basic Valuation on all Residential Movers and First Time Buyer Products

Fixed

2 year fixed rate (fixed until 31 March 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%	1.69%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22FL	
	2.04%		£0			3.9	22FM	
60% to 75%	1.74%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22FN	
	2.09%		£0			3.9	22FO	
75% to 80%	1.79%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22FP	
	2.19%		£0			3.9	22FQ	
80% to 85%	1.84%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22FR	
	2.24%		£0			3.9	22FS	
85% to 90%	2.34%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £750,000	4.0	22OE	£500 cashback
	2.44%		£0			4.0	22FU	£500 cashback
90% to 95%	3.14%	HVR*, currently 4.24%	£0	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £250,000	4.1	22SV	£500 cashback

*Homeowner Variable Rate, currently 4.24%

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NOT FOR PUBLIC DISTRIBUTION.

Movers and first time buyers.

Fixed

3 year fixed rate (fixed until 31 March 2022)

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%	1.74%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.7	22FV	
	2.04%		£0			3.7	22FW	
60% to 75%	1.79%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.7	22FX	
	2.09%		£0			3.7	22FY	
75% to 80%	1.84%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.7	22FZ	
	2.19%		£0			3.8	22GA	
80% to 85%	1.89%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.8	22GB	
	2.24%		£0			3.8	22GC	
85% to 90%	2.24%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £750,000	3.8	22GD	£500 cashback
	2.49%		£0			3.8	22GE	£500 cashback
90% to 95%	3.44%	HVR*, currently 4.24%	£0	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £250,000	4.1	22GF	£500 cashback

*Homeowner Variable Rate, currently 4.24%

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Movers and first time buyers.

Fixed

5 year fixed rate (fixed until 31 March 2024)

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%	1.94%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.4	21SV	
	2.14%		£0			3.4	21SW	
60% to 75%	1.99%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.4	21SX	
	2.19%		£0			3.5	21SY	
75% to 80%	2.04%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	22OF	
	2.24%		£0			3.5	22OG	
80% to 85%	2.09%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	22OH	
	2.29%		£0			3.5	22OI	
85% to 90%	2.44%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £750,000	3.6	21TD	£500 cashback
	2.64%		£0			3.6	21TE	£500 cashback
90% to 95%	3.64%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £250,000	4.1	21TF	£500 cashback

*Homeowner Variable Rate, currently 4.24%

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Movers and first time buyers.

10 year fixed rate with 5 year ERC (fixed until 31 March 2029)

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 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.2	21TG	
60% to 75%	2.74%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.3	21TH	
75% to 85%	2.89%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.3	21TI	
85% to 90%	4.04%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £750,000	4.2	21TJ	£500 cashback
90% to 95%	5.09%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £250,000	5.0	21TK	£500 cashback

10 year fixed rate with 10 year ERC (fixed until 31 March 2029)

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%	2.29%	HVR*, currently 4.24%	£995	6% until 31/03/2024, then 5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	3.0	22SW	
	2.39%		£0			3.0	22SX	
60% to 75%	2.34%	HVR*, currently 4.24%	£995	6% until 31/03/2024, then 5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	3.0	22SY	
	2.44%		£0			3.0	22SZ	

*Homeowner Variable Rate, currently 4.24%

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Remortgages.

- Up to 90% LTV 2, 3, 5 and 10 year products available
- Free valuation and a choice of either £300 cash back or free standard legals**
- 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 31 March 2021)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.69%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.8	22GG	22MC	£300 cashback	
	1.99%		£0			3.8	22GH	22MD	£300 cashback	
60% to 75%	1.74%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22GI	22ME	£300 cashback	
	2.04%		£0			3.8	22GJ	22MF	£300 cashback	
75% to 80%	1.84%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22GK	22MG	£300 cashback	
	2.14%		£0			3.8	22GL	22MH	£300 cashback	
80% to 85%	1.89%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22GM	22MI	£300 cashback	
	2.19%		£0			3.9	22GN	22MJ	£300 cashback	
85% to 90%	1.94%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £750,000	3.9	22GO	22MK	£300 cashback	
	2.34%		£0			3.9	21TY	22ML	£300 cashback	

