

With effect from 24 February 2018.

Intermediary Product Guide.

Local banking
for Britain



What's inside...

Introducing our product range effective from 24 February 2018.

- Up to 95% LTV
- 2 year fixed
plus 3, 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

Fixed

2 year fixed rate (fixed until 30 April 2020)

- Must complete by 31 July 2018

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%	1.34%	HVR*, currently 3.99%	£995	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £1 million	3.7	13KC	
	1.69%		£0			3.7	13KE	
60% to 75%	1.39%	HVR*, currently 3.99%	£995	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £1 million	3.7	13KG	
	1.74%		£0			3.7	13KI	
75% to 80%	1.49%	HVR*, currently 3.99%	£995	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £1 million	3.7	13KK	
	1.79%		£0			3.7	13KM	
80% to 85%	1.54%	HVR*, currently 3.99%	£995	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £1 million	3.7	13KO	
	1.84%		£0			3.7	13KQ	
85% to 90%	1.94%	HVR*, currently 3.99%	£995	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £750,000	3.8	13KS	£250 cashback
	2.34%		£0			3.8	13KU	£250 cashback
90% to 95%	3.84%	HVR*, currently 3.99%	£0	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £250,000	4.1	13KW	£250 cashback

*Homeowner Variable Rate, currently 3.99%

Movers and first time buyers.

Fixed

3 year fixed rate (fixed until 30 April 2021)

• Must complete by 31 July 2018

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%	1.49%	HVR*, currently 3.99%	£995	3% until 30/04/2019, then 2% until 30/04/2020, then 1% until 30/04/2021	£5,000 to £1 million	3.5	13KY	
	1.69%		£0			3.5	13LA	
60% to 75%	1.54%	HVR*, currently 3.99%	£995	3% until 30/04/2019, then 2% until 30/04/2020, then 1% until 30/04/2021	£5,000 to £1 million	3.5	13LC	
	1.74%		£0			3.5	13LE	
75% to 80%	1.74%	HVR*, currently 3.99%	£995	3% until 30/04/2019, then 2% until 30/04/2020, then 1% until 30/04/2021	£5,000 to £1 million	3.6	13LG	
	1.94%		£0			3.6	13LI	
80% to 85%	1.84%	HVR*, currently 3.99%	£995	3% until 30/04/2019, then 2% until 30/04/2020, then 1% until 30/04/2021	£5,000 to £1 million	3.6	13LK	
	2.04%		£0			3.6	13LM	
85% to 90%	2.29%	HVR*, currently 3.99%	£995	3% until 30/04/2019, then 2% until 30/04/2020, then 1% until 30/04/2021	£5,000 to £750,000	3.7	13LO	£250 cashback
	2.59%		£0			3.7	13LQ	£250 cashback
90% to 95%	4.19%	HVR*, currently 3.99%	£0	3% until 30/04/2019, then 2% until 30/04/2020, then 1% until 30/04/2021	£5,000 to £250,000	4.1	13LS	£250 cashback

*Homeowner Variable Rate, currently 3.99%

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Movers and first time buyers.

Fixed

5 year fixed rate (fixed until 30 April 2023)

• Must complete by 31 July 2018

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%	HVR*, currently 3.99%	£995	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.3	13LU	
	1.99%		£0			3.3	13LW	
60% to 75%	1.89%	HVR*, currently 3.99%	£995	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.3	13LY	
	2.04%		£0			3.3	13MA	
75% to 80%	1.94%	HVR*, currently 3.99%	£995	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.3	13MC	
	2.14%		£0			3.3	13ME	
80% to 85%	2.09%	HVR*, currently 3.99%	£995	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.4	13MG	
	2.29%		£0			3.4	13MI	
85% to 90%	2.64%	HVR*, currently 3.99%	£995	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £750,000	3.6	13MK	£250 cashback
	2.84%		£0			3.6	13MM	£250 cashback
90% to 95%	4.39%	HVR*, currently 3.99%	£0	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £250,000	4.3	13MO	£250 cashback

*Homeowner Variable Rate, currently 3.99%

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Movers and first time buyers.

