

With effect from 22 January 2026.

# Intermediary Product Guide.

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Introducing our product range effective from 22 January 2026.

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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

## 2 year fixed rate (fixed until 31 May 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 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million	6.9	62NG	
	4.04%		£0			6.9	62NH	
60% to 75%	3.89%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million	6.9	62NI	
	4.14%		£0			6.9	62NJ	
75% to 80%	3.94%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	6.9	62NK	
	4.19%		£0			6.9	62NL	
80% to 85%	3.94%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	6.9	62NM	
	4.19%		£0			6.9	62NN	
85% to 90%	4.19%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £750,000	7.0	62NO	£500 cashback
	4.39%		£0			6.9	62NP	£500 cashback
90% to 95%	4.74%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £570,000	7.1	62NQ	£500 cashback
	4.99%		£0			7.1	62NR	£500 cashback

## 2 year tracker rate (until 31 May 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	62OE	
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	62OF	
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	62OG	
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	62OH	

\*Homeowner Variable Rate, currently 7.24%

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

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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 31 May 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 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £2 million	6.6	620M		620W £250 cashback
	4.14%		£0			6.6	620N		
60% to 75%	3.94%	HVR*, currently 7.24%	£995	3.5% until 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £2 million	6.6	620O		620X £250 cashback
	4.19%		£0			6.7	620P		
75% to 80%	4.14%	HVR*, currently 7.24%	£995	3.5% until 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £1 million	6.7	620Q		620Y £250 cashback
	4.34%		£0			6.7	620R		
80% to 85%	4.14%	HVR*, currently 7.24%	£995	3.5% until 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £1 million	6.7	620S		620Z £250 cashback
	4.34%		£0			6.7	620T		
85% to 90%	4.39%	HVR*, currently 7.24%	£0	3.5% until 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £750,000	6.7	620U	£500 cashback	620P £750 cashback
90% to 95%	4.99%	HVR*, currently 7.24%	£0	3.5% until 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £570,000	6.9	620V	£500 cashback	620F £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 31 May 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 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £2 million	6.2	62PG		62PS
	4.19%		£0			6.2	62PH		
60% to 75%	3.99%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £2 million	6.2	62PI		62PT
	4.19%		£0			6.2	62PJ		
75% to 80%	4.14%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £1 million	6.3	62PK		62PU
	4.34%		£0			6.3	62PL		
80% to 85%	4.14%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £1 million	6.3	62PM		62PV
	4.34%		£0			6.3	62PN		
85% to 90%	4.34%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £750,000	6.3	62PO	£500 cashback	62QA
	4.49%		£0			6.3	62PP	£500 cashback	
90% to 95%	4.79%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £570,000	6.5	62PQ	£500 cashback	62QC
	4.89%		£0			6.5	62PR	£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 31 May 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 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million***	6.8	62QE		62QP	£300 cashback
	3.79%		£995			6.8	62QF		62QQ	£300 cashback
	4.04%		£0			6.8	62QG		62QR	£300 cashback
60% to 75%	3.69%	HVR*, currently 7.24%	£1,495	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million***	6.8	62QH		62QS	£300 cashback
	3.79%		£995			6.8	62QI		62QT	£300 cashback
	4.04%		£0			6.8	62QJ		62QU	£300 cashback
75% to 80%	4.04%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	6.9	62QK		62QV	£300 cashback
	4.29%		£0			6.9	62QL		62QW	£300 cashback
80% to 85%	4.04%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	6.9	62QM		62QX	£300 cashback
	4.34%		£0			6.9	62QN		62QY	£300 cashback
85% to 90%	4.44%	HVR*, currently 7.24%	£0	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £500,000	6.9	62QO		62QZ	£300 cashback

## 2 year tracker rate (until 31 May 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	62RA		62RE	£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	62RB		62RF	£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	62RC		62RG	£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	62RD		62RH	£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 31 May 2029)

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%	3.89%	HVR*, currently 7.24%	£995	3.5% until 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £2 million***	6.6	62RI		62RQ	£300 cashback
	4.24%		£0		£25,000 to £2 million***	6.6	62RJ		62RR	£300 cashback
60% to 75%	4.04%	HVR*, currently 7.24%	£995	3.5% until 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £2 million***	6.6	62RK		62RS	£300 cashback
	4.39%		£0			6.7	62RL		62RT	£300 cashback
75% to 80%	4.14%	HVR*, currently 7.24%	£995	3.5% until 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £1 million	6.6	62RM		62RU	£300 cashback
	4.44%		£0			6.7	62RN		62RV	£300 cashback
80% to 85%	4.14%	HVR*, currently 7.24%	£995	3.5% until 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £1 million	6.6	62RO		62RW	£300 cashback
	4.44%		£0			6.7	62RP		62RX	£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 31 May 2031)

