

With effect from 16 May 2025.

# Intermediary Product Guide.

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Introducing our product range effective from 16 May 2025.

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# First Time Buyers

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- If LTV exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all Residential First Time Buyers

## 2 year fixed rate (fixed until 30 June 2027)

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%	3.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	6.5	57FQ	
	4.29%		£0			6.5	57FR	
60% to 75%	4.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	6.5	57FS	
	4.34%		£0			6.5	57FT	
75% to 80%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	6.6	57FU	
	4.59%		£0			6.6	57FV	
80% to 85%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	6.6	57FW	
	4.59%		£0			6.6	57FX	
85% to 90%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £750,000	6.9	57AF	£500 cashback
	4.84%		£0			6.8	57AG	£500 cashback
90% to 95%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £570,000	6.9	57AH	£500 cashback

## 2 year tracker rate (until 30 June 2027)

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%	4.64% (variable) at 0.39% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	6.9	55JK	
60% to 75%	4.69% (variable) at 0.44% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	6.9	55JL	
75% to 80%	5.04% (variable) at 0.79% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.2	54UQ	
80% to 85%	5.04% (variable) at 0.79% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.2	54UR	

\*\*Bank of England Base Rate, currently 4.25%

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# First Time Buyers

## 3 year fixed rate (fixed until 30 June 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%	4.05%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	6.6	56UU	
	4.29%		£495			6.6	56UV	
60% to 75%	4.12%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	6.6	56UW	
	4.35%		£495			6.6	56UX	
75% to 80%	4.43%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	6.6	56IR	
	4.64%		£495			6.6	56IS	
80% to 85%	4.45%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	6.7	56IT	
	4.64%		£495			6.6	56IU	
85% to 90%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £750,000	6.7	56UY	£500 cashback

\*\*Bank of England Base Rate, currently 4.25%

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# First Time Buyers

## 5 year fixed rate (fixed until 30 June 2030)

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%	4.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.1	56UZ	
	4.24%		£0			6.2	56VA	
60% to 75%	4.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.2	56VB	
	4.39%		£0			6.2	56VC	
75% to 80%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.3	55UK	
	4.54%		£0			6.3	55UL	
80% to 85%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.3	55UM	
	4.54%		£0			6.3	55UN	
85% to 90%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £750,000	6.4	55YX	£500 cashback
	4.79%		£0			6.4	55YY	£500 cashback
90% to 95%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £570,000	6.5	56IW	£500 cashback

\*\*Bank of England Base Rate, currently 4.25%

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# Home Movers

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- If LTV exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all Residential Movers

## 2 year fixed rate (fixed until 30 June 2027)

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%	3.99%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	7.3	57FY	
	4.29%		£0			7.3	57FZ	
60% to 75%	4.04%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	7.4	57GA	
	4.34%		£0			7.4	57GB	
75% to 80%	4.29%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.4	57GC	
	4.59%		£0			7.4	57GD	
80% to 85%	4.29%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.4	57GE	
	4.59%		£0			7.4	57GF	
85% to 90%	4.69%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £750,000	7.7	57AQ	£500 cashback
	4.84%		£0			7.7	57AR	£500 cashback
90% to 95%	5.14%	HVR*, currently 7.74%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £570,000	7.7	57AS	£500 cashback

## 2 year tracker rate (until 30 June 2027)

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%	4.64% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £2 million	7.7	55KI	
60% to 75%	4.69% (variable) at 0.44% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £2 million	7.7	55KJ	
75% to 80%	5.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £1 million	8.1	54VY	
80% to 85%	5.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £1 million	8.1	54VZ	

\*Homeowner Variable Rate, currently 7.74%

\*\*Bank of England Base Rate, currently 4.25%

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# Home Movers

## 3 year fixed rate (fixed until 30 June 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%	4.05%	HVR*, currently 7.74%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	7.3	56VK	
	4.29%		£495			7.3	56VL	
60% to 75%	4.12%	HVR*, currently 7.74%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	7.3	56VM	
	4.35%		£495			7.3	56VN	
75% to 80%	4.43%	HVR*, currently 7.74%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.4	56JC	
	4.64%		£495			7.4	56JD	
80% to 85%	4.45%	HVR*, currently 7.74%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.4	56JE	
	4.64%		£495			7.4	56JF	
85% to 90%	4.89%	HVR*, currently 7.74%	£495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £750,000	7.4	56VO	£500 cashback

