

With effect from 13 March 2025.

Intermediary Product Guide.

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Introducing our product range effective from 13 March 2025.

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First Time Buyers

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

2 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	6.8	55JA	
	4.49%		£0			6.8	55JB	
60% to 75%	4.34%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	6.8	55JC	
	4.64%		£0			6.8	55JD	
75% to 80%	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	6.8	55MQ	
	4.99%		£0			6.9	55MR	
80% to 85%	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	6.8	55MS	
	4.99%		£0			6.9	55MT	
85% to 90%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £750,000	6.9	55YU	£500 cashback
	5.14%		£0			6.9	55YV	£500 cashback
90% to 95%	5.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £570,000	7.0	55YW	£500 cashback

2 year tracker rate (until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89% (variable) at 0.39% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	6.9	55JK	
60% to 75%	4.94% (variable) at 0.44% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	6.9	55JL	
75% to 80%	5.29% (variable) at 0.79% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.2	54UQ	
80% to 85%	5.29% (variable) at 0.79% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.2	54UR	

**Bank of England Base Rate, currently 4.50%

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First Time Buyers

3 year fixed rate (fixed until 30 June 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.15%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	6.6	55JM	
	4.39%		£495			6.6	55JN	
60% to 75%	4.21%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	6.6	55UI	
	4.44%		£495			6.6	55UJ	
75% to 80%	4.53%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	6.9	54UW	
	4.79%		£495			6.9	54UX	
80% to 85%	4.55%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	6.9	54UY	
	4.79%		£495			6.9	54UZ	
85% to 90%	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £750,000	7.0	54VA	£500 cashback

**Bank of England Base Rate, currently 4.50%

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First Time Buyers

5 year fixed rate (fixed until 30 June 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.2	55JQ	
	4.34%		£0			6.2	55JR	
60% to 75%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.2	55JS	
	4.49%		£0			6.3	55JT	
75% to 80%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.3	55UK	
	4.54%		£0			6.3	55UL	
80% to 85%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.3	55UM	
	4.54%		£0			6.3	55UN	
85% to 90%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £750,000	6.4	55YX	£500 cashback
	4.79%		£0			6.4	55YY	£500 cashback
90% to 95%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £570,000	6.5	55YZ	£500 cashback

**Bank of England Base Rate, currently 4.50%

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Home Movers

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

2 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.19%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	7.6	55JY	
	4.49%		£0			7.6	55JZ	
60% to 75%	4.34%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million	7.6	55KA	
	4.64%		£0			7.6	55KB	
75% to 80%	4.59%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.7	55MW	
	4.99%		£0			7.7	55MX	
80% to 85%	4.59%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.7	55MY	
	4.99%		£0			7.7	55MZ	
85% to 90%	4.99%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £750,000	7.8	55ZA	£500 cashback
	5.14%		£0			7.7	55ZB	£500 cashback
90% to 95%	5.49%	HVR*, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £570,000	7.8	55ZC	£500 cashback

2 year tracker rate (until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	£5,000 to £2 million	7.7	55KI	
60% to 75%	4.94% (variable) at 0.44% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	£5,000 to £2 million	7.7	55KJ	
75% to 80%	5.29% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	8.1	54VY	
80% to 85%	5.29% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	8.1	54VZ	

*Homeowner Variable Rate, currently 7.99%

**Bank of England Base Rate, currently 4.50%

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Home Movers

3 year fixed rate (fixed until 30 June 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.15%	HVR*, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	7.3	55KK	
	4.39%		£495			7.3	55KL	
60% to 75%	4.21%	HVR*, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million	7.3	55US	
	4.44%		£495			7.3	55UT	
75% to 80%	4.53%	HVR*, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.6	54WE	
	4.79%		£495			7.6	54WF	
80% to 85%	4.55%	HVR*, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.6	54WG	
	4.79%		£495			7.6	54WH	
85% to 90%	5.19%	HVR*, currently 7.99%	£495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £750,000	7.7	54WI	£500 cashback

*Homeowner Variable Rate, currently 7.99%

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Home Movers

5 year fixed rate (fixed until 30 June 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.14%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.7	55KO	
	4.34%		£0			6.7	55KP	
60% to 75%	4.29%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.8	55KQ	
	4.49%		£0			6.8	55KR	
75% to 80%	4.44%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.8	55UU	
	4.54%		£0			6.8	55UV	
80% to 85%	4.44%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.8	55UW	
	4.54%		£0			6.8	55UX	
85% to 90%	4.69%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £750,000	6.9	55ZD	£500 cashback
	4.79%		£0			6.9	55ZE	£500 cashback
90% to 95%	5.14%	HVR*, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £570,000	7.1	55ZF	£500 cashback

*Homeowner Variable Rate, currently 7.99%

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Remortgages.

