



With a straightforward system and a service-led proposition, there are lots of reasons why brokers choose TSB.

## Working with TSB

### Residential

- No minimum time living in the UK required.
- Gifted deposits accepted from an extensive list of family members.
- Concessionary purchase from landlord to tenant accepted.
- Day one consent to let for customers in tied accommodation.
- Affordable housing products available including HTB remortgage.
- Properties with a Section 106 considered.

### Buy to Let

- Non-owner occupier accepted.
- Minimum income required of £25,000 per application.
- Let-to-Buy accepted.
- First time landlords accepted (not FTB).
- Student lets accepted - must all be on one AST.
- No maximum storeys for flats, if there is lift access to all floors.

### Income

- Future promotions, pay rises and new jobs acceptable up to three months in advance.
- Up to 100% of guaranteed additional duty hours, shift allowance, flight pay/allowance and nursing bank considered.
- Surplus BTL income can be used on residential applications.
- Daily rate considered for contractors (CIS excluded) earning at least £50,000.

We offer a £300 cashback option for remortgage applications.

And free basic valuations across our product range.

Automated and desktop valuations used for cases that qualify.

### Products

- Five-year fix and flex, with three year ERC.
- Ten-year fix and flex, with five year ERC.

### TSB Mortgage Pro

Our market leading application system, TSB Mortgage Pro, was designed to make it easy for you to answer most case queries by simply logging on to the system. And, we have experts on hand to support you throughout the full application journey.

Find out who your Business Development Manager is using our [Contact your BDM tool](#).



Call us  
0345 307 3355  
(Option 3).



Or visit  
[intermediary.tsb.co.uk](http://intermediary.tsb.co.uk)