\*Homeowner Variable Rate, currently 7.74%

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# Home Movers

## 5 year fixed rate (fixed until 30 June 2030)

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%	4.04%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.7	56VP	
	4.24%		£0			6.7	56VQ	
60% to 75%	4.19%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.7	56VR	
	4.39%		£0			6.8	56VS	
75% to 80%	4.44%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.8	55UU	
	4.54%		£0			6.8	55UV	
80% to 85%	4.44%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.8	55UW	
	4.54%		£0			6.8	55UX	
85% to 90%	4.69%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £750,000	6.9	55ZD	£500 cashback
	4.79%		£0			6.9	55ZE	£500 cashback
90% to 95%	5.04%	HVR*, currently 7.74%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £570,000	7.0	56JH	£500 cashback

\*Homeowner Variable Rate, currently 7.74%

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# Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)\*\*\*
- If LTV exceeds 75% all lending must be on a repayment basis

## 2 year fixed rate (fixed until 30 June 2027)

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%	4.09%	HVR*, currently 7.74%	£1,495	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million***	7.3	57GG		57GJ	£300 cashback
	4.19%		£995			7.3	57GH		57GK	£300 cashback
	4.49%		£0			7.3	57GI		57GL	£300 cashback
60% to 75%	4.14%	HVR*, currently 7.74%	£1,495	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million***	7.5	56WX		56XE	£300 cashback
	4.24%		£995			7.5	56WY		56XF	£300 cashback
	4.59%		£0			7.5	56WZ		56XG	£300 cashback
75% to 80%	4.59%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.6	56XA		56XH	£300 cashback
	4.89%		£0			7.6	56XB		56XI	£300 cashback
80% to 85%	4.59%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.6	56XC		56XJ	£300 cashback
	4.89%		£0			7.6	56XD		56XK	£300 cashback
85% to 90%	5.19%	HVR*, currently 7.74%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.7	56VZ		56WG	£300 cashback

## 2 year tracker rate (until 30 June 2027)

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%	4.64% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £2 million***	7.7	55KW		55KY	£300 cashback
60% to 75%	4.69% (variable) at 0.44% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £2 million***	7.7	55KX		55KZ	£300 cashback
75% to 80%	5.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £1 million	8	54XG		54XV	£300 cashback
80% to 85%	5.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £1 million	8	54XH		54XW	£300 cashback

\*Homeowner Variable Rate, currently 7.74%

\*\*Bank of England Base Rate, currently 4.25%

\*\*\*Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. 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, discharging shared equity 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 ongoing shared equity or shared ownership arrangements.

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# Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)\*\*\*
- If LTV exceeds 75% all lending must be on a repayment basis

## 3 year fixed rate (fixed until 30 June 2028)

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%	4.35%	HVR*, currently 7.74%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million***	7.4	54XX		54YF	£300 cashback
	4.59%		£495			7.4	54XY		54YG	£300 cashback
60% to 75%	4.48%	HVR*, currently 7.74%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million***	7.5	54XZ		54YH	£300 cashback
	4.74%		£495			7.5	54YA		54YI	£300 cashback
75% to 80%	4.64%	HVR*, currently 7.74%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.3	55ZQ		55ZU	£300 cashback
	4.89%		£495			7.3	55ZR		55ZV	£300 cashback
80% to 85%	4.74%	HVR*, currently 7.74%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.4	55ZS		55ZW	£300 cashback
	4.94%		£495			7.4	55ZT		55ZX	£300 cashback

\*Homeowner Variable Rate, currently 7.74%

\*\*\*Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. 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, discharging shared equity 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 ongoing shared equity or shared ownership arrangements.

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# Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)\*\*\*
- If LTV exceeds 75% all lending must be on a repayment basis

## 5 year fixed rate (fixed until 30 June 2030)

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%	4.09%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million***	6.5	56XL		56XU	£300 cashback
	4.29%		£0		£25,000 to £2 million***	6.6	56XM		56XV	£300 cashback
60% to 75%	4.24%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million***	6.6	56XN		56XW	£300 cashback
	4.44%		£0			6.6	56XO		56XX	£300 cashback
75% to 80%	4.39%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.7	56XP		56XY	£300 cashback
	4.54%		£0			6.7	56XQ		56XZ	£300 cashback
80% to 85%	4.44%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.7	56XR		56YA	£300 cashback
	4.59%		£0			6.7	56XS		56YB	£300 cashback
85% to 90%	4.74%	HVR*, currently 7.74%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	6.8	56XT		56YC	£300 cashback

\*Homeowner Variable Rate, currently 7.74%

\*\*\*Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. 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, discharging shared equity 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 ongoing shared equity or shared ownership arrangements.