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

2 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.19%	HVR*, currently 7.99%	£1,495	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million***	7.5	55NC		55NN	£300 cashback
	4.29%		£995			7.5	55ND		55NO	£300 cashback
	4.59%		£0		£25,000 to £2 million***	7.5	55NE		55NP	£300 cashback
60% to 75%	4.34%	HVR*, currently 7.99%	£1,495	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £2 million***	7.6	55VA		55VD	£300 cashback
	4.44%		£995			7.6	55VB		55VE	£300 cashback
	4.74%		£0			7.6	55VC		55VF	£300 cashback
75% to 80%	4.74%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.6	55ZG		55ZL	£300 cashback
	5.04%		£0			7.6	55ZH		55ZM	£300 cashback
80% to 85%	4.79%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.6	55ZI		55ZN	£300 cashback
	5.09%		£0			7.6	55ZJ		55ZO	£300 cashback
85% to 90%	5.39%	HVR*, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.7	55ZK		55ZP	£300 cashback

2 year tracker rate (until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.89% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	£5,000 to £2 million***	7.7	55KW		55KY	£300 cashback
60% to 75%	4.94% (variable) at 0.44% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	£5,000 to £2 million***	7.7	55KX		55KZ	£300 cashback
75% to 80%	5.29% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	8	54XG		54XV	£300 cashback
80% to 85%	5.29% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	£5,000 to £1 million	8	54XH		54XW	£300 cashback

*Homeowner Variable Rate, currently 7.99%

**Bank of England Base Rate, currently 4.50%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer

- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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Remortgages.

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

3 year fixed rate (fixed until 30 June 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.35%	HVR*, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million***	7.4	54XX		54YF	£300 cashback
	4.59%		£495			7.4	54XY		54YG	£300 cashback
60% to 75%	4.48%	HVR*, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £2 million***	7.5	54XZ		54YH	£300 cashback
	4.74%		£495			7.5	54YA		54YI	£300 cashback
75% to 80%	4.64%	HVR*, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.3	55ZQ		55ZU	£300 cashback
	4.89%		£495			7.3	55ZR		55ZV	£300 cashback
80% to 85%	4.74%	HVR*, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028	£5,000 to £1 million	7.4	55ZS		55ZW	£300 cashback
	4.94%		£495			7.4	55ZT		55ZX	£300 cashback

*Homeowner Variable Rate, currently 7.99%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer

- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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Remortgages.

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

5 year fixed rate (fixed until 30 June 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.29%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million***	6.6	55DP		55DT	£300 cashback
	4.44%		£0		£25,000 to £2 million***	6.6	55DQ		55DU	£300 cashback
60% to 75%	4.39%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million***	6.7	55DR		55DV	£300 cashback
	4.54%		£0			6.7	55DS		55DW	£300 cashback
75% to 80%	4.54%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.7	55ZY		56AD	£300 cashback
	4.69%		£0			6.7	55ZZ		56AE	£300 cashback
80% to 85%	4.54%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.7	56AA		56AF	£300 cashback
	4.69%		£0			6.7	56AB		56AG	£300 cashback
85% to 90%	4.89%	HVR*, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	6.8	56AC		56AH	£300 cashback

*Homeowner Variable Rate, currently 7.99%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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Shared Equity / Shared Ownership.

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

First Time Buyers

2 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.0	54ZF	
	4.79%		£0			7.0	54ZG	
60% to 75%	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	54ZH	
	4.89%		£0			7.1	54ZI	
75% to 80%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	54ZJ	
	5.19%		£0			7.1	54ZK	
80% to 85%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	54ZL	
	5.19%		£0			7.1	54ZM	
85% to 90%	5.34%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.2	54ZN	£500 cashback
	5.49%		£0			7.2	54ZO	£500 cashback
90% to 95%	5.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.0	55LG	£500 cashback

5 year fixed rate (fixed until 30 June 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.4	54ZP	
	4.64%		£0			6.5	54ZQ	
60% to 75%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.5	54ZR	
	4.74%		£0			6.5	54ZS	
75% to 80%	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.6	54ZT	
	4.84%		£0			6.5	54ZU	
80% to 85%	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.6	54ZV	
	4.84%		£0			6.5	54ZW	
85% to 90%	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	6.7	54ZX	£500 cashback
	5.04%		£0			6.7	54ZY	£500 cashback
90% to 95%	5.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	6.6	55LH	£500 cashback

**Bank of England Base Rate, currently 4.50%

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Shared Equity / Shared Ownership.