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

- 10 year fixed rate product with only 5 years ERC
- Must complete by 31 July 2018

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%	2.64%	HVR*, currently 3.99%	£0	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.1	13MQ	
60% to 75%	2.79%	HVR*, currently 3.99%	£0	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.3	13MS	
75% to 85%	3.19%	HVR*, currently 3.99%	£0	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.5	13MU	
85% to 90%	4.04%	HVR*, currently 3.99%	£0	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £750,000	4.1	13MW	£250 cashback
90% to 95%	5.09%	HVR*, currently 3.99%	£0	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £250,000	4.9	13MY	£250 cashback

10 year fixed rate with 10 year ERC (fixed until 30 April 2028)

- Must complete by 31 July 2018

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%	2.34%	HVR*, currently 3.99%	£995	6% until 30/04/2023, then 5% until 30/04/2024, then 4% until 30/04/2025, then 3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£5,000 to £1 million	3	13NA	
	2.44%		£0			3	13NC	
60% to 75%	2.49%	HVR*, currently 3.99%	£995	6% until 30/04/2023, then 5% until 30/04/2024, then 4% until 30/04/2025, then 3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£5,000 to £1 million	3.1	13NE	
	2.59%		£0			3.1	13NG	

*Homeowner Variable Rate, currently 3.99%

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Remortgages.

- Up to 90% LTV 2, 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 April 2020)

- Must complete by 31 July 2018

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 3.99%	£995	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £1 million	3.6	13NI	
	1.74%		£0		£25,000 to £1 million	3.6	13NK	
60% to 75%	1.49%	HVR*, currently 3.99%	£995	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £1 million	3.6	13NM	
	1.79%		£0			3.6	13NO	
75% to 80%	1.54%	HVR*, currently 3.99%	£995	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £1 million	3.6	13NQ	
	1.84%		£0			3.6	13NS	
80% to 85%	1.59%	HVR*, currently 3.99%	£995	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £1 million	3.6	13NU	
	1.89%		£0			3.6	13NW	
85% to 90%	2.19%	HVR*, currently 3.99%	£995	2% until 30/04/2019, then 1% until 30/04/2020	£5,000 to £750,000	3.8	13NY	
	2.49%		£0			3.7	13OA	

*Homeowner Variable Rate, currently 3.99%

**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 April 2023)

• Must complete by 31 July 2018

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%	HVR*, currently 3.99%	£995	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.1	13OC	
	2.04%		£0					
60% to 75%	1.89%	HVR*, currently 3.99%	£995	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.1	13OG	
	2.19%		£0					
75% to 80%	1.94%	HVR*, currently 3.99%	£995	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.2	13OK	
	2.24%		£0					
80% to 85%	2.04%	HVR*, currently 3.99%	£995	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.2	13OO	
	2.34%		£0					
85% to 90%	2.69%	HVR*, currently 3.99%	£995	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £750,000	3.5	13OS	
	2.89%		£0					

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Remortgages.

Fixed

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

- 10 year fixed rate product with only 5 year ERC's
- Must complete by 31 July 2018

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 3.99%	£0	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£25,000 to £1 million	3.0	13OW	
60% to 75%	2.89%	HVR*, currently 3.99%	£0	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.2	13OY	
75% to 85%	3.24%	HVR*, currently 3.99%	£0	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £1 million	3.5	13PA	
85% to 90%	4.29%	HVR*, currently 3.99%	£0	5% until 30/04/2019, then 4% until 30/04/2020, then 3% until 30/04/2021, then 2% until 30/04/2022, then 1% until 30/04/2023	£5,000 to £750,000	4.3	13PC	

10 year fixed rate with 10 year ERC (fixed until 30 April 2028)

- Must complete by 31 July 2018

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 3.99%	£995	6% until 30/04/2023, then 5% until 30/04/2024, then 4% until 30/04/2025, then 3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£5,000 to £1 million	2.9	13PE	
	2.49%		£0			2.9	13PG	
60% to 75%	2.59%	HVR*, currently 3.99%	£995	6% until 30/04/2023, then 5% until 30/04/2024, then 4% until 30/04/2025, then 3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£5,000 to £1 million	3.0	13PI	
	2.69%		£0			3.0	13PK	

*Homeowner Variable Rate, currently 3.99%

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Buy-to-Let.