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# Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 95% LTV
- Free Basic Valuation on all Shared Equity and Shared Ownership First Time Buyer products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## First Time Buyers

### 2 year fixed rate (fixed until 30 June 2027)

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%	4.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.0	54ZF	
	4.79%		£0			7.0	54ZG	
60% to 75%	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	54ZH	
	4.89%		£0			7.1	54ZI	
75% to 80%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	54ZJ	
	5.19%		£0			7.1	54ZK	
80% to 85%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	54ZL	
	5.19%		£0			7.1	54ZM	
85% to 90%	5.34%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.2	54ZN	£500 cashback
	5.49%		£0			7.2	54ZO	£500 cashback
90% to 95%	5.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.0	55LG	£500 cashback

### 5 year fixed rate (fixed until 30 June 2030)

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%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.4	54ZP	
	4.64%		£0			6.5	54ZQ	
60% to 75%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.5	54ZR	
	4.74%		£0			6.5	54ZS	
75% to 80%	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.6	54ZT	
	4.84%		£0			6.5	54ZU	
80% to 85%	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.6	54ZV	
	4.84%		£0			6.5	54ZW	
85% to 90%	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	6.7	54ZX	£500 cashback
	5.04%		£0			6.7	54ZY	£500 cashback
90% to 95%	5.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	6.6	55LH	£500 cashback

\*\*Bank of England Base Rate, currently 4.25%

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# Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 95% LTV
- Free Basic Valuation on all Shared Equity and Shared Ownership Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Home Movers

### 2 year fixed rate (fixed until 30 June 2027)

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%	4.49%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	54ZZ	
	4.79%		£0			7.9	55AA	
60% to 75%	4.59%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AB	
	4.89%		£0			7.9	55AC	
75% to 80%	4.79%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AD	
	5.19%		£0			7.9	55AE	
80% to 85%	4.79%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AF	
	5.19%		£0			7.9	55AG	
85% to 90%	5.34%	HVR*, currently 7.74%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	8.0	55AH	£500 cashback
	5.49%		£0			8.0	55AI	£500 cashback
90% to 95%	5.79%	HVR*, currently 7.74%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.8	55LI	£500 cashback

### 5 year fixed rate (fixed until 30 June 2030)

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%	4.44%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.0	55AJ	
	4.64%		£0			7.0	55AK	
60% to 75%	4.54%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.0	55AL	
	4.74%		£0			7.1	55AM	
75% to 80%	4.74%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.1	55AN	
	4.84%		£0			7.1	55AO	
80% to 85%	4.74%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.1	55AP	
	4.84%		£0			7.1	55AQ	
85% to 90%	4.94%	HVR*, currently 7.74%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	7.2	55AR	£500 cashback
	5.04%		£0			7.2	55AS	£500 cashback
90% to 95%	5.49%	HVR*, currently 7.74%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	7.2	55LJ	£500 cashback

\*Homeowner Variable Rate, currently 7.74%

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# Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 90% LTV
- Free Basic Valuation on all Shared Equity and Shared Ownership Remortgage products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Remortgage (own Conveyancer)

2 year fixed rate (fixed until 30 June 2027)

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%	5.14%	HVR*, currently 7.74%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AT	£500 cashback
60% to 75%	5.19%	HVR*, currently 7.74%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AU	£500 cashback
75% to 80%	5.49%	HVR*, currently 7.74%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AV	£500 cashback
80% to 85%	5.59%	HVR*, currently 7.74%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	8.0	55AW	£500 cashback

\*Homeowner Variable Rate, currently 7.74%

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# Buy-to-Let.