*Homeowner Variable Rate, currently 4.24%

**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 31 March 2022)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.74%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.6	22GP		22MM	£300 cashback
	2.04%		£0			3.6	22GQ		22MN	£300 cashback
60% to 75%	1.79%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.6	22GR		22MO	£300 cashback
	2.09%		£0			3.6	22GS		22MP	£300 cashback
75% to 80%	1.89%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.7	22GT		22MQ	£300 cashback
	2.19%		£0			3.6	22GU		22MR	£300 cashback
80% to 85%	1.94%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.7	22GV		22MS	£300 cashback
	2.24%		£0			3.7	22GW		22MT	£300 cashback
85% to 90%	2.14%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £750,000	3.7	22GX		22MU	£300 cashback
	2.39%		£0			3.7	22GY		22MV	£300 cashback

*Homeowner Variable Rate, currently 4.24%

**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 31 March 2024)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	1.84%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.2	22OJ		22OL	£300 cashback
	2.04%		£0			3.2	22OK		22OM	£300 cashback
60% to 75%	1.94%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.3	22TA		22TG	£300 cashback
	2.14%		£0			3.3	22TB		22TH	£300 cashback
75% to 80%	2.04%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.3	22TC		22TI	£300 cashback
	2.24%		£0			3.3	22TD		22TJ	£300 cashback
80% to 85%	2.09%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.3	22TE		22TK	£300 cashback
	2.29%		£0			3.3	22TF		22TL	£300 cashback
85% to 90%	2.39%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £750,000	3.5	21UR		22NE	£300 cashback
	2.59%		£0			3.5	21US		22NF	£300 cashback

*Homeowner Variable Rate, currently 4.24%

**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

10 year fixed rate with 5 year ERC (fixed until 31 March 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.69%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£25,000 to £1 million	3.0	21UT		22NG	£300 cashback
60% to 75%	2.74%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.1	21UU		22NH	£300 cashback
75% to 85%	2.94%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.3	21UV		22NI	£300 cashback
85% to 90%	4.29%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £750,000	4.4	21UW		22NJ	£300 cashback

10 year fixed rate with 10 year ERC (fixed until 31 March 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	2.29%	HVR*, currently 4.24%	£995	6% until 31/03/2024, then 5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	2.8	22TM		22TQ	£300 cashback
	2.39%		£0						22TN	£300 cashback
60% to 75%	2.34%	HVR*, currently 4.24%	£995	6% until 31/03/2024, then 5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	2.9	22TO		22TS	£300 cashback
	2.44%		£0						22TP	£300 cashback

*Homeowner Variable Rate, currently 4.24%

**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.

Shared ownership.

- Shared Ownership is available for properties in England & Wales
- Home Mover/First Time Buyer and Remortgage products available
- Free Basic Valuation on all Shared Ownership First Time Buyer and Homemover products

First Time Buyer and Homemover rate

2 year fixed rate (fixed until 31 March 2021)

- 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 60%	1.89%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22GZ	£250 cashback
	2.24%		£0			3.9	22HA	£250 cashback
60% to 75%	1.99%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	4.0	22HB	£250 cashback
	2.29%		£0			3.9	22HC	£250 cashback
75% to 80%	2.04%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	4.0	22HD	
	2.44%		£0			4.0	22HE	
80% to 90%	2.29%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £750,000	4.0	21VH	
	2.49%		£0			4.0	21VI	

3 year fixed rate (fixed until 31 March 2022)

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	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.8	21VJ	£250 cashback
	2.29%		£0			3.8	21VK	£250 cashback
60% to 75%	2.04%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.8	21VL	£250 cashback
	2.34%		£0			3.8	21VM	£250 cashback

5 year fixed rate (fixed until 31 March 2024)

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%	2.09%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	21VN	£250 cashback
	2.29%		£0			3.5	21VO	£250 cashback
60% to 75%	2.14%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	21VP	£250 cashback
	2.34%		£0			3.5	21VQ	£250 cashback
75% to 80%	2.24%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	21VR	
	2.44%		£0			3.6	21VS	
80% to 90%	2.59%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £750,000	3.7	21VT	
	2.79%		£0			3.7	21VU	

*Homeowner Variable Rate, currently 4.24%

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NOT FOR PUBLIC DISTRIBUTION.

Shared ownership.

