

With effect from 16 January 2026.

# Intermediary Product Guide.

# What's inside...

Introducing our product range effective from 16 January 2026.

What's inside?	Page
<b>House Purchase</b>	
2 year fixed and tracker rates	3
3 year fixed rates	4
5 year fixed rates	5
<b>Remortgages</b>	
2 year fixed and tracker rates	6
3 year fixed rates	7
5 year fixed rates	8
<b>Shared Equity \ Shared Ownership</b>	
House Purchase - 2 and 5 year rates	9
Remortgage - 2 year rates	10
<b>Buy-to-Let</b>	
House Purchase - 2 and 5 year rates	11
Remortgage - 2 and 5 year rates	12
<b>Product transfers</b>	
Residential - 1 year fixed rate	13
Residential - 2 year fixed and tracker rates	14
Residential - 3 year fixed rates	15
Residential - 5 year fixed rates	16
Buy-to-Let - 1, 2 and 5 year rates	17
<b>Additional borrowing</b>	
Residential - 2, 3 and 5 year rates	18
Buy-to-Let - 2 and 5 year rates	19
<b>TSB Mortgage Pro valuation fees</b>	20

# House Purchase

- 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 House Purchase
- £250 cashback available on properties with an EPC rating of A or B

## 2 year fixed rate (fixed until 29 February 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties		A/B EPC Rated Properties Only
						APRC %	TSB Mortgage Pro code	
Up to 60%	3.79%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £2 million	6.9	61NA	
	4.04%		£0			6.9	61FN	
60% to 75%	3.89%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £2 million	6.9	61FO	
	4.14%		£0			6.9	61FP	
75% to 80%	3.94%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	6.9	61FQ	
	4.19%		£0			6.9	61FR	
80% to 85%	3.94%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	6.9	62JI	
	4.19%		£0			6.9	62JJ	
85% to 90%	4.19%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £750,000	7.0	62JK	£500 cashback
	4.39%		£0			6.9	62JL	£500 cashback
90% to 95%	4.74%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £570,000	7.1	61UV	£500 cashback
	4.99%		£0			7.1	61UW	£500 cashback

## 2 year tracker rate (until 29 February 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	All Properties		A/B EPC Rated Properties Only
						APRC %	TSB Mortgage Pro code	
Up to 60%	4.24% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million	7.0	61GK	
60% to 75%	4.29% (variable) at 0.54% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million	7.0	61GL	
75% to 80%	4.64% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7	61GM	
80% to 85%	4.64% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7	61GN	

\*Homeowner Variable Rate, currently 7.24%

\*\*Bank of England Base Rate, currently 3.75%

TSB Mortgage Pro code	Additional features
61FY	£250 cashback
61FZ	£250 cashback
61GA	£250 cashback
61GB	£250 cashback
61GC	£250 cashback
61GD	£250 cashback
62JM	£250 cashback
62JN	£250 cashback
62JO	£750 cashback
62JP	£750 cashback
61UZ	£750 cashback
61VA	£750 cashback

TSB Mortgage Pro code	Additional features
61GO	£250 cashback
61GP	£250 cashback
61GQ	£250 cashback
61GR	£250 cashback

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# House Purchase

- 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 House Purchase
- £250 cashback available on properties with an EPC rating of A or B

## 3 year fixed rate (fixed until 28 February 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties		A/B EPC Rated Properties Only
							TSB Mortgage Pro code	Additional features	
Up to 60%	3.89%	HVR*, currently 7.24%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million	6.6	61GS		61HC
	4.14%		£0			6.6	62JQ		
60% to 75%	3.94%	HVR*, currently 7.24%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million	6.6	61GU		62JV
	4.19%		£0			6.7	62JR		
75% to 80%	4.14%	HVR*, currently 7.24%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	6.7	61GW		61HE
	4.34%		£0			6.7	62JS		
80% to 85%	4.14%	HVR*, currently 7.24%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	6.7	61GY		62JW
	4.34%		£0			6.7	62JT		
85% to 90%	4.39%	HVR*, currently 7.24%	£0	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £750,000	6.7	62JU	£500 cashback	61HG
90% to 95%	4.99%	HVR*, currently 7.24%	£0	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £570,000	6.9	61OB	£500 cashback	
									62JX
									61HI
									62JY
									62JZ
									61OD
									£750 cashback
									£750 cashback

