

With effect from 13 March 2026.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 13 March 2026.

What's inside?	Page
House Purchase	
2 year fixed and tracker rates	3
3 year fixed rates	4
5 year fixed rates	5
Remortgages	
2 year fixed and tracker rates	6
3 year fixed rates	7
5 year fixed rates	8
Shared Equity \ Shared Ownership	
House Purchase - 2 and 5 year rates	9
Remortgage - 2 year rates	10
Buy-to-Let	
House Purchase - 2 and 5 year rates	11
Remortgage - 2 and 5 year rates	12
Portfolio Buy-to-Let	
House Purchase - 2 and 5 year rates	13
Remortgage - 2 and 5 year rates	14
Product transfers	
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
Additional borrowing	
Residential - 2, 3 and 5 year rates	20
Buy-to-Let - 2 and 5 year rates	21
TSB Mortgage Pro valuation fees	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%	4.29%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million	7.0	64HB		64HN	£250 cashback
	4.54%		£0			7.0	64HC		64HO	£250 cashback
60% to 75%	4.39%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million	7.0	64HD		64HP	£250 cashback
	4.64%		£0			7.0	64HE		64HQ	£250 cashback
75% to 80%	4.49%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	64HF		64HR	£250 cashback
	4.74%		£0			7.0	64HG		64HS	£250 cashback
80% to 85%	4.49%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	64HH		64HT	£250 cashback
	4.74%		£0			7.0	64HI		64HU	£250 cashback
85% to 90%	4.79%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £750,000	7.1	64HJ	£500 cashback	64HV	£750 cashback
	4.99%		£0			7.1	64HK	£500 cashback	64HW	£750 cashback
90% to 95%	5.24%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £570,000	7.2	64HL	£500 cashback	64HX	£750 cashback
	5.49%		£0			7.1	64HM	£500 cashback	64HY	£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%	4.74% (variable) at 0.99% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million	7.1	64HZ		64ID	£250 cashback
60% to 75%	4.79% (variable) at 1.04% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million	7.1	64IA		64IE	£250 cashback
75% to 80%	5.14% (variable) at 1.39% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	64IB		64IF	£250 cashback
80% to 85%	5.14% (variable) at 1.39% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	64IC		64IG	£250 cashback

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

House Purchase

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- If LTV exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all Residential House Purchase
- £250 cashback available on properties with an EPC rating of A or B

3 year fixed rate (fixed until 31 May 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties		A/B EPC Rated Properties Only	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.44%	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	6.8	64IH	64IR	£250 cashback	
	4.69%		£0			6.8	64II	64IS	£250 cashback	
60% to 75%	4.54%	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	6.8	64IJ	64IT	£250 cashback	
	4.79%		£0			6.8	64IK	64IU	£250 cashback	
75% to 80%	4.69%	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	6.8	64IL	64IV	£250 cashback	
	4.89%		£0			6.8	64IM	64IW	£250 cashback	
80% to 85%	4.69%	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	6.8	64IN	64IX	£250 cashback	
	4.89%		£0			6.8	64IO	64IY	£250 cashback	
85% to 90%	5.04%	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	6.9	64IP	64IZ	£750 cashback	
90% to 95%	5.59%	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	7.0	64IQ	64JA	£750 cashback	

*Homeowner Variable Rate, currently 7.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.54%	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	6.4	64JB		64JN	£250 cashback	
	4.74%		£0			6.4	64JC		64JO	£250 cashback	
60% to 75%	4.54%	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	6.4	64JD		64JP	£250 cashback	
	4.79%		£0			6.5	64JE		64JQ	£250 cashback	
75% to 80%	4.69%	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	6.5	64JF		64JR	£250 cashback	
	4.89%		£0			6.5	64JG		64JS	£250 cashback	
80% to 85%	4.69%	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	6.5	64JH		64JT	£250 cashback	
	4.89%		£0			6.5	64JI		64JU	£250 cashback	
85% to 90%	4.89%	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	6.6	64JJ	£500 cashback	64JV	£750 cashback	
	5.04%		£0			6.6	64JK	£500 cashback	64JW	£750 cashback	
90% to 95%	5.34%	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 £570,000	6.7	64JL	£500 cashback	64JX	£750 cashback	
	5.44%		£0			6.7	64JM	£500 cashback	64JY	£750 cashback	

