

With effect from 24 February 2026.

# Intermediary Product Guide.

# What's inside...

Introducing our product range effective from 24 February 2026.

What's inside?	Page
<b>House Purchase</b>	
2 year fixed and tracker rates	3
3 year fixed rates	4
5 year fixed rates	5
<b>Remortgages</b>	
2 year fixed and tracker rates	6
3 year fixed rates	7
5 year fixed rates	8
<b>Shared Equity \ Shared Ownership</b>	
House Purchase - 2 and 5 year rates	9
Remortgage - 2 year rates	10
<b>Buy-to-Let</b>	
House Purchase - 2 and 5 year rates	11
Remortgage - 2 and 5 year rates	12
<b>Portfolio Buy-to-Let</b>	
House Purchase - 2 and 5 year rates	13
Remortgage - 2 and 5 year rates	14
<b>Product transfers</b>	
Residential - 1 year fixed rate	15
Residential - 2 year fixed and tracker rates	16
Residential - 3 year fixed rates	17
Residential - 5 year fixed rates	18
Buy-to-Let - 1, 2 and 5 year rates	19
<b>Additional borrowing</b>	
Residential - 2, 3 and 5 year rates	20
Buy-to-Let - 2 and 5 year rates	21
<b>TSB Mortgage Pro valuation fees</b>	22

# 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)	APRC %	All Properties		A/B EPC Rated Properties Only	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.64%	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	63MW		63NA	£250 cashback
	3.89%		£0			6.9	63MX		63NB	£250 cashback
60% to 75%	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	63MY		63NC	£250 cashback
	3.99%		£0			6.9	63MZ		63ND	£250 cashback
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		63HM	£250 cashback
	4.14%		£0			6.9	63HB		63HN	£250 cashback
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		63HO	£250 cashback
	4.14%		£0			6.9	63HD		63HP	£250 cashback
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	63HQ	£750 cashback
	4.39%		£0			6.9	63HF	£500 cashback	63HR	£750 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	63HS	£750 cashback
	4.89%		£0			7.0	63HH	£500 cashback	63HT	£750 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 %	All Properties		A/B EPC Rated Properties Only	
							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	7.0	62OE		62OI	£250 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	7.0	62OF		62OJ	£250 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	62OG		62OK	£250 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	62OH		62OL	£250 cashback

\*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)

							All Properties			A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features	
Up to 60%	3.89%	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	62OM		62OW	£250 cashback	
	4.14%		£0			6.6	62ON		62OX	£250 cashback	
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	62OO		62OY	£250 cashback	
	4.19%		£0			6.7	62OP		62OZ	£250 cashback	
75% to 80%	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 £1 million	6.7	63NE		63NI	£250 cashback	
	4.24%		£0			6.7	63NF		63NJ	£250 cashback	
80% to 85%	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 £1 million	6.7	63NG		63NK	£250 cashback	
	4.24%		£0			6.7	63NH		63NL	£250 cashback	
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	62OU	£500 cashback	62PE	£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	62OV	£500 cashback	62PF	£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)

All Properties									A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.94%	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	63NM		63NP	£250 cashback
	4.14%		£0			6.2	63NN		63NQ	£250 cashback
60% to 75%	3.94%	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	63NO		63NR	£250 cashback
	4.19%		£0			6.2	63HX		63IF	£250 cashback
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	£250 cashback
	4.34%		£0			6.3	63HZ		63IH	£250 cashback
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	£250 cashback
	4.34%		£0			6.3	63IB		63IJ	£250 cashback
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	£750 cashback
	4.49%		£0			6.3	62PP	£500 cashback	62QB	£750 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	63BD	£750 cashback
	4.84%		£0			6.5	63AU	£500 cashback	63BE	£750 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 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 31 May 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%	3.74%	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	63NS		63NZ	£300 cashback
	3.79%		£995			6.8	63NT		63OA	£300 cashback
	4.14%		£0		6.9	63BH		63BR	£300 cashback	
60% to 75%	3.74%	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	63NU		63OB	£300 cashback
	3.79%		£995			6.8	63NV		63OC	£300 cashback
	4.14%		£0			6.9	63BJ		63BT	£300 cashback
75% to 80%	4.09%	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	63NW		63OD	£300 cashback
	4.29%		£0			6.9	63NX		63OE	£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
	4.34%		£0			6.9	63NY		63OF	£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 Legals		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 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 31 May 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.89%	HVR*, currently 7.24%	£995	3.5% until 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 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 31 May 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%	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%		£0		£25,000 to £2 million***	6.1	62RZ		62SI	£300 cashback
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%		£0			6.2	62SB		62SK	£300 cashback
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		63CD	£300 cashback
	4.34%		£0			6.2	63CA		63CE	£300 cashback
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		63CF	£300 cashback
	4.34%		£0			6.2	63CC		63CG	£300 cashback
85% to 90%	4.49%	HVR*, currently 7.24%	£0	5% until 31/05/2028, then 4% until 31/05/2029, then 3% until 31/05/2030, then 2% until 31/05/2031	£5,000 to £500,000	6.3	62SG		62SP	£300 cashback

\*Homeowner Variable Rate, currently 7.24%

\*\*\*Fee assisted 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 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)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties	
							TSB Mortgage Pro code	Additional features
Up to 60%	3.64%	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	63OG	
	3.89%		£0			6.9	63OH	
60% to 75%	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	63OI	
	3.99%		£0			6.9	63OJ	
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
63ON	£250 cashback
63OO	£250 cashback
63OP	£250 cashback
63OQ	£250 cashback
63IQ	£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)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties	
							TSB Mortgage Pro code	Additional features
Up to 60%	3.94%	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	63OK	
	4.14%		£0			6.2	63OL	
60% to 75%	3.94%	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	63OM	
	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
63OR	£250 cashback
63OS	£250 cashback
63OT	£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 legals\*\*\*
- 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 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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# 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 legals\*\*
- 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 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 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%	3.74%	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	63OU	
	3.79%		£995			6.8	63OV	
	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](https://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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