

With effect from 1 November 2018.

Intermediary Product Guide.

Local banking
for Britain



What's inside...

Introducing our product range effective from 1 November 2018.

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

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Movers and first time buyers.

- Up to 95% LTV 2, 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 January 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%	1.64%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20XX	
	2.04%		£0			3.9	20XY	
60% to 75%	1.69%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20XZ	
	2.09%		£0			3.9	20YA	
75% to 80%	1.84%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20YB	
	2.24%		£0			3.9	20YC	
80% to 85%	1.89%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20YD	
	2.29%		£0			4.0	20YE	
85% to 90%	2.14%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £750,000	4.0	20MK	£500 cashback
	2.44%		£0			4.0	20YF	£500 cashback
90% to 95%	3.39%	HVR*, currently 4.24%	£0	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £250,000	4.2	20MM	£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 January 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%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.5	20YG	
	2.24%		£0			3.5	20YH	
60% to 75%	2.14%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.5	20YI	
	2.34%		£0			3.5	20YJ	
75% to 80%	2.24%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.5	20YK	
	2.44%		£0			3.6	20YL	
80% to 85%	2.29%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.6	20NE	
	2.49%		£0			3.6	20NF	
85% to 90%	2.49%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £750,000	3.6	20NG	£500 cashback
	2.69%		£0			3.7	20YM	£500 cashback
90% to 95%	3.99%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £250,000	4.2	20NI	£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 January 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 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.2	20NJ	
60% to 75%	2.74%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.2	20NK	
75% to 85%	3.19%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.6	20NL	
85% to 90%	4.04%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £750,000	4.2	20NM	£500 cashback
90% to 95%	5.09%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £250,000	5.0	20NN	£500 cashback

10 year fixed rate with 10 year ERC (fixed until 31 January 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%	2.39%	HVR*, currently 4.24%	£995	6% until 31/01/2024, then 5% until 31/01/2025, then 4% until 31/01/2026, then 3% until 31/01/2027, then 2% until 31/01/2028, then 1% until 31/01/2029	£5,000 to £1 million	3.1	20NO	
	2.49%		£0			3.1	20NP	
60% to 75%	2.44%	HVR*, currently 4.24%	£995	6% until 31/01/2024, then 5% until 31/01/2025, then 4% until 31/01/2026, then 3% until 31/01/2027, then 2% until 31/01/2028, then 1% until 31/01/2029	£5,000 to £1 million	3.1	20NQ	
	2.54%		£0			3.1	20NR	

*Homeowner Variable Rate, currently 4.24%

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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 31 January 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 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.8	20YN	
	2.09%		£0			3.8	20YO	
60% to 75%	1.74%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20YP	
	2.14%		£0			3.8	20YQ	
75% to 80%	1.84%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20YR	
	2.24%		£0			3.9	20YS	
80% to 85%	1.89%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20YT	
	2.29%		£0			3.9	20YU	
85% to 90%	2.19%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £750,000	4.0	20OA	
	2.59%		£0			3.9	20OB	

*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 January 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 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.4	20YV	
	2.34%		£0			3.4	20YW	
60% to 75%	2.19%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.4	20YX	
	2.39%		£0			3.4	20YY	
75% to 80%	2.29%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.4	2000	
	2.49%		£0			3.4	200P	
80% to 85%	2.39%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.5	200Q	
	2.59%		£0			3.5	200R	
85% to 90%	2.59%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £750,000	3.6	200S	
	2.79%		£0			3.6	200T	

*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.

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Remortgages.

Fixed

10 year fixed rate with 5 year ERC (fixed until 31 January 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 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£25,000 to £1 million	3.0	200U	
60% to 75%	2.74%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.1	200V	
75% to 85%	3.24%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.5	200W	
85% to 90%	4.29%	HVR*, currently 4.24%	£0	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £750,000	4.4	200X	

10 year fixed rate with 10 year ERC (fixed until 31 January 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%	2.39%	HVR*, currently 4.24%	£995	6% until 31/01/2024, then 5% until 31/01/2025, then 4% until 31/01/2026, then 3% until 31/01/2027, then 2% until 31/01/2028, then 1% until 31/01/2029	£5,000 to £1 million	2.9	200Y	
	2.49%		£0			2.9	200Z	
60% to 75%	2.44%	HVR*, currently 4.24%	£995	6% until 31/01/2024, then 5% until 31/01/2025, then 4% until 31/01/2026, then 3% until 31/01/2027, then 2% until 31/01/2028, then 1% until 31/01/2029	£5,000 to £1 million	2.9	20PA	
	2.54%		£0			2.9	20PB	

*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.