*Homeowner Variable Rate, currently 7.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.39%	HVR*, currently 7.24%	£1,495	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million***	7.0	64JZ		64KK	£300 cashback
	4.44%		£995			7.0	64KA		64KL	£300 cashback
	4.79%		£0		7.0	64KB		64KM	£300 cashback	
60% to 75%	4.39%	HVR*, currently 7.24%	£1,495	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million***	7.0	64KC		64KN	£300 cashback
	4.44%		£995			7.0	64KD		64KO	£300 cashback
	4.79%		£0			7.0	64KE		64KP	£300 cashback
75% to 80%	4.69%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	64KF		64KQ	£300 cashback
	4.89%		£0			7.0	64KG		64KR	£300 cashback
80% to 85%	4.74%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	64KH		64KS	£300 cashback
	4.94%		£0			7.0	64KI		64KT	£300 cashback
85% to 90%	5.09%	HVR*, currently 7.24%	£0	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £500,000	7.0	64KJ		64KU	£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%	4.74% (variable) at 0.99% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million***	7	64KV		64KZ	£300 cashback
60% to 75%	4.79% (variable) at 1.04% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million***	7	64KW		64LA	£300 cashback
75% to 80%	5.14% (variable) at 1.39% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	64KX		64LB	£300 cashback
80% to 85%	5.14% (variable) at 1.39% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	64KY		64LC	£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.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.44%	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***	6.7	64LD		64LL	£300 cashback
	4.79%		£0		£25,000 to £2 million***	6.8	64LE		64LM	£300 cashback
60% to 75%	4.54%	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***	6.8	64LF		64LN	£300 cashback
	4.89%		£0			6.8	64LG		64LO	£300 cashback
75% to 80%	4.69%	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	6.8	64LH		64LP	£300 cashback
	4.99%		£0			6.8	64LI		64LQ	£300 cashback
80% to 85%	4.69%	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	6.8	64LJ		64LR	£300 cashback
	4.99%		£0			6.8	64LK		64LS	£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.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.54%	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***	6.3	64LT		64MC	£300 cashback
	4.69%		£0		£25,000 to £2 million***	6.4	64LU		64MD	£300 cashback
60% to 75%	4.59%	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***	6.4	64LV		64ME	£300 cashback
	4.79%		£0			6.4	64LW		64MF	£300 cashback
75% to 80%	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 £1 million	6.4	64LX		64MG	£300 cashback
	4.94%		£0			6.5	64LY		64MH	£300 cashback
80% to 85%	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 £1 million	6.4	64LZ		64MI	£300 cashback
	4.94%		£0			6.5	64MA		64MJ	£300 cashback
85% to 90%	5.04%	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	6.5	64MB		64MK	£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.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.29%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	64ML	
	4.54%		£0			7.0	64MM	
60% to 75%	4.39%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	64MN	
	4.64%		£0			7.0	64MO	
75% to 80%	4.49%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	64MP	
	4.74%		£0			7.0	64MQ	
80% to 85%	4.49%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.0	64MR	
	4.74%		£0			7.0	64MS	
85% to 90%	4.79%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £500,000	7.1	64MT	£500 cashback
	4.99%		£0			7.1	64MU	£500 cashback
90% to 95%	5.24%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £500,000	7.2	64MV	£500 cashback
	5.49%		£0			7.1	64MW	£500 cashback

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
64NJ	£250 cashback
64NK	£250 cashback
64NL	£250 cashback
64NM	£250 cashback
64NN	£250 cashback
64NO	£250 cashback
64NP	£250 cashback
64NQ	£250 cashback
64NR	£750 cashback
64NS	£750 cashback
64NT	£750 cashback
64NU	£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%	4.54%	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	6.4	64MX	
	4.74%		£0			6.4	64MY	
60% to 75%	4.54%	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	6.4	64MZ	
	4.79%		£0			6.5	64NA	
75% to 80%	4.69%	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	6.5	64NB	
	4.89%		£0			6.5	64NC	
80% to 85%	4.69%	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	6.5	64ND	
	4.89%		£0			6.5	64NE	
85% to 90%	4.89%	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	6.6	64NF	£500 cashback
	5.04%		£0			6.6	64NG	£500 cashback
90% to 95%	5.34%	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	6.7	64NH	£500 cashback
	5.44%		£0			6.7	64NI	£500 cashback

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
64NV	£250 cashback
64NW	£250 cashback
64NX	£250 cashback
64NY	£250 cashback
64NZ	£250 cashback
64OA	£250 cashback
64OB	£250 cashback
64OC	£250 cashback
64OD	£750 cashback
64OE	£750 cashback
64OF	£750 cashback
64OG	£750 cashback