\*Homeowner Variable Rate, currently 7.24%

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# House Purchase

- 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 House Purchase
- £250 cashback available on properties with an EPC rating of A or B

## 5 year fixed rate (fixed until 28 February 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties		A/B EPC Rated Properties Only
							TSB Mortgage Pro code	Additional features	
Up to 60%	3.99%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £2 million	6.2	61HM		61HY
	4.19%		£0			6.2	61HN		
60% to 75%	3.99%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £2 million	6.2	61HO		61HZ
	4.19%		£0			6.2	61HP		
75% to 80%	4.14%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.3	61HQ		61IC
	4.34%		£0			6.3	61HR		
80% to 85%	4.14%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.3	61HS		61IE
	4.34%		£0			6.3	61HT		
85% to 90%	4.34%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £750,000	6.3	61VB	£500 cashback	61VF
	4.49%		£0			6.3	61VC	£500 cashback	
90% to 95%	4.79%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £570,000	6.5	61VD	£500 cashback	61VG
	4.89%		£0			6.5	61VE	£500 cashback	

\*Homeowner Variable Rate, currently 7.24%

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# Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legal (free legal 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 29 February 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legal		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.69%	HVR*, currently 7.24%	£1,495	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £2 million***	6.9	62KA		62KL	£300 cashback
	3.79%		£995			6.8	62KB		62KM	£300 cashback
	4.04%		£0			6.8	62KC		62KN	£300 cashback
60% to 75%	3.69%	HVR*, currently 7.24%	£1,495	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £2 million***	6.9	62KD		62KO	£300 cashback
	3.79%		£995			6.8	62KE		62KP	£300 cashback
	4.04%		£0			6.8	62KF		62KQ	£300 cashback
75% to 80%	4.04%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	6.9	62KG		62KR	£300 cashback
	4.29%		£0			6.9	62KH		62KS	£300 cashback
80% to 85%	4.04%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	6.9	62KI		62KT	£300 cashback
	4.34%		£0			6.9	62KJ		62KU	£300 cashback
85% to 90%	4.44%	HVR*, currently 7.24%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £500,000	6.9	62KK		62KV	£300 cashback

## 2 year tracker rate (until 29 February 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legal		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.24% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million***	6.9	61JG		61JK	£300 cashback
60% to 75%	4.29% (variable) at 0.54% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million***	6.9	61JH		61JL	£300 cashback
75% to 80%	4.64% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7	61JI		61JM	£300 cashback
80% to 85%	4.64% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7	61JJ		61JN	£300 cashback

\*Homeowner Variable Rate, currently 7.24%

\*\*Bank of England Base Rate, currently 3.75%

\*\*\*Fee assisted legal 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 legal (free legal 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 28 February 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.89%	HVR*, currently 7.24%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million***	6.6	61JO		61JW	£300 cashback
	4.24%		£0		£25,000 to £2 million***	6.6	61JP		61JX	£300 cashback
60% to 75%	4.04%	HVR*, currently 7.24%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £2 million***	6.6	61JQ		61JY	£300 cashback
	4.39%		£0			6.7	61JR		61JZ	£300 cashback
75% to 80%	4.14%	HVR*, currently 7.24%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	6.6	61YG		61YK	£300 cashback
	4.44%		£0			6.7	61YH		61YL	£300 cashback
80% to 85%	4.14%	HVR*, currently 7.24%	£995	3.5% until 28/02/2027, then 2.5% until 29/02/2028, then 1.5% until 28/02/2029	£5,000 to £1 million	6.6	61YI		61YM	£300 cashback
	4.44%		£0			6.7	61YJ		61YN	£300 cashback