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%	3.99%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £2 million***	6.1	62RY		62SH	£300 cashback
	4.14%						62RZ			
60% to 75%	3.99%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £2 million***	6.1	62SA		62SJ	£300 cashback
	4.19%						62SB			
75% to 80%	4.09%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £1 million	6.2	62SC		62SL	£300 cashback
	4.29%						62SD			
80% to 85%	4.09%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £1 million	6.2	62SE		62SN	£300 cashback
	4.29%						62SF			
85% to 90%	4.49%	HVR*, currently 7.24%	£0	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £500,000	6.3	62SG		62SP	£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 31 May 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 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	6.9	62SQ		
	4.04%		£0			6.9	62SR		
60% to 75%	3.89%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	6.9	62SS		
	4.14%		£0			6.9	62ST		
75% to 80%	3.94%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	6.9	62SU		
	4.19%		£0			6.9	62SV		
80% to 85%	3.94%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	6.9	62SW		
	4.19%		£0			6.9	62SX		
85% to 90%	4.19%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £500,000	7.0	62SY	£500 cashback	
	4.39%		£0			6.9	62SZ	£500 cashback	
90% to 95%	4.74%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £500,000	7.1	62TA	£500 cashback	
	4.99%		£0			7.1	62TB	£500 cashback	

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
62TC	£250 cashback
62TD	£250 cashback
62TE	£250 cashback
62TF	£250 cashback
62TG	£250 cashback
62TH	£250 cashback
62TI	£250 cashback
62TJ	£250 cashback
62TK	£750 cashback
62TL	£750 cashback
62TM	£750 cashback
62TN	£750 cashback

### 5 year fixed rate (fixed until 31 May 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 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £1 million	6.2	62TO		
	4.19%		£0			6.2	62TP		
60% to 75%	3.99%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £1 million	6.2	62TQ		
	4.19%		£0			6.2	62TR		
75% to 80%	4.14%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £1 million	6.3	62TS		
	4.34%		£0			6.3	62TT		
80% to 85%	4.14%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £1 million	6.3	62TU		
	4.34%		£0			6.3	62TV		
85% to 90%	4.34%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £500,000	6.3	62TW	£500 cashback	
	4.49%		£0			6.3	62TX	£500 cashback	
90% to 95%	4.79%	HVR*, currently 7.24%	£995	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £500,000	6.5	62TY	£500 cashback	
	4.89%		£0			6.5	62TZ	£500 cashback	

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
62UA	£250 cashback
62UB	£250 cashback
62UC	£250 cashback
62UD	£250 cashback
62UE	£250 cashback
62UF	£250 cashback
62UG	£250 cashback
62UH	£250 cashback
62UI	£750 cashback
62UJ	£750 cashback
62UK	£750 cashback
62UL	£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 31 May 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 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	62UM	£500 cashback
60% to 75%	4.74%	HVR*, currently 7.24%	£0	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	62UN	£500 cashback
75% to 80%	4.89%	HVR*, currently 7.24%	£0	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	62UO	£500 cashback
80% to 85%	4.94%	HVR*, currently 7.24%	£0	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	62UP	£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%	3.79%	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	62UQ	N/A
	4.09%		£995			7.7	62UR	N/A
	4.29%		£0			7.6	62US	N/A
60% to 75%	4.14%	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	62UT	N/A
	4.34%		£0			7.6	62UU	N/A
75% to 80%	4.74%	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	62UV	N/A
	5.04%		£995			7.8	62UW	N/A
	5.44%		£0			7.9	62UX	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%	3.99%	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	62UY	N/A
	4.09%		£995			6.8	62UZ	N/A
	4.19%		£0			6.7	62VA	N/A
60% to 75%	4.14%	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	62VB	N/A
	4.24%		£0			6.8	62VC	N/A
75% to 80%	4.84%	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	62VD	N/A
	4.94%		£995			7.1	62VE	N/A
	5.14%		£0			7.1	62VF	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	62VG	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	62VH	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%	3.84%	BVR*, currently 8.09%	£1,995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£25,005 to £1 million	7.6	62VI	N/A	62VQ	£300 cashback
	4.14%		£995			7.6	62VJ	N/A	62VR	£300 cashback
	4.34%		£0			7.6	62VK	N/A	62VS	£300 cashback
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	7.6	62VL	N/A	62VT	£300 cashback
	4.39%		£0			7.6	62VM	N/A	62VU	£300 cashback
75% to 80%	4.79%	BVR*, currently 8.09%	£1,995	2.5% until 30/04/2027, then 1.5% until 30/04/2028	£25,005 to £500,000	7.8	62VN	N/A	62VV	£300 cashback
	5.09%		£995			7.8	62VO	N/A	62VW	£300 cashback
	5.49%		£0			7.8	62VP	N/A	62VX	£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%	4.04%	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	6.7	62VY	N/A	62WG	£300 cashback
	4.14%		£995			6.7	62VZ	N/A	62WH	£300 cashback
	4.24%		£0			6.7	62WA	N/A	62WI	£300 cashback
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	6.7	62WB	N/A	62WJ	£300 cashback
	4.34%		£0			6.7	62WC	N/A	62WK	£300 cashback
75% to 80%	4.84%	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	7.0	62WD	N/A	62WL	£300 cashback
	4.94%		£995			7.0	62WE	N/A	62WM	£300 cashback
	5.14%		£0			7.1	62WF	N/A	62WN	£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	62WO	N/A	62WQ	£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	62WP	N/A	62WR	£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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