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

Home Movers

2 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.49%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	54ZZ	
	4.79%		£0			7.9	55AA	
60% to 75%	4.59%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AB	
	4.89%		£0			7.9	55AC	
75% to 80%	4.79%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AD	
	5.19%		£0			7.9	55AE	
80% to 85%	4.79%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AF	
	5.19%		£0			7.9	55AG	
85% to 90%	5.34%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	8.0	55AH	£500 cashback
	5.49%		£0			8.0	55AI	£500 cashback
90% to 95%	5.79%	HVR*, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.8	55LI	£500 cashback

5 year fixed rate (fixed until 30 June 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.44%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.0	55AJ	
	4.64%		£0			7.0	55AK	
60% to 75%	4.54%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.0	55AL	
	4.74%		£0			7.1	55AM	
75% to 80%	4.74%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.1	55AN	
	4.84%		£0			7.1	55AO	
80% to 85%	4.74%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.1	55AP	
	4.84%		£0			7.1	55AQ	
85% to 90%	4.94%	HVR*, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	7.2	55AR	£500 cashback
	5.04%		£0			7.2	55AS	£500 cashback
90% to 95%	5.49%	HVR*, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	7.2	55LJ	£500 cashback

*Homeowner Variable Rate, currently 7.99%

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Shared Equity / Shared Ownership.

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

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.14%	HVR*, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AT	£500 cashback
60% to 75%	5.19%	HVR*, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AU	£500 cashback
75% to 80%	5.49%	HVR*, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AV	£500 cashback
80% to 85%	5.59%	HVR*, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	8.0	55AW	£500 cashback

*Homeowner Variable Rate, currently 7.99%

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Buy-to-Let.

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

House Purchase

2 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.29%	BVR*, currently 8.84%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.4	550F	N/A
	4.59%		£995			8.4	550G	N/A
	4.99%		£0			8.4	550H	N/A
60% to 75%	4.44%	BVR*, currently 8.84%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.3	56AI	N/A
	4.74%		£995			8.3	56AJ	N/A
	5.14%		£0			8.4	56AK	N/A

5 year fixed rate (fixed until 31 July 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.34%	BVR*, currently 8.84%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £1 million	7.4	550L	N/A
	4.44%		£995			7.4	550M	N/A
	4.59%		£0			7.4	550N	N/A
60% to 75%	4.39%	BVR*, currently 8.84%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £1 million	7.2	56AL	N/A
	4.49%		£995			7.2	56AM	N/A
	4.64%		£0			7.2	56AN	N/A

2 year tracker rate (until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.19% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.5	550R	N/A
60% to 75%	5.34% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.5	550S	N/A

*Buy-to-Let Variable Rate, currently 8.84%

**Bank of England Base Rate, currently 4.50%

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Buy-to-Let.

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

Remortgage

2 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.29%	BVR*, currently 8.84%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.3	55OT	N/A	55PN	£300 cashback
	4.59%		£995			8.3	55OU	N/A	55PO	£300 cashback
	4.99%		£0			8.3	55OV	N/A	55PP	£300 cashback
60% to 75%	4.44%	BVR*, currently 8.84%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.3	56AO	N/A	56AX	£300 cashback
	4.74%		£995			8.3	56AP	N/A	56AY	£300 cashback
	5.14%		£0			8.4	56AQ	N/A	56AZ	£300 cashback
75% to 80%	5.34%	BVR*, currently 8.84%	£1,995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £500,000	8.5	56AR	N/A	56BA	£300 cashback
	5.64%		£995			8.5	56AS	N/A	56BB	£300 cashback
	6.04%		£0			8.6	56AT	N/A	56BC	£300 cashback