\*Homeowner Variable Rate, currently 7.24%

\*\*\*Fee assisted legal 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 legal (free legal 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 28 February 2031)							Free Legal		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.99%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £2 million***	6.1	61KE		61KN	£300 cashback
	4.14%		£0		£25,000 to £2 million***	6.1	61KF		61KO	£300 cashback
60% to 75%	3.99%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £2 million***	6.1	61KG		61KP	£300 cashback
	4.19%		£0			6.2	61KH		61KQ	£300 cashback
75% to 80%	4.09%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.2	61YO		61YS	£300 cashback
	4.29%		£0			6.2	61YP		61YT	£300 cashback
80% to 85%	4.09%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.2	61YQ		61YU	£300 cashback
	4.29%		£0			6.2	61YR		61YV	£300 cashback
85% to 90%	4.49%	HVR*, currently 7.24%	£0	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £500,000	6.3	61KM		61KV	£300 cashback

\*Homeowner Variable Rate, currently 7.24%

\*\*Fee assisted legal 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 House Purchase products
- £250 cashback available on properties with an EPC rating of A or B
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## House Purchase

### 2 year fixed rate (fixed until 29 February 2028)

						All Properties		
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%	3.79%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	6.9	61KW	
	4.04%		£0			6.9	61KX	
60% to 75%	3.89%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	6.9	61KY	
	4.14%		£0			6.9	61KZ	
75% to 80%	3.94%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	6.9	61LA	
	4.19%		£0			6.9	61LB	
80% to 85%	3.94%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	6.9	62KW	
	4.19%		£0			6.9	62KX	
85% to 90%	4.19%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £500,000	7.0	62KY	£500 cashback
	4.39%		£0			6.9	62KZ	£500 cashback
90% to 95%	4.74%	HVR*, currently 7.24%	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £500,000	7.1	61WF	£500 cashback
	4.99%		£0			7.1	61WG	£500 cashback

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
61LI	£250 cashback
61LJ	£250 cashback
61LK	£250 cashback
61LL	£250 cashback
61LM	£250 cashback
61LN	£250 cashback
62LA	£250 cashback
62LB	£250 cashback
62LC	£750 cashback
62LD	£750 cashback
61WJ	£750 cashback
61WK	£750 cashback

### 5 year fixed rate (fixed until 28 February 2031)

						All Properties		
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 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.2	61LU	
	4.19%		£0			6.2	61LV	
60% to 75%	3.99%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.2	61LW	
	4.19%		£0			6.2	61LX	
75% to 80%	4.14%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.3	61LY	
	4.34%		£0			6.3	61LZ	
80% to 85%	4.14%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.3	61MA	
	4.34%		£0			6.3	61MB	
85% to 90%	4.34%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £500,000	6.3	61WL	£500 cashback
	4.49%		£0			6.3	61WM	£500 cashback
90% to 95%	4.79%	HVR*, currently 7.24%	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £500,000	6.5	61WN	£500 cashback
	4.89%		£0			6.5	61WO	£500 cashback

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
61MG	£250 cashback
61MH	£250 cashback
61MI	£250 cashback
61MJ	£250 cashback
61MK	£250 cashback
61ML	£250 cashback
61MM	£250 cashback
61MN	£250 cashback
61WP	£750 cashback
61WQ	£750 cashback
61WR	£750 cashback
61WS	£750 cashback

\*Homeowner Variable Rate, currently 7.24%

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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 29 February 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%	4.69%	HVR*, currently 7.24%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.0	61MS	£500 cashback
60% to 75%	4.74%	HVR*, currently 7.24%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.0	61MT	£500 cashback
75% to 80%	4.89%	HVR*, currently 7.24%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.0	61MU	£500 cashback
80% to 85%	4.94%	HVR*, currently 7.24%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.0	61MV	£500 cashback

\*Homeowner Variable Rate, currently 7.24%

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# Buy-to-Let.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Buy to Let House Purchase products

## House Purchase

### 2 year fixed rate (fixed until 30 April 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%	3.84%	BVR*, currently 8.09%	£1,995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£25,005 to £1 million	7.7	61PO	N/A
	4.14%		£995			7.7	61PP	N/A
	4.34%		£0			7.6	61PQ	N/A
60% to 75%	4.19%	BVR*, currently 8.09%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£25,005 to £1 million	7.7	61PR	N/A
	4.39%		£0			7.7	61PS	N/A
75% to 80%	5.09%	BVR*, currently 8.09%	£1,995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£25,005 to £500,000	7.9	61PT	N/A
	5.39%		£995			7.9	61PU	N/A
	5.79%		£0			7.9	61PV	N/A