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

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 March 2021)

- 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%	1.94%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22HF	£500 cashback
	2.34%		£0			3.9	22HG	£500 cashback
60% to 75%	1.99%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22HH	£500 cashback
	2.39%		£0			3.9	22HI	£500 cashback
75% to 85%	2.04%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	21VZ	£500 cashback
	2.44%		£0			3.9	21WA	£500 cashback

5 year fixed rate (fixed until 31 March 2024)

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%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.4	21WB	£500 cashback
	2.34%		£0			3.4	21WC	£500 cashback
60% to 75%	2.19%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.4	21WD	£500 cashback
	2.39%		£0			3.4	21WE	£500 cashback
75% to 85%	2.34%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	21WF	£500 cashback
	2.54%		£0			3.5	21WG	£500 cashback

*Homeowner Variable Rate, currently 4.24%

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Shared equity.

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

First Time Buyer and Homemover rate

2 year fixed rate (fixed until 31 March 2021)

- 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 60%	1.89%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22HJ	£250 cashback
	2.24%		£0			3.9	22HK	£250 cashback
60% to 75%	1.99%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	4.0	22HL	£250 cashback
	2.29%		£0			3.9	22HM	£250 cashback
75% to 80%	2.04%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	4.0	22HN	
	2.44%		£0			4.0	22HO	
80% to 90%	2.29%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £750,000	4.0	21WN	
	2.49%		£0			4.0	21WO	

3 year fixed rate (fixed until 31 March 2022)

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	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.8	21WP	£250 cashback
	2.29%		£0			3.8	21WQ	£250 cashback
60% to 75%	2.04%	HVR*, currently 4.24%	£995	3% until 31/03/2020, then 2% until 31/03/2021, then 1% until 31/03/2022	£5,000 to £1 million	3.8	21WR	£250 cashback
	2.34%		£0			3.8	21WS	£250 cashback

5 year fixed rate (fixed until 31 March 2024)

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%	2.09%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	21WT	£250 cashback
	2.29%		£0			3.5	21WU	£250 cashback
60% to 75%	2.14%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	21WV	£250 cashback
	2.34%		£0			3.5	21WW	£250 cashback
75% to 80%	2.24%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	21WX	
	2.44%		£0			3.6	21WY	
80% to 90%	2.59%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £750,000	3.7	21WZ	
	2.79%		£0			3.7	21XA	

*Homeowner Variable Rate, currently 4.24%

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Shared equity.

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

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 March 2021)

- 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%	1.94%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22HP	£500 cashback
	2.34%		£0			3.9	22HQ	£500 cashback
60% to 75%	1.99%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	22HR	£500 cashback
	2.39%		£0			3.9	22HS	£500 cashback
75% to 85%	2.04%	HVR*, currently 4.24%	£995	2% until 31/03/2020, then 1% until 31/03/2021	£5,000 to £1 million	3.9	21XF	£500 cashback
	2.44%		£0			3.9	21XG	£500 cashback

5 year fixed rate (fixed until 31 March 2024)

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%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.4	21XH	£500 cashback
	2.34%		£0			3.4	21XI	£500 cashback
60% to 75%	2.19%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.4	21XJ	£500 cashback
	2.39%		£0			3.4	21XK	£500 cashback
75% to 85%	2.34%	HVR*, currently 4.24%	£995	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	£5,000 to £1 million	3.5	21XL	£500 cashback
	2.54%		£0			3.5	21XM	£500 cashback

*Homeowner Variable Rate, currently 4.24%

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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
- Free Basic Valuation on all Buy to Let Homemover products

Fixed - Homemover

2 year fixed rate (fixed until 30 April 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%	1.69%	BVR*, currently 5.09%	£1,995	2% until 30/04/2020, then 1% until 30/04/2021	£25,005 to £500,000	4.7	22HT	£250 cashback
	1.99%		£995			4.7	22HU	£250 cashback
	2.34%		£0			4.7	22HV	£250 cashback
60% to 75%	1.94%	BVR*, currently 5.09%	£1,995	2% until 30/04/2020, then 1% until 30/04/2021	£25,005 to £500,000	4.7	22HW	£250 cashback
	2.24%		£995			4.7	22HX	£250 cashback
	2.59%		£0			4.7	22HY	£250 cashback

3 year fixed rate (fixed until 30 April 2022)