- 2, 3 and 5 year house purchase rates
- Available up to 75% LTV
- Max loan size £500k
- Must complete by 31 August 2018
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Fixed - House Purchase

2 year fixed rate (fixed until 31 May 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 4.84%	£1,995	2% until 31/05/2019, then 1% until 31/05/2020	£25,005 to £500,000	4.5	14MW	£250 cashback
	1.79%		£995			4.5	14MY	£250 cashback
	2.09%		£0			4.5	14NA	£250 cashback
60% to 75%	1.79%	BVR*, currently 4.84%	£1,995	2% until 31/05/2019, then 1% until 31/05/2020	£25,005 to £500,000	4.5	14NC	£250 cashback
	2.04%		£995			4.5	14NE	£250 cashback
	2.49%		£0			4.5	14NG	£250 cashback

3 year fixed rate (fixed until 31 May 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 4.84%	£1,995	3% until 31/05/2019, then 2% until 31/05/2020, then 1% until 31/05/2021	£25,005 to £500,000	4.4	14NI	£250 cashback
	2.29%		£995			4.4	14NK	£250 cashback
	2.49%		£0			4.3	14NM	£250 cashback
60% to 75%	2.54%	BVR*, currently 4.84%	£1,995	3% until 31/05/2019, then 2% until 31/05/2020, then 1% until 31/05/2021	£25,005 to £500,000	4.5	14NO	£250 cashback
	2.74%		£995			4.5	14NQ	£250 cashback
	2.94%		£0			4.5	14NS	£250 cashback

5 year fixed rate (fixed until 31 May 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%	2.44%	BVR*, currently 4.84%	£1,995	5% until 31/05/2019, then 4% until 31/05/2020, then 3% until 31/05/2021, then 2% until 31/05/2022, then 1% until 31/05/2023	£25,005 to £500,000	4.1	14NU	£250 cashback
	2.69%		£995			4.1	14NW	£250 cashback
	2.89%		£0			4.2	14NY	£250 cashback
60% to 75%	2.89%	BVR*, currently 4.84%	£1,995	5% until 31/05/2019, then 4% until 31/05/2020, then 3% until 31/05/2021, then 2% until 31/05/2022, then 1% until 31/05/2023	£25,005 to £500,000	4.3	14OA	£250 cashback
	2.99%		£995			4.3	14OC	£250 cashback
	3.19%		£0			4.3	14OE	£250 cashback

*Buy-to-Let Variable Rate, currently 4.84%

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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***
- Must complete by 31 August 2018
- 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 May 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%	1.54%	BVR*, currently 4.84%	£1,995	2% until 31/05/2019, then 1% until 31/05/2020	£25,005 to £500,000	4.4	14OG	£250 cashback
	1.84%		£995			4.4	14OI	£250 cashback
	2.29%		£0			4.4	14OK	£250 cashback
60% to 75%	1.84%	BVR*, currently 4.84%	£1,995	2% until 31/05/2019, then 1% until 31/05/2020	£25,005 to £500,000	4.5	14OM	£250 cashback
	2.09%		£995			4.4	14OO	£250 cashback
	2.69%		£0			4.5	14OQ	£250 cashback

3 year fixed rate (fixed until 31 May 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%	2.14%	BVR*, currently 4.84%	£1,995	3% until 31/05/2019, then 2% until 31/05/2020, then 1% until 31/05/2021	£25,005 to £500,000	4.3	14OS	£250 cashback
	2.34%		£995			4.2	14OU	£250 cashback
	2.49%		£0			4.2	14OW	£250 cashback
60% to 75%	2.59%	BVR*, currently 4.84%	£1,995	3% until 31/05/2019, then 2% until 31/05/2020, then 1% until 31/05/2021	£25,005 to £500,000	4.4	14OY	£250 cashback
	2.79%		£995			4.4	14PA	£250 cashback
	2.94%		£0			4.3	14PC	£250 cashback

5 year fixed rate (fixed until 31 May 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%	2.49%	BVR*, currently 4.84%	£1,995	5% until 31/05/2019, then 4% until 31/05/2020, then 3% until 31/05/2021, then 2% until 31/05/2022, then 1% until 31/05/2023	£25,005 to £500,000	4.0	14PE	£250 cashback
	2.74%		£995			4.0	14PG	£250 cashback
	2.89%		£0			4.0	14PI	£250 cashback
60% to 75%	2.94%	BVR*, currently 4.84%	£1,995	5% until 31/05/2019, then 4% until 31/05/2020, then 3% until 31/05/2021, then 2% until 31/05/2022, then 1% until 31/05/2023	£25,005 to £500,000	4.2	14PK	£250 cashback
	3.04%		£995			4.1	14PM	£250 cashback
	3.19%		£0			4.1	14PO	£250 cashback

*Buy-to-Let Variable Rate, currently 4.84%

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

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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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