

With effect from 21 February 2025.

Intermediary Product Guide.

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Introducing our product range effective from 21 February 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%	4.64%	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	6.9	55JE	
	5.04%		£0			6.9	55JF	
80% to 85%	4.64%	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	6.9	55JG	
	5.04%		£0			6.9	55JH	
85% to 90%	5.14%	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	55JI	£500 cashback
	5.29%		£0			6.9	55JJ	£500 cashback
90% to 95%	5.69%	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	55CV	£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%	4.26%	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	55JO	
	4.49%		£495			6.6	55JP	
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%	4.49%	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	55JU	
	4.59%		£0			6.3	55JV	
80% to 85%	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	6.3	55JW	
	4.64%		£0			6.3	55JX	
85% to 90%	4.84%	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	6.6	54VJ	£500 cashback
	4.94%		£0			6.6	54VK	£500 cashback
90% to 95%	5.39%	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	6.6	55CW	£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%	4.64%	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	55KC	
	5.04%		£0			7.7	55KD	
80% to 85%	4.64%	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	55KE	
	5.04%		£0			7.7	55KF	
85% to 90%	5.14%	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	55KG	£500 cashback
	5.29%		£0			7.7	55KH	£500 cashback
90% to 95%	5.69%	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	55DB	£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%	4.26%	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	55KM	
	4.49%		£495			7.3	55KN	
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%	4.49%	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	6.9	55KS	
	4.59%		£0			6.8	55KT	
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	6.9	55KU	
	4.64%		£0			6.9	55KV	
85% to 90%	4.84%	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	7.2	54WR	£500 cashback
	4.94%		£0			7.2	54WS	£500 cashback
90% to 95%	5.39%	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	7.2	55DC	£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%	4.29%	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	55DD		55DJ	£300 cashback
	4.39%		£995			7.6	55DE		55DK	£300 cashback
	4.69%		£0		£25,000 to £2 million***	7.6	55DF		55DL	£300 cashback
60% to 75%	4.44%	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	55DG		55DM	£300 cashback
	4.54%		£995			7.6	55DH		55DN	£300 cashback
	4.84%		£0			7.6	55DI		55DO	£300 cashback
75% to 80%	4.89%	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	54WZ		54XO	£300 cashback
	5.19%		£0			7.9	54XA		54XP	£300 cashback
80% to 85%	4.99%	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	54XB		54XQ	£300 cashback
	5.29%		£0			7.9	54XC		54XR	£300 cashback
85% to 90%	5.49%	HVR*, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.9	54XD		54XS	£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%	4.74%	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	7.5	54YB		54YJ	£300 cashback
	4.99%		£495			7.6	54YC		54YK	£300 cashback
80% to 85%	4.89%	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	54YD		54YL	£300 cashback
	5.09%		£495			7.6	54YE		54YM	£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%	4.59%	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	6.9	54YR		54ZA	£300 cashback
	4.74%		£0			6.9	54YS		54ZB	£300 cashback
80% to 85%	4.64%	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	6.9	54YT		54ZC	£300 cashback
	4.79%		£0			6.9	54YU		54ZD	£300 cashback
85% to 90%	5.04%	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	7.0	54YV		54ZE	£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 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 60%	4.39%	BVR*, currently 8.84%	£1,995	2% until 30/04/2026, then 1% until 30/04/2027	£25,005 to £1 million	8.6	54ST	N/A
	4.69%		£995			8.6	54SU	N/A
	5.09%		£0			8.6	54SV	N/A
60% to 75%	4.59%	BVR*, currently 8.84%	£1,995	2% until 30/04/2026, then 1% until 30/04/2027	£25,005 to £1 million	8.7	54SW	N/A
	4.89%		£995			8.6	54SX	N/A
	5.29%		£0			8.7	54SY	N/A

5 year fixed rate (fixed until 30 April 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%	£1,995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£25,005 to £1 million	7.5	53SK	N/A
	4.54%		£995			7.5	53SL	N/A
	4.69%		£0			7.5	53SM	N/A
60% to 75%	4.59%	BVR*, currently 8.84%	£1,995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£25,005 to £1 million	7.6	53SN	N/A
	4.69%		£995			7.6	53SO	N/A
	4.84%		£0			7.6	53SP	N/A