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%	BVR*, currently 5.09%	£1,995	3% until 30/04/2020, then 2% until 30/04/2021, then 1% until 30/04/2022	£25,005 to £500,000	4.5	22HZ	£250 cashback
	2.14%		£995			4.5	22IA	£250 cashback
	2.34%		£0			4.4	22IB	£250 cashback
60% to 75%	2.29%	BVR*, currently 5.09%	£1,995	3% until 30/04/2020, then 2% until 30/04/2021, then 1% until 30/04/2022	£25,005 to £500,000	4.6	22IC	£250 cashback
	2.54%		£995			4.6	22ID	£250 cashback
	2.74%		£0			4.5	22IE	£250 cashback

5 year fixed rate (fixed until 30 April 2024)

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 30/04/2020, then 4% until 30/04/2021, then 3% until 30/04/2022, then 2% until 30/04/2023, then 1% until 30/04/2024	£25,005 to £500,000	4.1	22IF	£250 cashback
	2.29%		£995			4.1	22IG	£250 cashback
	2.44%		£0			4.1	22IH	£250 cashback
60% to 75%	2.49%	BVR*, currently 5.09%	£1,995	5% until 30/04/2020, then 4% until 30/04/2021, then 3% until 30/04/2022, then 2% until 30/04/2023, then 1% until 30/04/2024	£25,005 to £500,000	4.2	22II	£250 cashback
	2.64%		£995			4.2	22IJ	£250 cashback
	2.79%		£0			4.2	22IK	£250 cashback

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

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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 30 April 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%	1.69%	BVR*, currently 5.09%	£1,995	2% until 30/04/2020, then 1% until 30/04/2021	£25,005 to £500,000	4.6	22IL	£250 cashback
	1.99%		£995			4.6	22IM	£250 cashback
	2.34%		£0			4.6	22IN	£250 cashback
60% to 75%	1.94%	BVR*, currently 5.09%	£1,995	2% until 30/04/2020, then 1% until 30/04/2021	£25,005 to £500,000	4.7	22IO	£250 cashback
	2.24%		£995			4.6	22IP	£250 cashback
	2.59%		£0			4.6	22IQ	£250 cashback

3 year fixed rate (fixed until 30 April 2022)

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 30/04/2020, then 2% until 30/04/2021, then 1% until 30/04/2022	£25,005 to £500,000	4.3	22IR	£250 cashback
	2.09%		£995			4.3	22IS	£250 cashback
	2.29%		£0			4.3	22IT	£250 cashback
60% to 75%	2.24%	BVR*, currently 5.09%	£1,995	3% until 30/04/2020, then 2% until 30/04/2021, then 1% until 30/04/2022	£25,005 to £500,000	4.5	22IU	£250 cashback
	2.49%		£995			4.4	22IV	£250 cashback
	2.69%		£0			4.4	22IW	£250 cashback

5 year fixed rate (fixed until 30 April 2024)

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 30/04/2020, then 4% until 30/04/2021, then 3% until 30/04/2022, then 2% until 30/04/2023, then 1% until 30/04/2024	£25,005 to £500,000	3.9	22IX	£250 cashback
	2.29%		£995			3.9	22IY	£250 cashback
	2.44%		£0			3.9	22IZ	£250 cashback
60% to 75%	2.49%	BVR*, currently 5.09%	£1,995	5% until 30/04/2020, then 4% until 30/04/2021, then 3% until 30/04/2022, then 2% until 30/04/2023, then 1% until 30/04/2024	£25,005 to £500,000	4.1	22JA	£250 cashback
	2.64%		£995			4.1	22JB	£250 cashback
	2.79%		£0			4.0	22JC	£250 cashback

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

**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.

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Product Transfers

- 2 and 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million

Buy-to-Let

- Available for existing BTL mortgage customers who wish to switch to a fixed rate

2 year fixed rate (fixed until 31 March 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%	2.09%	BVR**, currently 5.09%	£0	2% until 31/03/2020, then 1% until 31/03/2021	Up to £7.5 million	4.5	22ON	
60% to 75%	2.49%	BVR**, currently 5.09%	£0	2% until 31/03/2020, then 1% until 31/03/2021	Up to £7.5 million	4.6	22OO	

5 year fixed rate (fixed until 31 March 2024)

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%	2.89%	BVR**, currently 5.09%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	Up to £7.5 million	4.1	22OP	
60% to 75%	3.19%	BVR**, currently 5.09%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	Up to £7.5 million	4.2	22OQ	
75% to 120%	4.83%	BVR**, currently 5.09%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	Up to £7.5 million	5.1	22OR	