5 year fixed rate (fixed until 31 July 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.39%	BVR*, currently 8.84%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £1 million	7.2	55PC	N/A	55PW	£300 cashback
	4.49%		£995			7.2	55PD	N/A	55PX	£300 cashback
	4.64%		£0			7.2	55PE	N/A	55PY	£300 cashback
60% to 75%	4.49%	BVR*, currently 8.84%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £1 million	7.2	56AU	N/A	56BD	£300 cashback
	4.59%		£995			7.2	56AV	N/A	56BE	£300 cashback
	4.74%		£0			7.2	56AW	N/A	56BF	£300 cashback
75% to 80%	5.04%	BVR*, currently 8.84%	£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £500,000	7.5	55PI	N/A	55QC	£300 cashback
	5.14%		£995			7.5	55PJ	N/A	55QD	£300 cashback
	5.34%		£0			7.5	55PK	N/A	55QE	£300 cashback

2 year tracker rate (until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.19% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.4	55PL	N/A	55QF	£300 cashback
60% to 75%	5.34% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.5	55PM	N/A	55QG	£300 cashback

*Buy-to-Let Variable Rate, currently 8.84%

**Bank of England Base Rate, currently 4.50%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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Product Transfers

- 1, 2, 3 & 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million
- Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate

Residential

1 year fixed rate (fixed until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 75%	5.70%	HVR*, currently 7.99%	£0	1% until 31/07/2026	Up to £7.5 million	8.0	55QH	

*Homeowner Variable Rate, currently 7.99%

**Bank of England Base Rate, currently 4.50%

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Product Transfers

Residential

2 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.99%	HVR*, currently 7.99%	£1,495	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.5	55VG	
	4.09%		£995			7.5	55VH	
	4.39%		£0			7.4	55VI	
60% to 75%	4.34%	HVR*, currently 7.99%	£1,495	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.6	55VJ	
	4.44%		£995			7.5	55VK	
	4.74%		£0			7.5	55VL	
75% to 80%	4.74%	HVR*, currently 7.99%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.6	56BG	
	5.04%		£0			7.6	56BH	
80% to 85%	4.79%	HVR*, currently 7.99%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.6	56BI	
	5.09%		£0			7.6	56BJ	
85% to 90%	5.14%	HVR*, currently 7.99%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.7	56BK	
	5.34%		£0			7.6	56BL	
90% to 120%	5.84%	HVR*, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.8	55QU	

2 year tracker rate (until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.7	55QV	
60% to 75%	4.94% (variable) at 0.44% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.7	55QW	
75% to 80%	5.19% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.7	55QX	
80% to 85%	5.19% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.7	55QY	
85% to 90%	5.44% (variable) at 0.94% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.8	55QZ	

*Homeowner Variable Rate, currently 7.99%

**Bank of England Base Rate, currently 4.50%

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Product Transfers

Residential

3 year fixed rate (fixed until 31 July 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.19%	HVR*, currently 7.99%	£1,495	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.2	56BM	
	4.24%		£995			7.1	55VO	
	4.49%		£0			7.1	55VP	
60% to 75%	4.34%	HVR*, currently 7.99%	£1,495	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.2	56BN	
	4.39%		£995			7.2	55VQ	
	4.64%		£0			7.1	55VR	
75% to 80%	4.69%	HVR*, currently 7.99%	£995	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.3	56BO	
	4.94%		£0			7.2	56BP	
80% to 85%	4.74%	HVR*, currently 7.99%	£995	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.3	56BQ	
	4.99%		£0			7.2	56BR	

*Homeowner Variable Rate, currently 7.99%

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Product Transfers

Residential

5 year fixed rate (fixed until 31 July 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.09%	HVR*, currently 7.99%	£1,495	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.5	56BS	
	4.14%		£995			6.4	55VW	
	4.34%		£0			6.4	56BT	
60% to 75%	4.24%	HVR*, currently 7.99%	£1,495	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.5	56BU	
	4.29%		£995			6.5	55RK	
	4.49%		£0			6.5	56BV	
75% to 80%	4.44%	HVR*, currently 7.99%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.6	56BW	
	4.59%		£0			6.5	56BX	
80% to 85%	4.49%	HVR*, currently 7.99%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.6	56BY	
	4.64%		£0			6.6	56BZ	
85% to 90%	4.69%	HVR*, currently 7.99%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.7	56CA	
	4.84%		£0			6.7	56CB	
90% to 120%	5.44%	HVR*, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	7.0	55RS	

*Homeowner Variable Rate, currently 7.99%

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Product transfers.