### 5 year fixed rate (fixed until 30 April 2031)

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%	BVR*, currently 8.09%	£1,995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£25,005 to £1 million	6.8	61PW	N/A
	4.14%		£995			6.8	61PX	N/A
	4.24%		£0			6.8	61PY	N/A
60% to 75%	4.19%	BVR*, currently 8.09%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£25,005 to £1 million	6.8	61PZ	N/A
	4.29%		£0			6.8	61QA	N/A
75% to 80%	5.04%	BVR*, currently 8.09%	£1,995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£25,005 to £500,000	7.2	61QB	N/A
	5.14%		£995			7.2	61QC	N/A
	5.34%		£0			7.2	61QD	N/A

### 2 year tracker rate (until 30 April 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%	4.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	61QE	N/A
60% to 75%	4.59% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.8	61QF	N/A

\*Buy-to-Let Variable Rate, currently 8.09%

\*\*Bank of England Base Rate, currently 3.75%

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# Buy-to-Let.

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

## Remortgage

### 2 year fixed rate (fixed until 30 April 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%	3.89%	BVR*, currently 8.09%	£1,995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£25,005 to £1 million	7.6	61QG	N/A	61QO	£300 cashback
	4.19%		£995			7.6	61QH	N/A	61QP	£300 cashback
	4.39%		£0			7.6	61QI	N/A	61QQ	£300 cashback
60% to 75%	4.29%	BVR*, currently 8.09%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£25,005 to £1 million	7.7	61QJ	N/A	61QR	£300 cashback
	4.49%		£0			7.6	61QK	N/A	61QS	£300 cashback
75% to 80%	5.14%	BVR*, currently 8.09%	£1,995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£25,005 to £500,000	7.9	61QL	N/A	61QT	£300 cashback
	5.44%		£995			7.9	61QM	N/A	61QU	£300 cashback
	5.84%		£0			7.9	61QN	N/A	61QV	£300 cashback

### 5 year fixed rate (fixed until 30 April 2031)

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%	BVR*, currently 8.09%	£1,995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£25,005 to £1 million	6.7	61QW	N/A	61RE	£300 cashback
	4.19%		£995			6.7	61QX	N/A	61RF	£300 cashback
	4.29%		£0			6.7	61QY	N/A	61RG	£300 cashback
60% to 75%	4.24%	BVR*, currently 8.09%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£25,005 to £1 million	6.7	61QZ	N/A	61RH	£300 cashback
	4.39%		£0			6.7	61RA	N/A	61RI	£300 cashback
75% to 80%	5.09%	BVR*, currently 8.09%	£1,995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£25,005 to £500,000	7.1	61RB	N/A	61RJ	£300 cashback
	5.19%		£995			7.1	61RC	N/A	61RK	£300 cashback
	5.39%		£0			7.2	61RD	N/A	61RL	£300 cashback

### 2 year tracker rate (until 30 April 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%	4.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	61RM	N/A	61RO	£300 cashback
60% to 75%	4.59% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	61RN	N/A	61RP	£300 cashback

\*Buy-to-Let Variable Rate, currently 8.09%

\*\*Bank of England Base Rate, currently 3.75%

\*\*\*Fee assisted legal fees 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 30 April 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 75%	5.15%	HVR*, currently 7.24%	£0	1% until 30/04/2027	Up to £7.5 million	7.2	61RQ	