**Buy to Let Variable Rate, currently 5.09%

Product Transfers

- 2, 5 & 10 year rates
- Available up to 120% LTV
- Max loan size £7.5 million
- Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed rate

Residential - Fixed

2 year fixed rate (fixed until 31 March 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%	1.94%	HVR*, currently 4.24%	£0	2% until 31/03/2020, then 1% until 31/03/2021	Up to £149,999	3.8	22OS	
	1.89%				£150k to £249,999	3.8	22OT	
	1.79%				£250k to £7.5 million	3.8	22OU	
60% to 75%	1.99%	HVR*, currently 4.24%	£0	2% until 31/03/2020, then 1% until 31/03/2021	Up to £149,999	3.8	22OV	
	1.94%				£150k to £249,999	3.8	22OW	
	1.84%				£250k to £7.5 million	3.8	22OX	
75% to 80%	2.09%	HVR*, currently 4.24%	£0	2% until 31/03/2020, then 1% until 31/03/2021	Up to £149,999	3.8	22OY	
	2.04%				£150k to £249,999	3.8	22OZ	
	1.94%				£250k to £7.5 million	3.8	22PA	
80% to 85%	2.14%	HVR*, currently 4.24%	£0	2% until 31/03/2020, then 1% until 31/03/2021	Up to £149,999	3.8	22PB	
	2.09%				£150k to £249,999	3.8	22PC	
	1.99%				£250k to £7.5 million	3.8	22PD	
85% to 90%	2.24%	HVR*, currently 4.24%	£0	2% until 31/03/2020, then 1% until 31/03/2021	Up to £149,999	3.8	22PE	
	2.14%				£150k to £249,999	3.8	22PF	
	2.04%				£250k to £7.5 million	3.8	22PG	
90% to 120%	4.10%	HVR*, currently 4.24%	£0	2% until 31/03/2020, then 1% until 31/03/2021	Up to £149,999	4.3	22PH	
	4.00%				£150k to £249,999	4.3	22PI	
	3.90%				£250k to £7.5 million	4.2	22PJ	

*Homeowner Variable Rate, currently 4.24%

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Product Transfers

Residential - Fixed

5 year fixed rate (fixed until 31 March 2024)

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%	2.04%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	Up to £149,999	3.2	22PK	
	1.99%				£150k to £249,999	3.2	22PL	
	1.94%				£250k to £7.5 million	3.2	22PM	
60% to 75%	2.14%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	Up to £149,999	3.3	22PN	
	2.09%				£150k to £249,999	3.2	22PO	
	2.04%				£250k to £7.5 million	3.2	22PP	
75% to 80%	2.24%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	Up to £149,999	3.3	22PQ	
	2.19%				£150k to £249,999	3.3	22PR	
	2.14%				£250k to £7.5 million	3.3	22PS	
80% to 85%	2.29%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	Up to £149,999	3.4	22PT	
	2.24%				£150k to £249,999	3.3	22PU	
	2.19%				£250k to £7.5 million	3.3	22PV	
85% to 90%	2.49%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	Up to £149,999	3.4	22PW	
	2.44%				£150k to £249,999	3.4	22PX	
	2.39%				£250k to £7.5 million	3.4	22PY	
90% to 120%	4.20%	HVR*, currently 4.24%	£0	5% until 31/03/2020, then 4% until 31/03/2021, then 3% until 31/03/2022, then 2% until 31/03/2023, then 1% until 31/03/2024	Up to £149,999	4.3	22PZ	
	4.10%				£150k to £249,999	4.2	22QA	
	4.00%				£250k to £7.5 million	4.2	22QB	

*Homeowner Variable Rate, currently 4.24%

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Product Transfers

Residential - Fixed

10 year fixed rate (fixed until 31 March 2029)

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%	2.44%	HVR*, currently 4.24%	£0	6% until 31/03/2024, then 5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	Up to £7.5 million	2.8	22QC	
60% to 75%	2.49%	HVR*, currently 4.24%	£0	6% until 31/03/2024, then 5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	Up to £7.5 million	2.9	22QD	

*Homeowner Variable Rate, currently 4.24%

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	intermediary.tsb.co.uk

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

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