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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 January 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%	1.59%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20PC	£250 cashback
	1.99%		£0			3.9	20PD	£250 cashback
60 to 75%	1.64%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20PE	£250 cashback
	2.04%		£0			3.9	20PF	£250 cashback
75 to 80%	1.79%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20PG	
	2.19%		£0			3.9	20PH	
80% to 90%	2.29%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £750,000	4.0	20PI	
	2.49%		£0			4.0	20PJ	

3 year fixed rate (fixed until 31 January 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%	1.79%	HVR*, currently 4.24%	£995	3% until 31/01/2020, then 2% until 31/01/2021, then 1% until 31/01/2022	£5,000 to £1 million	3.7	20PK	£250 cashback
	2.09%		£0			3.7	20PL	£250 cashback
60 to 75%	1.79%	HVR*, currently 4.24%	£995	3% until 31/01/2020, then 2% until 31/01/2021, then 1% until 31/01/2022	£5,000 to £1 million	3.7	20PM	£250 cashback
	2.09%		£0			3.7	20PN	£250 cashback

5 year fixed rate (fixed until 31 January 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%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.5	20PO	£250 cashback
	2.24%		£0			3.5	20PP	£250 cashback
60 to 75%	2.14%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.5	20PQ	£250 cashback
	2.34%		£0			3.5	20PR	£250 cashback
75 to 80%	2.29%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.6	20PS	
	2.49%		£0			3.6	20PT	
80% to 90%	2.64%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £750,000	3.7	20PU	
	2.74%		£0			3.7	20PV	

*Homeowner Variable Rate, currently 4.24%

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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 January 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%	1.69%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.8	20PW	£250 cashback
	2.09%		£0			3.8	20PX	£250 cashback
60 to 75%	1.74%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20PY	£250 cashback
	2.14%		£0			3.8	20PZ	£250 cashback
75 to 85%	1.89%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20QA	£250 cashback
	2.29%		£0			3.9	20QB	£250 cashback

5 year fixed rate (fixed until 31 January 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 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.4	20QC	£250 cashback
	2.34%		£0			3.4	20QD	£250 cashback
60 to 75%	2.24%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.4	20QE	£250 cashback
	2.44%		£0			3.4	20QF	£250 cashback
75 to 85%	2.54%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.6	20QG	£250 cashback
	2.74%		£0			3.6	20QH	£250 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 January 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%	1.59%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20QI	£250 cashback
	1.99%		£0			3.9	20QJ	£250 cashback
60 to 75%	1.64%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20QK	£250 cashback
	2.04%		£0			3.9	20QL	£250 cashback
75 to 80%	1.79%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20QM	
	2.19%		£0			3.9	20QN	
80% to 90%	2.29%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £750,000	4.0	20QO	
	2.49%		£0			4.0	20QP	

3 year fixed rate (fixed until 31 January 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%	1.79%	HVR*, currently 4.24%	£995	3% until 31/01/2020, then 2% until 31/01/2021, then 1% until 31/01/2022	£5,000 to £1 million	3.7	20QQ	£250 cashback
	2.09%		£0			3.7	20QR	£250 cashback
60 to 75%	1.79%	HVR*, currently 4.24%	£995	3% until 31/01/2020, then 2% until 31/01/2021, then 1% until 31/01/2022	£5,000 to £1 million	3.7	20QS	£250 cashback
	2.09%		£0			3.7	20QT	£250 cashback

5 year fixed rate (fixed until 31 January 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%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.5	20QU	£250 cashback
	2.24%		£0			3.5	20QV	£250 cashback
60 to 75%	2.14%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.5	20QW	£250 cashback
	2.34%		£0			3.5	20QX	£250 cashback
75 to 80%	2.29%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.6	20QY	
	2.49%		£0			3.6	20QZ	
80% to 90%	2.64%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £750,000	3.7	20RA	
	2.74%		£0			3.7	20RB	

*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 January 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%	1.69%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.8	20RC	£250 cashback
	2.09%		£0			3.8	20RD	£250 cashback
60 to 75%	1.74%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20RE	£250 cashback
	2.14%		£0			3.8	20RF	£250 cashback
75 to 85%	1.89%	HVR*, currently 4.24%	£995	2% until 31/01/2020, then 1% until 31/01/2021	£5,000 to £1 million	3.9	20RG	£250 cashback
	2.29%		£0			3.9	20RH	£250 cashback

5 year fixed rate (fixed until 31 January 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 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.4	20RI	£250 cashback
	2.34%		£0			3.4	20RJ	£250 cashback
60 to 75%	2.24%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.4	20RK	£250 cashback
	2.44%		£0			3.4	20RL	£250 cashback
75 to 85%	2.54%	HVR*, currently 4.24%	£995	5% until 31/01/2020, then 4% until 31/01/2021, then 3% until 31/01/2022, then 2% until 31/01/2023, then 1% until 31/01/2024	£5,000 to £1 million	3.6	20RM	£250 cashback
	2.74%		£0			3.6	20RN	£250 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

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%

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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 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 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 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%	2.09%	BVR**, currently 5.09%	£0	2% until 30/11/2019, then 1% until 30/11/2020	Up to £7.5 million	4.5	20HG	
60% to 75%	2.49%	BVR**, currently 5.09%	£0	2% until 30/11/2019, then 1% until 30/11/2020	Up to £7.5 million	4.6	20HH	

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%	2.89%	BVR**, currently 5.09%	£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	Up to £7.5 million	4.1	20HI	
60% to 75%	3.19%	BVR**, currently 5.09%	£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	Up to £7.5 million	4.2	20HJ	
75 to 120%	4.83%	BVR**, currently 5.09%	£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	Up to £7.5 million	5.1	20HK	

**Buy to Let Variable Rate, currently 5.09%

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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