

With effect from 13 February 2026.

Intermediary Product Guide.

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Introducing our product range effective from 13 February 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% | 3.74% | 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 | 63GW | |
| | 3.99% | | £0 | | | 6.9 | 63GX | |
| 60% to 75% | 3.84% | 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 | 63GY | |
| | 4.09% | | £0 | | | 6.9 | 63GZ | |
| 75% to 80% | 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 | 63HA | |
| | 4.14% | | £0 | | | 6.9 | 63HB | |
| 80% to 85% | 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 | 63HC | |
| | 4.14% | | £0 | | | 6.9 | 63HD | |
| 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 | 63HE | £500 cashback |
| | 4.39% | | £0 | | | 6.9 | 63HF | £500 cashback |
| 90% to 95% | 4.64% | HVR*, currently 7.24% | £995 | 2.5% until 31/05/2027, then 1.5% until 31/05/2028 | £5,000 to £570,000 | 7.0 | 63HG | £500 cashback |
| | 4.89% | | £0 | | | 7.0 | 63HH | £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 | 63HU | | 63IC |
| | 4.19% | | £0 | | | 6.2 | 63HV | | |
| 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 | 63HW | | 63ID |
| | 4.19% | | £0 | | | 6.2 | 63HX | | |
| 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 | 63HY | | 63IG |
| | 4.34% | | £0 | | | 6.3 | 63HZ | | |
| 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 | 63IA | | 63II |
| | 4.34% | | £0 | | | 6.3 | 63IB | | |
| 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% | 4.74% | 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 | 63AT | £500 cashback | 62QB |
| | 4.84% | | £0 | | | 6.5 | 63AU | £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% | 3.79% | HVR*, currently 7.24% | £1,495 | 2.5% until 31/05/2027, then 1.5% until 31/05/2028 | £5,000 to £2 million*** | 6.9 | 63BF | | 63BP | £300 cashback |
| | 3.84% | | £995 | | | 6.8 | 63IK | | 63IO | £300 cashback |
| | 4.14% | | £0 | | | 6.9 | 63BH | | 63BR | £300 cashback |
| 60% to 75% | 3.79% | HVR*, currently 7.24% | £1,495 | 2.5% until 31/05/2027, then 1.5% until 31/05/2028 | £5,000 to £2 million*** | 6.9 | 62ZA | | 62ZC | £300 cashback |
| | 3.84% | | £995 | | | 6.8 | 63IL | | 63IP | £300 cashback |
| | 4.14% | | £0 | | | 6.9 | 63BJ | | 63BT | £300 cashback |
| 75% to 80% | 4.14% | 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 | 63BK | | 63BU | £300 cashback |
| | 4.34% | | £0 | | | 6.9 | 63IM | | 63IQ | £300 cashback |
| 80% to 85% | 4.14% | 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 | 63BM | | 63BW | £300 cashback |
| | 4.39% | | £0 | | | 6.9 | 63IN | | 63IR | £300 cashback |
| 85% to 90% | 4.49% | 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 | 63BO | | 63BY | £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% | 4.14% | 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 | 6.2 | 63BZ | | 62SK | £300 cashback |
| | 4.34% | | | | | | 63CA | | | |
| 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 | 6.2 | 63CB | | 63CD | £300 cashback |
| | 4.34% | | | | | | 63CC | | | |
| 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 | | 63CE | £300 cashback |
| | | | | | | | | | | |
| | | | | | | | | | 63CF | £300 cashback |
| | | | | | | | | | | |
| | | | | | | | | | 63CG | £300 cashback |
| | | | | | | | | | | |
| | | | | | | | | | 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% | 3.74% | 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 | 63IS | |
| | 3.99% | | £0 | | | 6.9 | 63IT | |
| 60% to 75% | 3.84% | 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 | 63IU | |
| | 4.09% | | £0 | | | 6.9 | 63IV | |
| 75% to 80% | 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 | 63IW | |
| | 4.14% | | £0 | | | 6.9 | 63IX | |
| 80% to 85% | 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 | 63IY | |
| | 4.14% | | £0 | | | 6.9 | 63IZ | |
| 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 | 63JA | £500 cashback |
| | 4.39% | | £0 | | | 6.9 | 63JB | £500 cashback |
| 90% to 95% | 4.64% | 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 | 63JC | £500 cashback |
| | 4.89% | | £0 | | | 7.0 | 63JD | £500 cashback |

| A/B EPC Rated Properties Only | |
|-------------------------------|---------------------|
| TSB Mortgage Pro code | Additional features |
| 63JM | £250 cashback |
| 63JN | £250 cashback |
| 63JO | £250 cashback |
| 63JP | £250 cashback |
| 63JQ | £250 cashback |
| 63JR | £250 cashback |
| 63JS | £250 cashback |
| 63JT | £250 cashback |
| 63JU | £750 cashback |
| 63JV | £750 cashback |
| 63JW | £750 cashback |
| 63JX | £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 | 63JE | |
| | 4.19% | | £0 | | | 6.2 | 63JF | |
| 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 | 63JG | |
| | 4.19% | | £0 | | | 6.2 | 63JH | |
| 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 | 63JI | |
| | 4.34% | | £0 | | | 6.3 | 63JJ | |
| 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 | 63JK | |
| | 4.34% | | £0 | | | 6.3 | 63JL | |
| 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% | 4.74% | 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 | 63CZ | £500 cashback |
| | 4.84% | | £0 | | | 6.5 | 63DA | £500 cashback |

| A/B EPC Rated Properties Only | |
|-------------------------------|---------------------|
| TSB Mortgage Pro code | Additional features |
| 63JY | £250 cashback |
| 63JZ | £250 cashback |
| 63KA | £250 cashback |
| 63KB | £250 cashback |
| 63KC | £250 cashback |
| 63KD | £250 cashback |
| 63KE | £250 cashback |
| 63KF | £250 cashback |
| 62UI | £750 cashback |
| 62UJ | £750 cashback |
| 63DT | £750 cashback |
| 63DU | £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
- Not available to Portfolio Landlords, please see our Portfolio Buy-to-Let product range

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
- Not available to Portfolio Landlords, please see our Portfolio Buy-to-Let product range

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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NOT FOR PUBLIC DISTRIBUTION.