- Free Basic Valuation on all Buy to Let House Purchase products

## House Purchase

### 2 year fixed rate (fixed until 31 July 2027)

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%	4.14%	BVR*, currently 8.59%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.2	57GM	N/A
	4.44%		£995			8.2	57GN	N/A
	4.74%		£0			8.1	57GO	N/A
60% to 75%	4.39%	BVR*, currently 8.59%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.4	56FZ	N/A
	4.69%		£995			8.4	56GA	N/A
	4.99%		£0			8.4	56GB	N/A
75% to 80%	5.09%	BVR*, currently 8.59%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £500,000	8.6	56GC	N/A
	5.39%		£995			8.6	56GD	N/A
	5.79%		£0			8.6	56GE	N/A

### 5 year fixed rate (fixed until 31 July 2030)

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%	4.24%	BVR*, currently 8.59%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £1 million	7.2	57GP	N/A
	4.34%		£995			7.2	57GQ	N/A
	4.49%		£0			7.2	57GR	N/A
60% to 75%	4.39%	BVR*, currently 8.59%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £1 million	7.2	56AL	N/A
	4.49%		£995			7.2	56AM	N/A
	4.64%		£0			7.2	56AN	N/A
75% to 80%	5.04%	BVR*, currently 8.59%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £500,000	7.5	57GS	N/A
	5.14%		£995			7.5	57GT	N/A
	5.34%		£0			7.5	57GU	N/A

### 2 year tracker rate (until 31 July 2027)

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%	4.94% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	£25,005 to £1 million	8.5	55OR	N/A
60% to 75%	5.09% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	£25,005 to £1 million	8.5	55OS	N/A

\*Buy-to-Let Variable Rate, currently 8.59%

\*\*Bank of England Base Rate, currently 4.25%

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# Buy-to-Let.

- Free valuation and a choice of either £300 cash back or free standard legals\*\*\*
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## Remortgage

### 2 year fixed rate (fixed until 31 July 2027)

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%	4.19%	BVR*, currently 8.59%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.1	57GV	N/A	57GY	£300 cashback
	4.49%		£995			8.1	57GW	N/A	57GZ	£300 cashback
	4.79%		£0			8.1	57GX	N/A	57HA	£300 cashback
60% to 75%	4.44%	BVR*, currently 8.59%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.3	56AO	N/A	56AX	£300 cashback
	4.74%		£995			8.3	56AP	N/A	56AY	£300 cashback
	5.04%		£0			8.3	56GJ	N/A	56GR	£300 cashback
75% to 80%	5.14%	BVR*, currently 8.59%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £500,000	8.5	56GK	N/A	56GS	£300 cashback
	5.44%		£995			8.5	56GL	N/A	56GT	£300 cashback
	5.84%		£0			8.5	56GM	N/A	56GU	£300 cashback

### 5 year fixed rate (fixed until 31 July 2030)

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%	4.29%	BVR*, currently 8.59%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £1 million	7.0	57HB	N/A	57HH	£300 cashback
	4.39%		£995			7.0	57HC	N/A	57HI	£300 cashback
	4.54%		£0			7.0	57HD	N/A	57HJ	£300 cashback
60% to 75%	4.49%	BVR*, currently 8.59%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £1 million	7.2	56AU	N/A	56BD	£300 cashback
	4.59%		£995			7.2	56AV	N/A	56BE	£300 cashback
	4.74%		£0			7.2	56AW	N/A	56BF	£300 cashback
75% to 80%	5.09%	BVR*, currently 8.59%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £500,000	7.4	57HE	N/A	57HK	£300 cashback
	5.19%		£995			7.4	57HF	N/A	57HL	£300 cashback
	5.39%		£0			7.4	57HG	N/A	57HM	£300 cashback

### 2 year tracker rate (until 31 July 2027)

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%	4.94% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	£25,005 to £1 million	8.4	55PL	N/A	55QF	£300 cashback
60% to 75%	5.09% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	£25,005 to £1 million	8.5	55PM	N/A	55QG	£300 cashback

\*Buy-to-Let Variable Rate, currently 8.59%

\*\*Bank of England Base Rate, currently 4.25%

\*\*\*Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. 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, discharging shared equity 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 ongoing shared equity or shared ownership arrangements.