2 year tracker rate (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 60%	5.19% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.8	53SQ	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	8.8	53SR	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 30 April 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%	4.39%	BVR*, currently 8.84%	£1,995	2% until 30/04/2026, then 1% until 30/04/2027	£25,005 to £1 million	8.6	54SZ	N/A	54TF	£300 cashback
	4.69%		£995			8.6	54TA	N/A	54TG	£300 cashback
	5.09%		£0			8.6	54TB	N/A	54TH	£300 cashback
60% to 75%	4.59%	BVR*, currently 8.84%	£1,995	2% until 30/04/2026, then 1% until 30/04/2027	£25,005 to £1 million	8.6	54TC	N/A	54TI	£300 cashback
	4.89%		£995			8.6	54TD	N/A	54TJ	£300 cashback
	5.29%		£0			8.6	54TE	N/A	54TK	£300 cashback
75% to 80%	5.44%	BVR*, currently 8.84%	£1,995	2% until 30/04/2026, then 1% until 30/04/2027	£25,005 to £500,000	8.8	53SY	N/A	53TS	£300 cashback
	5.74%		£995			8.8	53SZ	N/A	53TT	£300 cashback
	6.14%		£0			8.8	53TA	N/A	53TU	£300 cashback

5 year fixed rate (fixed until 30 April 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%	4.49%	BVR*, currently 8.84%	£1,995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£25,005 to £1 million	7.4	53TB	N/A	53TV	£300 cashback
	4.59%		£995			7.4	53TC	N/A	53TW	£300 cashback
	4.74%		£0			7.4	53TD	N/A	53TX	£300 cashback
60% to 75%	4.69%	BVR*, currently 8.84%	£1,995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£25,005 to £1 million	7.5	53TE	N/A	53TY	£300 cashback
	4.79%		£995			7.5	53TF	N/A	53TZ	£300 cashback
	4.94%		£0			7.5	53TG	N/A	53UA	£300 cashback
75% to 80%	5.04%	BVR*, currently 8.84%	£1,995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£25,005 to £500,000	7.7	53TH	N/A	53UB	£300 cashback
	5.14%		£995			7.7	53TI	N/A	53UC	£300 cashback
	5.34%		£0			7.7	53TJ	N/A	53UD	£300 cashback

2 year tracker rate (until 30 April 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	8.7	53TK	N/A	53UE	£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	8.7	53TL	N/A	53UF	£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 30 April 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%	5.95%	HVR*, currently 7.99%	£0	1% until 30/04/2026	Up to £7.5 million	8.3	53UG	

*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 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 60%	4.29%	HVR*, currently 7.99%	£1,495	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	7.8	54IU	
	4.39%		£995			7.7	54IV	
	4.69%		£0			7.7	54IW	
60% to 75%	4.44%	HVR*, currently 7.99%	£1,495	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	7.8	54IX	
	4.54%		£995			7.8	54IY	
	4.84%		£0			7.7	54IZ	
75% to 80%	4.89%	HVR*, currently 7.99%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	7.9	54JA	
	5.19%		£0			7.8	54JB	
80% to 85%	4.99%	HVR*, currently 7.99%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	7.9	54JC	
	5.29%		£0			7.8	54JD	
85% to 90%	5.29%	HVR*, currently 7.99%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.0	54CG	
	5.49%		£0			7.9	55AX	
90% to 120%	5.99%	HVR*, currently 7.99%	£0	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.0	53UT	

2 year tracker rate (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 60%	4.89% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.99%	£995	No ERC	Up to £7.5 million	7.9	53UU	
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	7.9	53UV	
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	8	53UW	
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	8	53UX	
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	8.1	53UY	

*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 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%	4.34%	HVR*, currently 7.99%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	Up to £7.5 million	7.4	53UZ	
	4.59%		£0			7.3	53VA	
60% to 75%	4.49%	HVR*, currently 7.99%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	Up to £7.5 million	7.4	53VB	
	4.74%		£0			7.4	53VC	
75% to 80%	4.89%	HVR*, currently 7.99%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	Up to £7.5 million	7.5	53VD	
	5.14%		£0			7.5	53VE	
80% to 85%	4.99%	HVR*, currently 7.99%	£995	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	Up to £7.5 million	7.6	54CI	
	5.24%		£0			7.5	54CJ	