Portfolio 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
- Only available to Portfolio Landlords, for Non-Portfolio please see our Buy-to-Let product range

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% | 3.89% | BVR*, currently 8.09% | £1,995 | 2.5% until 30/04/2027, then 1.5% until 30/04/2028 | £25,005 to £1 million | 7.7 | 62XC | N/A |
| | 4.19% | | £995 | | | 7.7 | 62XD | N/A |
| | 4.39% | | £0 | | | 7.7 | 62XE | N/A |
| 60% to 75% | 4.24% | 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 | 62XF | N/A |
| | 4.44% | | £0 | | | 7.7 | 62XG | 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% | 4.09% | 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 | 6.8 | 62XH | N/A |
| | 4.19% | | £995 | | | 6.8 | 62XI | N/A |
| | 4.29% | | £0 | | | 6.8 | 62XJ | N/A |
| 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 | 6.8 | 62XK | N/A |
| | 4.34% | | £0 | | | 6.8 | 62XL | N/A |

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

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Portfolio 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
- Only available to Portfolio Landlords, for Non-Portfolio please see our Buy-to-Let product range

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% | 3.94% | 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 | 62XM | N/A | 62XW | £300 cashback |
| | 4.24% | | £995 | | | 7.6 | 62XN | N/A | 62XX | £300 cashback |
| | 4.44% | | £0 | | | 7.6 | 62XO | N/A | 62XY | £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 | 7.6 | 62XP | N/A | 62XZ | £300 cashback |
| | 4.49% | | £0 | | | 7.6 | 62XQ | N/A | 62YA | £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% | 4.14% | 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 | 62XR | N/A | 62YB | £300 cashback |
| | 4.24% | | £995 | | | 6.7 | 62XS | N/A | 62YC | £300 cashback |
| | 4.34% | | £0 | | | 6.7 | 62XT | N/A | 62YD | £300 cashback |
| 60% to 75% | 4.29% | 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 | 62XU | N/A | 62YE | £300 cashback |
| | 4.44% | | £0 | | | 6.8 | 62XV | N/A | 62YF | £300 cashback |

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

**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% | 3.69% | 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 | 63DV | |
| | 3.74% | | £995 | | | 6.8 | 63DW | |
| | 4.04% | | £0 | | | 6.7 | 63DX | |
| 60% to 75% | 3.79% | 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 | 63DY | |
| | 3.84% | | £995 | | | 6.8 | 63DZ | |
| | 4.14% | | £0 | | | 6.7 | 63EA | |
| 75% to 80% | 4.09% | 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 | 63EB | |
| | 4.29% | | £0 | | | 6.8 | 63EC | |
| 80% to 85% | 4.09% | 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 | 63ED | |
| | 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% | 3.79% | 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 | 63EE | |
| | 3.84% | | £995 | | | 6.4 | 63EF | |
| | 4.14% | | £0 | | | 6.4 | 63EG | |
| 60% to 75% | 3.89% | 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 | 63EH | |
| | 3.94% | | £995 | | | 6.5 | 63EI | |
| | 4.19% | | £0 | | | 6.5 | 63EJ | |
| 75% to 80% | 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 | 63EK | |
| | 4.29% | | £0 | | | 6.5 | 63EL | |
| 80% to 85% | 4.14% | 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 | 63EM | |
| | 4.34% | | £0 | | | 6.5 | 63EN | |

*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% | 3.84% | 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 | 63EO | |
| | 3.94% | | £995 | | | 5.9 | 63EP | |
| | 4.04% | | £0 | | | 5.9 | 63EQ | |
| 60% to 75% | 3.94% | 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 | 6.0 | 63ER | |
| | 3.99% | | £995 | | | 5.9 | 63ES | |
| | 4.14% | | £0 | | | 5.9 | 63ET | |
| 75% to 80% | 4.09% | 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 | 63EU | |
| | 4.29% | | £0 | | | 6.0 | 63EV | |
| 80% to 85% | 4.09% | 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 | 63EW | |
| | 4.29% | | £0 | | | 6.0 | 63EX | |
| 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
- Available to Non-Portfolio and Portfolio Landlords

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% | 4.04% | 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 | 63EY | |
| 60% to 75% | 4.14% | 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 | 63EZ | |
| 75% to 80% | 4.29% | 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 | 63FA | |

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% | 4.14% | 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 | 63FB | |
| 60% to 75% | 4.19% | 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 | 63FC | |
| 75% to 80% | 4.29% | 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 | 63FD | |

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% | 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 | 63FF | |
| 60% to 75% | 4.14% | 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 | 63FG | |
| 75% to 80% | 4.29% | 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 | 63FH | |

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
- Not available to Portfolio Landlords

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

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