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# Product Transfers

- 1, 2, 3 & 5 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 or tracker rate

## Residential

### 1 year fixed rate (fixed until 31 July 2026)

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%	5.70%	HVR*, currently 7.74%	£0	1% until 31/07/2026	Up to £7.5 million	8.0	55QH	

\*Homeowner Variable Rate, currently 7.74%

\*\*Bank of England Base Rate, currently 4.25%

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# Product Transfers

## Residential

### 2 year fixed rate (fixed until 31 July 2027)

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%	3.89%	HVR*, currently 7.74%	£1,495	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.5	57AZ	
	4.09%		£995			7.5	57BA	
	4.39%		£0			7.4	57BB	
60% to 75%	4.14%	HVR*, currently 7.74%	£1,495	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.5	56YD	
	4.24%		£995			7.5	56YE	
	4.59%		£0			7.5	56YF	
75% to 80%	4.59%	HVR*, currently 7.74%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.6	56YG	
	4.89%		£0			7.5	56YH	
80% to 85%	4.59%	HVR*, currently 7.74%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.6	56YI	
	4.89%		£0			7.5	56YJ	
85% to 90%	4.94%	HVR*, currently 7.74%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.7	56SA	
	5.14%		£0			7.6	56SB	
90% to 120%	5.64%	HVR*, currently 7.74%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.7	56SC	

### 2 year tracker rate (until 31 July 2027)

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%	4.64% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	Up to £7.5 million	7.7	55QV	
60% to 75%	4.69% (variable) at 0.44% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	Up to £7.5 million	7.7	55QW	
75% to 80%	4.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	Up to £7.5 million	7.7	55QX	
80% to 85%	4.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	Up to £7.5 million	7.7	55QY	
85% to 90%	5.19% (variable) at 0.94% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	Up to £7.5 million	7.8	55QZ	

\*Homeowner Variable Rate, currently 7.74%

\*\*Bank of England Base Rate, currently 4.25%

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# Product Transfers

## Residential

3 year fixed rate (fixed until 31 July 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%	4.19%	HVR*, currently 7.74%	£1,495	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.2	56SD	
	4.24%		£995			7.1	56SE	
	4.49%		£0			7.1	56SF	
60% to 75%	4.34%	HVR*, currently 7.74%	£1,495	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.2	56BN	
	4.39%		£995			7.2	55VQ	
	4.64%		£0			7.1	55VR	
75% to 80%	4.49%	HVR*, currently 7.74%	£995	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.2	56SG	
	4.74%		£0			7.2	56SH	
80% to 85%	4.64%	HVR*, currently 7.74%	£995	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.2	56SI	
	4.89%		£0			7.2	56SJ	

\*Homeowner Variable Rate, currently 7.74%

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# Product Transfers

## Residential

5 year fixed rate (fixed until 31 July 2030)

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%	3.99%	HVR*, currently 7.74%	£1,495	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.4	56SK	
	4.09%		£995			6.4	56SL	
	4.29%		£0			6.4	56SM	
60% to 75%	4.19%	HVR*, currently 7.74%	£1,495	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.5	56SN	
	4.24%		£995			6.5	56SO	
	4.44%		£0			6.5	56SP	
75% to 80%	4.34%	HVR*, currently 7.74%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.5	56SQ	
	4.49%		£0			6.5	56SR	
80% to 85%	4.44%	HVR*, currently 7.74%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.6	56SS	
	4.59%		£0			6.5	56ST	
85% to 90%	4.59%	HVR*, currently 7.74%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.6	56SU	
	4.74%		£0			6.6	56SV	
90% to 120%	5.24%	HVR*, currently 7.74%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.9	56SW	

\*Homeowner Variable Rate, currently 7.74%

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# Product transfers.

- 1, 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 or tracker rate

### 1 year fixed rate (fixed until 31 July 2026)

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%	5.70%	BVR*, currently 8.59%	£0	1% until 31/07/2026	Up to £7.5 million	8.8	55RT	

### 2 year fixed rate (fixed until 31 July 2027)

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%	4.34%	BVR*, currently 8.59%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	8.2	56SX	
	4.64%		£0			8.2	56SY	
60% to 75%	4.54%	BVR*, currently 8.59%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	8.3	56SZ	
	4.84%		£0			8.2	56TA	
75% to 80%	4.84%	BVR*, currently 8.59%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	8.3	56TB	
	5.24%		£0			8.3	56TC	
80% to 120%	5.74%	BVR*, currently 8.59%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	8.4	56TD	