*Homeowner Variable Rate, currently 7.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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%	4.79%	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	64OH	£300 cashback
60% to 75%	4.79%	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	64OI	£300 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	64OJ	£300 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	64OK	£300 cashback

*Homeowner Variable Rate, currently 7.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 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%	4.44%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.8	64OL	N/A
	4.74%		£995			7.8	64OM	N/A
	4.94%		£0			7.8	64ON	N/A
60% to 75%	4.79%	BVR*, currently 8.09%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.8	64OO	N/A
	4.99%		£0			7.8	64OP	N/A
75% to 80%	5.24%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £500,000	8.0	64OQ	N/A
	5.54%		£995			7.9	64OR	N/A
	5.94%		£0			8.0	64OS	N/A

5 year fixed rate (fixed until 31 July 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%	4.59%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	7.0	64OT	N/A
	4.69%		£995			7.0	64OU	N/A
	4.79%		£0			7.0	64OV	N/A
60% to 75%	4.74%	BVR*, currently 8.09%	£995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	7.0	64OW	N/A
	4.84%		£0			7.0	64OX	N/A
75% to 80%	5.34%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £500,000	7.3	64OY	N/A
	5.44%		£995			7.3	64OZ	N/A
	5.64%		£0			7.3	64PA	N/A

2 year tracker rate (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%	4.94% (variable) at 1.19% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.8	64PB	N/A
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.9	64PC	N/A

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

**Bank of England Base Rate, currently 3.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 31 July 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%	4.49%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.7	64PD	N/A	64PV	£300 cashback
	4.79%		£995			7.8	64PE	N/A	64PW	£300 cashback
	4.99%		£0			7.7	64PF	N/A	64PX	£300 cashback
60% to 75%	4.84%	BVR*, currently 8.09%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.8	64PG	N/A	64PY	£300 cashback
	5.04%		£0			7.7	64PH	N/A	64PZ	£300 cashback
75% to 80%	5.29%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £500,000	7.9	64PI	N/A	64QA	£300 cashback
	5.59%		£995			7.9	64PJ	N/A	64QB	£300 cashback
	5.99%		£0			7.9	64PK	N/A	64QC	£300 cashback

5 year fixed rate (fixed until 31 July 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%	4.64%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	6.9	64PL	N/A	64QD	£300 cashback
	4.74%		£995			6.9	64PM	N/A	64QE	£300 cashback
	4.84%		£0			6.9	64PN	N/A	64QF	£300 cashback
60% to 75%	4.79%	BVR*, currently 8.09%	£995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	7.0	64PO	N/A	64QG	£300 cashback
	4.94%		£0			7.0	64PP	N/A	64QH	£300 cashback
75% to 80%	5.34%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £500,000	7.2	64PQ	N/A	64QI	£300 cashback
	5.44%		£995			7.2	64PR	N/A	64QJ	£300 cashback
	5.64%		£0			7.3	64PS	N/A	64QK	£300 cashback

2 year tracker rate (until 31 July 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%	4.94% (variable) at 1.19% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.8	64PT	N/A	64QL	£300 cashback
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.8	64PU	N/A	64QM	£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.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

Portfolio Buy-to-Let.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Buy to Let House Purchase products
- Only available to Portfolio Landlords, for Non-Portfolio please see our Buy-to-Let product range

House Purchase

2 year fixed rate (fixed until 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%	4.54%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.8	64QN	N/A
	4.84%		£995			7.8	64QO	N/A
	5.04%		£0		£75,000 to £1 million	7.8	64QP	N/A
60% to 75%	4.59%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.8	64QQ	N/A
	4.89%		£995			7.8	64QR	N/A
	5.09%		£0		£75,000 to £1 million	7.8	64QS	N/A

5 year fixed rate (fixed until 31 July 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%	4.69%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	7.1	64QT	N/A
	4.79%		£995			7.0	64QU	N/A
	4.89%		£0		£75,000 to £1 million	7.0	64QV	N/A
60% to 75%	4.79%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	7.1	64QW	N/A
	4.84%		£995			7.1	64QX	N/A
	4.94%		£0		£75,000 to £1 million	7.0	64QY	N/A

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

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 31 July 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%	4.59%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.8	64QZ	N/A	64RL	£300 cashback
	4.89%		£995			7.8	64RA	N/A	64RM	£300 cashback
	5.09%		£0			7.8	64RB	N/A	64RN	£300 cashback
60% to 75%	4.64%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.8	64RC	N/A	64RO	£300 cashback
	4.94%		£995			7.8	64RD	N/A	64RP	£300 cashback
	5.14%		£0			7.8	64RE	N/A	64RQ	£300 cashback