*Homeowner Variable Rate, currently 7.99%

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Product Transfers

Residential

5 year fixed rate (fixed until 30 April 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.29%	HVR*, currently 7.99%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	6.7	54LS	
	4.44%		£0			6.6	54LT	
60% to 75%	4.39%	HVR*, currently 7.99%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	6.7	54LU	
	4.54%		£0			6.7	54LV	
75% to 80%	4.59%	HVR*, currently 7.99%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	6.8	53VL	
	4.74%		£0			6.8	53VM	
80% to 85%	4.64%	HVR*, currently 7.99%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	6.8	54CO	
	4.79%		£0			6.8	54CP	
85% to 90%	4.89%	HVR*, currently 7.99%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.0	54CQ	
	5.04%		£0			6.9	54CR	
90% to 120%	5.59%	HVR*, currently 7.99%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.2	53VR	

*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 30 April 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%	5.95%	BVR*, currently 8.84%	£0	1% until 30/04/2026	Up to £7.5 million	9.1	53VS	

2 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 60%	4.64%	BVR*, currently 8.84%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.5	53VT	
	5.04%		£0			8.5	53VU	
60% to 75%	4.74%	BVR*, currently 8.84%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.5	53VV	
	5.14%		£0			8.5	53VW	
75% to 80%	5.74%	BVR*, currently 8.84%	£995	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.8	53VX	
	6.14%		£0			8.7	53VY	
80% to 120%	6.19%	BVR*, currently 8.84%	£0	2% until 30/04/2026, then 1% until 30/04/2027	Up to £7.5 million	8.8	53VZ	

2 year tracker rate (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 60%	4.99% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	Up to £7.5 million	8.6	53WA	
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	8.7	53WB	

5 year fixed rate (fixed until 30 April 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%	4.54%	BVR*, currently 8.84%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.2	53WC	
	4.74%		£0			7.2	53WD	
60% to 75%	4.64%	BVR*, currently 8.84%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.3	53WE	
	4.84%		£0			7.3	53WF	
75% to 80%	5.14%	BVR*, currently 8.84%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.5	53WG	
	5.34%		£0			7.5	53WH	
80% to 120%	5.49%	BVR*, currently 8.84%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	Up to £7.5 million	7.6	53WI	

*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 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 60%	4.69%	HVR*, currently 7.99%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.6	54JI	
60% to 75%	4.84%	HVR*, currently 7.99%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.7	54JJ	
75% to 80%	5.19%	HVR*, currently 7.99%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £2 million	7.8	54JK	

3 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%	4.59%	HVR*, currently 7.99%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£10,000 to £2 million	7.2	53WM	
60% to 75%	4.74%	HVR*, currently 7.99%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£10,000 to £2 million	7.3	53WN	
75% to 80%	5.14%	HVR*, currently 7.99%	£0	3% until 30/04/2026, then 2% until 30/04/2027, then 1% until 30/04/2028	£10,000 to £2 million	7.4	53WO	

5 year fixed rate (fixed until 30 April 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%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £2 million	6.5	54LW	
60% to 75%	4.54%	HVR*, currently 7.99%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £2 million	6.5	54LX	
75% to 80%	4.74%	HVR*, currently 7.99%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £2 million	6.6	53WR	

2 year tracker rate (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 60%	5.29% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.99%	£0	No ERC	£10,000 to £2 million	7.8	53WS	
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	7.9	53WT	
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	7.9	53WU	

*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 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 60%	5.04%	BVR*, currently 8.84%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £1 million	8.4	53WV	
60% to 75%	5.14%	BVR*, currently 8.84%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £1 million	8.4	53WW	

5 year fixed rate (fixed until 30 April 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%	4.74%	BVR*, currently 8.84%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £1 million	7.0	53WX	
60% to 75%	4.84%	BVR*, currently 8.84%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £1 million	7.1	53WY	

2 year tracker rate (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 60%	5.39% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.84%	£0	No ERC	£10,000 to £1 million	8.5	53WZ	
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	8.6	53XA	

*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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