- 1, 2 and 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million

Buy-to-Let

- Available for existing BTL mortgage customers who wish to switch to a fixed or tracker rate

1 year fixed rate (fixed until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 75%	5.70%	BVR*, currently 8.84%	£0	1% until 31/07/2026	Up to £7.5 million	8.8	55RT	

2 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	BVR*, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	8.3	55RU	
	4.99%		£0			8.2	55RV	
60% to 75%	4.74%	BVR*, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	8.3	55RW	
	5.14%		£0			8.3	55RX	
75% to 80%	5.64%	BVR*, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	8.5	55RY	
	6.04%		£0			8.5	55RZ	
80% to 120%	6.19%	BVR*, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	8.5	55SA	

2 year tracker rate (until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.99% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	Up to £7.5 million	8.4	55SB	
60% to 75%	5.14% (variable) at 0.64% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	Up to £7.5 million	8.4	55SC	

5 year fixed rate (fixed until 31 July 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.44%	BVR*, currently 8.84%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	7.0	55SD	
	4.64%		£0			7.0	55SE	
60% to 75%	4.54%	BVR*, currently 8.84%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	7.1	55SF	
	4.74%		£0			7.0	55SG	
75% to 80%	5.14%	BVR*, currently 8.84%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	7.4	55SH	
	5.34%		£0			7.3	55SI	
80% to 120%	5.49%	BVR*, currently 8.84%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	7.4	55SJ	

*Buy-to-Let Variable Rate, currently 8.84%

**Bank of England Base Rate, currently 4.50%

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Residential Additional Borrowing

2 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.39%	HVR*, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.4	55VY	
60% to 75%	4.74%	HVR*, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.5	55VZ	
75% to 80%	5.04%	HVR*, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.5	56CC	

3 year fixed rate (fixed until 31 July 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.49%	HVR*, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.0	55WA	
60% to 75%	4.64%	HVR*, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.1	55WB	
75% to 80%	4.94%	HVR*, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.2	56CD	

5 year fixed rate (fixed until 31 July 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.34%	HVR*, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.3	56CE	
60% to 75%	4.49%	HVR*, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.4	56CF	
75% to 80%	4.59%	HVR*, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.5	56CG	

2 year tracker rate (until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.29% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.99%	£0	No ERC	£10,000 to £2 million	7.6	55ST	
60% to 75%	5.34% (variable) at 0.84% above the BoE base rate**	HVR*, currently 7.99%	£0	No ERC	£10,000 to £2 million	7.6	55SU	
75% to 80%	5.59% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.99%	£0	No ERC	£10,000 to £2 million	7.7	55SV	

*Homeowner Variable Rate, currently 7.99%

**Bank of England Base Rate, currently 4.50%

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Buy to Let Additional Borrowing

2 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.99%	BVR*, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £1 million	8.2	55SW	
60% to 75%	5.14%	BVR*, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £1 million	8.2	55SX	

5 year fixed rate (fixed until 31 July 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.64%	BVR*, currently 8.84%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £1 million	6.9	55SY	
60% to 75%	4.74%	BVR*, currently 8.84%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £1 million	7.0	55SZ	

2 year tracker rate (until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.39% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.84%	£0	No ERC	£10,000 to £1 million	8.3	55TA	
60% to 75%	5.54% (variable) at 1.04% above the BoE base rate**	BVR*, currently 8.84%	£0	No ERC	£10,000 to £1 million	8.3	55TB	

*Buy-to-Let Variable Rate, currently 8.84%

**Bank of England Base Rate, currently 4.50%

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TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for home movers and first time buyers.

Property value greater than	Property value less than or equal to	Charge (inclusive of VAT)		
		Basic Valuation	Homebuyers Valuation	Building Survey
£0	£25,000	£0	£256	£466
£25,000	£50,000	£0	£256	£466
£50,000	£100,000	£0	£256	£466
£100,000	£150,000	£0	£278	£504
£150,000	£200,000	£0	£316	£570
£200,000	£250,000	£0	£406	£726
£250,000	£350,000	£0	£447	£798
£350,000	£450,000	£0	£536	£894
£450,000	£550,000	£0	£624	£941
£550,000	£650,000	£0	£714	£1,026
£650,000	£750,000	£0	£798	£1,112
£750,000	£850,000	£0	£896	£1,155
£850,000	£1,000,000	£0	£972	£1,240
£1,000,000	£1,250,000	£0	£1,051	£1,653
£1,250,000	£1,500,000	£0	£1,051	£1,891
£1,500,000	£1,750,000	£0	£1,051	£2,128
£1,750,000	£2,000,000	£0	£1,051	£2,366

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

Contact your Business Development Manager
Click intermediary.tsb.co.uk/contact

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

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