5 year fixed rate (fixed until 31 July 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%	4.74%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	7.0	64RF	N/A	64RR	£300 cashback
	4.84%		£995			7.0	64RG	N/A	64RS	£300 cashback
	4.94%		£0			7.0	64RH	N/A	64RT	£300 cashback
60% to 75%	4.84%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	7.0	64RI	N/A	64RU	£300 cashback
	4.89%		£995			7.0	64RJ	N/A	64RV	£300 cashback
	5.04%		£0			7.0	64RK	N/A	64RW	£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.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 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%	5.20%	HVR*, currently 7.24%	£0	1% until 31/07/2027	Up to £7.5 million	7.2	64VL	

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

Product Transfers

Residential

2 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%	3.99%	HVR*, currently 7.24%	£1,495	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	6.9	64VM	
	4.04%		£995			6.8	64VN	
	4.34%		£0			6.8	64VO	
60% to 75%	4.04%	HVR*, currently 7.24%	£1,495	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	6.9	64VP	
	4.09%		£995			6.8	64VQ	
	4.44%		£0			6.8	64VR	
75% to 80%	4.39%	HVR*, currently 7.24%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	6.9	64VS	
	4.59%		£0			6.9	64VT	
80% to 85%	4.39%	HVR*, currently 7.24%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	6.9	64VU	
	4.59%		£0			6.9	64VV	
85% to 90%	4.54%	HVR*, currently 7.24%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.0	64VW	
	4.74%		£0			6.9	64VX	
90% to 120%	5.24%	HVR*, currently 7.24%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.0	64VY	

2 year tracker rate (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%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	6.9	64VZ	
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	6.9	64WA	
75% to 80%	4.74% (variable) at 0.99% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	7	64WB	
80% to 85%	4.74% (variable) at 0.99% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	7	64WC	
85% to 90%	4.99% (variable) at 1.24% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	7.1	64WD	

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

Product Transfers

Residential

3 year fixed rate (fixed until 31 July 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.04%	HVR*, currently 7.24%	£1,495	3.5% until 31/07/2027, then 2.5% until 31/07/2028, then 1.5% until 31/07/2029	Up to £7.5 million	6.6	64WE	
	4.09%		£995			6.5	64WF	
	4.39%		£0			6.5	64WG	
60% to 75%	4.14%	HVR*, currently 7.24%	£1,495	3.5% until 31/07/2027, then 2.5% until 31/07/2028, then 1.5% until 31/07/2029	Up to £7.5 million	6.6	64WH	
	4.19%		£995			6.6	64WI	
	4.44%		£0			6.5	64WJ	
75% to 80%	4.39%	HVR*, currently 7.24%	£995	3.5% until 31/07/2027, then 2.5% until 31/07/2028, then 1.5% until 31/07/2029	Up to £7.5 million	6.6	64WK	
	4.59%		£0			6.6	64WL	
80% to 85%	4.39%	HVR*, currently 7.24%	£995	3.5% until 31/07/2027, then 2.5% until 31/07/2028, then 1.5% until 31/07/2029	Up to £7.5 million	6.6	64WM	
	4.59%		£0			6.6	64WN	

*Homeowner Variable Rate, currently 7.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

Product Transfers

Residential

5 year fixed rate (fixed until 31 July 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%	HVR*, currently 7.24%	£1,495	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	6.1	64WO	
	4.29%		£995			6.1	64WP	
	4.39%		£0			6.0	64WQ	
60% to 75%	4.29%	HVR*, currently 7.24%	£1,495	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	6.1	64WR	
	4.34%		£995			6.1	64WS	
	4.49%		£0			6.1	64WT	
75% to 80%	4.44%	HVR*, currently 7.24%	£995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	6.2	64WU	
	4.64%		£0			6.2	64WV	
80% to 85%	4.44%	HVR*, currently 7.24%	£995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	6.2	64WW	
	4.64%		£0			6.2	64WX	
85% to 90%	4.59%	HVR*, currently 7.24%	£995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	6.2	64WY	
	4.74%		£0			6.2	64WZ	
90% to 120%	5.24%	HVR*, currently 7.24%	£0	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	6.5	64XA	

*Homeowner Variable Rate, currently 7.24%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