\*Homeowner Variable Rate, currently 7.24%

\*\*Bank of England Base Rate, currently 3.75%

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# Product Transfers

## Residential

2 year fixed rate (fixed until 30 April 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%	3.59%	HVR*, currently 7.24%	£1,495	2.5% until 30/04/2027, then 1.5% until 30/04/2028	Up to £7.5 million	6.8	62LE	
	3.64%		£995			6.7	62LF	
	3.94%		£0			6.7	62LG	
60% to 75%	3.69%	HVR*, currently 7.24%	£1,495	2.5% until 30/04/2027, then 1.5% until 30/04/2028	Up to £7.5 million	6.8	62LH	
	3.74%		£995			6.8	62LI	
	3.99%		£0			6.7	62LJ	
75% to 80%	4.04%	HVR*, currently 7.24%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	Up to £7.5 million	6.8	62LK	
	4.24%		£0			6.8	62LL	
80% to 85%	4.04%	HVR*, currently 7.24%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	Up to £7.5 million	6.8	62LM	
	4.29%		£0			6.8	62LN	
85% to 90%	4.24%	HVR*, currently 7.24%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	Up to £7.5 million	6.9	62LO	
	4.44%		£0			6.8	62LP	
90% to 120%	5.04%	HVR*, currently 7.24%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	Up to £7.5 million	7.0	61SD	

2 year tracker rate (until 30 April 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%	4.14% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	6.9	61SE	
60% to 75%	4.19% (variable) at 0.44% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	6.9	61SF	
75% to 80%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	6.9	61SG	
80% to 85%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	6.9	61SH	
85% to 90%	4.69% (variable) at 0.94% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	7.0	61SI	

\*Homeowner Variable Rate, currently 7.24%

\*\*Bank of England Base Rate, currently 3.75%

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# Product Transfers

## Residential

3 year fixed rate (fixed until 30 April 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%	3.69%	HVR*, currently 7.24%	£1,495	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	6.5	62LQ	
	3.74%		£995			6.4	62LR	
	4.04%		£0			6.4	62LS	
60% to 75%	3.79%	HVR*, currently 7.24%	£1,495	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	6.5	62LT	
	3.84%		£995			6.4	62LU	
	4.09%		£0			6.4	62LV	
75% to 80%	4.04%	HVR*, currently 7.24%	£995	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	6.5	62LW	
	4.24%		£0			6.5	62LX	
80% to 85%	4.09%	HVR*, currently 7.24%	£995	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	Up to £7.5 million	6.5	62AD	
	4.29%		£0			6.5	62AE	

\*Homeowner Variable Rate, currently 7.24%

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# Product Transfers

## Residential

5 year fixed rate (fixed until 30 April 2031)

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%	3.79%	HVR*, currently 7.24%	£1,495	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	Up to £7.5 million	5.9	61ST	
	3.89%		£995			5.9	61SU	
	3.99%		£0			5.8	61SV	
60% to 75%	3.89%	HVR*, currently 7.24%	£1,495	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	Up to £7.5 million	5.9	61SW	
	3.94%		£995			5.9	61SX	
	4.09%		£0			5.9	61SY	
75% to 80%	4.04%	HVR*, currently 7.24%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	Up to £7.5 million	6.0	62AF	
	4.24%		£0			6.0	62AG	
80% to 85%	4.04%	HVR*, currently 7.24%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	Up to £7.5 million	6.0	62AH	
	4.24%		£0			6.0	62AI	
85% to 90%	4.24%	HVR*, currently 7.24%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	Up to £7.5 million	6.1	62AJ	
	4.39%		£0			6.0	62AK	
90% to 120%	5.04%	HVR*, currently 7.24%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	Up to £7.5 million	6.4	61TF	

\*Homeowner Variable Rate, currently 7.24%

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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 30 April 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 75%	5.15%	BVR*, currently 8.09%	£0	1% until 30/04/2027	Up to £7.5 million	8.0	61TG	

### 2 year fixed rate (fixed until 30 April 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%	3.84%	BVR*, currently 8.09%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	Up to £7.5 million	7.5	62AL	
	4.14%		£0			7.4	62AM	
60% to 75%	4.09%	BVR*, currently 8.09%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	Up to £7.5 million	7.5	62AN	
	4.29%		£0			7.5	62AO	
75% to 80%	4.84%	BVR*, currently 8.09%	£995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	Up to £7.5 million	7.7	61TL	
	5.24%		£0			7.7	61TM	
80% to 120%	5.74%	BVR*, currently 8.09%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	Up to £7.5 million	7.8	61TN	