### 2 year tracker rate (until 31 July 2027)

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%	4.74% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	Up to £7.5 million	8.4	55SB	
60% to 75%	4.89% (variable) at 0.64% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	Up to £7.5 million	8.4	55SC	

### 5 year fixed rate (fixed until 31 July 2030)

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%	4.24%	BVR*, currently 8.59%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.9	56TE	
	4.44%		£0			6.9	56TF	
60% to 75%	4.29%	BVR*, currently 8.59%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.9	56TG	
	4.49%		£0			6.9	56TH	
75% to 80%	4.84%	BVR*, currently 8.59%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	7.2	56TI	
	5.04%		£0			7.2	56TJ	
80% to 120%	5.49%	BVR*, currently 8.59%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	7.4	55SJ	

\*Buy-to-Let Variable Rate, currently 8.59%

\*\*Bank of England Base Rate, currently 4.25%

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# Residential Additional Borrowing

## 2 year fixed rate (fixed until 31 July 2027)

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%	4.39%	HVR*, currently 7.74%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.4	57BC	
60% to 75%	4.59%	HVR*, currently 7.74%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.4	56YK	
75% to 80%	4.89%	HVR*, currently 7.74%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.5	56YL	

## 3 year fixed rate (fixed until 31 July 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%	4.49%	HVR*, currently 7.74%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.0	56TM	
60% to 75%	4.64%	HVR*, currently 7.74%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.1	55WB	
75% to 80%	4.74%	HVR*, currently 7.74%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.1	56TN	

## 5 year fixed rate (fixed until 31 July 2030)

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%	4.29%	HVR*, currently 7.74%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.3	56TO	
60% to 75%	4.44%	HVR*, currently 7.74%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.4	56TP	
75% to 80%	4.49%	HVR*, currently 7.74%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.4	56TQ	

## 2 year tracker rate (until 31 July 2027)

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%	5.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.74%	£0	No ERC	£10,000 to £2 million	7.6	55ST	
60% to 75%	5.09% (variable) at 0.84% above the BoE base rate**	HVR*, currently 7.74%	£0	No ERC	£10,000 to £2 million	7.6	55SU	
75% to 80%	5.34% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.74%	£0	No ERC	£10,000 to £2 million	7.7	55SV	

\*Homeowner Variable Rate, currently 7.74%

\*\*Bank of England Base Rate, currently 4.25%

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# Buy to Let Additional Borrowing

## 2 year fixed rate (fixed until 31 July 2027)

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%	4.64%	BVR*, currently 8.59%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £1 million	8.1	56TR	
60% to 75%	4.84%	BVR*, currently 8.59%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £1 million	8.2	56TS	

## 5 year fixed rate (fixed until 31 July 2030)

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%	4.44%	BVR*, currently 8.59%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £1 million	6.8	56TT	
60% to 75%	4.49%	BVR*, currently 8.59%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £1 million	6.9	56TU	

## 2 year tracker rate (until 31 July 2027)

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%	5.14% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.59%	£0	No ERC	£10,000 to £1 million	8.3	55TA	
60% to 75%	5.29% (variable) at 1.04% above the BoE base rate**	BVR*, currently 8.59%	£0	No ERC	£10,000 to £1 million	8.3	55TB	

\*Buy-to-Let Variable Rate, currently 8.59%

\*\*Bank of England Base Rate, currently 4.25%

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# TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for home 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	£0	£256	£466
£25,000	£50,000	£0	£256	£466
£50,000	£100,000	£0	£256	£466
£100,000	£150,000	£0	£278	£504
£150,000	£200,000	£0	£316	£570
£200,000	£250,000	£0	£406	£726
£250,000	£350,000	£0	£447	£798
£350,000	£450,000	£0	£536	£894
£450,000	£550,000	£0	£624	£941
£550,000	£650,000	£0	£714	£1,026
£650,000	£750,000	£0	£798	£1,112
£750,000	£850,000	£0	£896	£1,155
£850,000	£1,000,000	£0	£972	£1,240
£1,000,000	£1,250,000	£0	£1,051	£1,653
£1,250,000	£1,500,000	£0	£1,051	£1,891
£1,500,000	£1,750,000	£0	£1,051	£2,128
£1,750,000	£2,000,000	£0	£1,051	£2,366

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

Contact your Business Development Manager  
Click [intermediary.tsb.co.uk/contact](https://intermediary.tsb.co.uk/contact)

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

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