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 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 75%	5.20%	BVR*, currently 8.09%	£0	1% until 31/07/2027	Up to £7.5 million	8.0	64XB	

2 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%	4.14%	BVR*, currently 8.09%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.5	64XC	
	4.44%		£0			7.5	64XD	
60% to 75%	4.39%	BVR*, currently 8.09%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.6	64XE	
	4.59%		£0			7.5	64XF	
75% to 80%	5.14%	BVR*, currently 8.09%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.8	64XG	
	5.54%		£0			7.8	64XH	
80% to 120%	6.04%	BVR*, currently 8.09%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.9	64XI	

2 year tracker rate (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%	4.54% (variable) at 0.79% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	Up to £7.5 million	7.6	64XJ	
60% to 75%	4.69% (variable) at 0.94% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	Up to £7.5 million	7.7	64XK	

5 year fixed rate (fixed until 31 July 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%	4.34%	BVR*, currently 8.09%	£995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	6.6	64XL	
	4.54%		£0			6.6	64XM	
60% to 75%	4.54%	BVR*, currently 8.09%	£995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	6.7	64XN	
	4.69%		£0			6.6	64XO	
75% to 80%	5.19%	BVR*, currently 8.09%	£995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	7.0	64XP	
	5.39%		£0			7.0	64XQ	
80% to 120%	5.84%	BVR*, currently 8.09%	£0	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	7.2	64XR	

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

**Bank of England Base Rate, currently 3.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

Residential Additional Borrowing

• Max loan size includes existing loan amount

2 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%	4.34%	HVR*, currently 7.24%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	6.8	64XS	
60% to 75%	4.44%	HVR*, currently 7.24%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	6.8	64XT	
75% to 80%	4.59%	HVR*, currently 7.24%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £1 million	6.9	64XU	

3 year fixed rate (fixed until 31 July 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%	4.39%	HVR*, currently 7.24%	£0	3.5% until 31/07/2027, then 2.5% until 31/07/2028, then 1.5% until 31/07/2029	£10,000 to £2 million	6.5	64XW	
60% to 75%	4.44%	HVR*, currently 7.24%	£0	3.5% until 31/07/2027, then 2.5% until 31/07/2028, then 1.5% until 31/07/2029	£10,000 to £2 million	6.5	64XX	
75% to 80%	4.59%	HVR*, currently 7.24%	£0	3.5% until 31/07/2027, then 2.5% until 31/07/2028, then 1.5% until 31/07/2029	£10,000 to £1 million	6.6	64XY	

5 year fixed rate (fixed until 31 July 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%	4.39%	HVR*, currently 7.24%	£0	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£10,000 to £2 million	6.0	64YA	
60% to 75%	4.49%	HVR*, currently 7.24%	£0	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£10,000 to £2 million	6.1	64YB	
75% to 80%	4.64%	HVR*, currently 7.24%	£0	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£10,000 to £1 million	6.2	64YC	

2 year tracker rate (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%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£0	No ERC	£10,000 to £2 million	6.9	64YE	
60% to 75%	4.89% (variable) at 1.14% above the BoE base rate**	HVR*, currently 7.24%	£0	No ERC	£10,000 to £2 million	6.9	64YF	
75% to 80%	5.14% (variable) at 1.39% above the BoE base rate**	HVR*, currently 7.24%	£0	No ERC	£10,000 to £1 million	7.0	64YG	

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

**FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.**

Buy to Let Additional Borrowing

- Max loan size includes existing loan amount
- Not available to Portfolio Landlords

2 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%	4.44%	BVR*, currently 8.09%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £1 million	7.5	64YH	
60% to 75%	4.59%	BVR*, currently 8.09%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £1 million	7.5	64YI	

5 year fixed rate (fixed until 31 July 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%	4.54%	BVR*, currently 8.09%	£0	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£10,000 to £1 million	6.6	64YJ	
60% to 75%	4.69%	BVR*, currently 8.09%	£0	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£10,000 to £1 million	6.6	64YK	

2 year tracker rate (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%	4.94% (variable) at 1.19% above the BoE base rate**	BVR*, currently 8.09%	£0	No ERC	£10,000 to £1 million	7.6	64YL	
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate**	BVR*, currently 8.09%	£0	No ERC	£10,000 to £1 million	7.7	64YM	

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

**Bank of England Base Rate, currently 3.75%

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
NOT FOR PUBLIC DISTRIBUTION.

TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for House Purchase

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

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

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

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

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH. Registered in Scotland no. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.