### 2 year tracker rate (until 30 April 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%	4.24% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	Up to £7.5 million	7.6	61TO	
60% to 75%	4.39% (variable) at 0.64% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	Up to £7.5 million	7.6	61TP	

### 5 year fixed rate (fixed until 30 April 2031)

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%	BVR*, currently 8.09%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	Up to £7.5 million	6.4	62AP	
	4.19%		£0			6.4	62AQ	
60% to 75%	4.19%	BVR*, currently 8.09%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	Up to £7.5 million	6.5	62AR	
	4.34%		£0			6.5	62AS	
75% to 80%	4.84%	BVR*, currently 8.09%	£995	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	Up to £7.5 million	6.8	61TU	
	5.04%		£0			6.8	61TV	
80% to 120%	5.49%	BVR*, currently 8.09%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	Up to £7.5 million	7.0	61TW	

\*Buy-to-Let Variable Rate, currently 8.09%

\*\*Bank of England Base Rate, currently 3.75%

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# Residential Additional Borrowing

- Max loan size includes existing loan amount

## 2 year fixed rate (fixed until 30 April 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%	3.94%	HVR*, currently 7.24%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£10,000 to £2 million	6.6	62LY	
60% to 75%	3.99%	HVR*, currently 7.24%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£10,000 to £2 million	6.7	62LZ	
75% to 80%	4.24%	HVR*, currently 7.24%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£10,000 to £1 million	6.7	62MA	

## 3 year fixed rate (fixed until 30 April 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%	4.04%	HVR*, currently 7.24%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £2 million	6.3	62MC	
60% to 75%	4.09%	HVR*, currently 7.24%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £2 million	6.4	62MD	
75% to 80%	4.24%	HVR*, currently 7.24%	£0	3.5% until 30/04/2027, then 2.5% until 30/04/2028, then 1.5% until 30/04/2029	£10,000 to £1 million	6.4	62ME	

## 5 year fixed rate (fixed until 30 April 2031)

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 7.24%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£10,000 to £2 million	5.7	61UF	
60% to 75%	4.09%	HVR*, currently 7.24%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£10,000 to £2 million	5.8	61UG	
75% to 80%	4.24%	HVR*, currently 7.24%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£10,000 to £1 million	5.9	62AY	

## 2 year tracker rate (until 30 April 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%	4.54% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.24%	£0	No ERC	£10,000 to £2 million	6.8	61UJ	
60% to 75%	4.59% (variable) at 0.84% above the BoE base rate**	HVR*, currently 7.24%	£0	No ERC	£10,000 to £2 million	6.8	61UK	
75% to 80%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£0	No ERC	£10,000 to £1 million	6.9	61UL	

\*Homeowner Variable Rate, currently 7.24%

\*\*Bank of England Base Rate, currently 3.75%

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# Buy to Let Additional Borrowing

- Max loan size includes existing loan amount

## 2 year fixed rate (fixed until 30 April 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%	4.14%	BVR*, currently 8.09%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£10,000 to £1 million	7.4	62BA	
60% to 75%	4.29%	BVR*, currently 8.09%	£0	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£10,000 to £1 million	7.4	62BB	

## 5 year fixed rate (fixed until 30 April 2031)

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%	BVR*, currently 8.09%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£10,000 to £1 million	6.3	62BC	
60% to 75%	4.34%	BVR*, currently 8.09%	£0	5% until 30/04/2028, then 4% until 30/04/2029, then 3% until 30/04/2030, then 2% until 30/04/2031	£10,000 to £1 million	6.3	62BD	

## 2 year tracker rate (until 30 April 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%	4.64% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.09%	£0	No ERC	£10,000 to £1 million	7.5	61UQ	
60% to 75%	4.79% (variable) at 1.04% above the BoE base rate**	BVR*, currently 8.09%	£0	No ERC	£10,000 to £1 million	7.5	61UR	

\*Buy-to-Let Variable Rate, currently 8.09%

\*\*Bank of England Base Rate, currently 3.75%

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# TSB Mortgage Pro Valuation fees.

## Mortgage valuations fees for House Purchase

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](http://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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