# Intermediary Product Guide.

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Introducing our product range effective from 28 March 2025.

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# **First Time Buyers**

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

#### 2 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.19%	Follow-on tracker rate, 2.49% above the BoE base	£995	2.5% until 30/06/2026, then	£5,000 to £2 million	6.8	55JA	
Op 10 00%	4.49%	rate**	£0	1.5% until 30/06/2027	15,000 to 12 million	6.8	55JB	
60% to 75%	4.34%	Follow-on tracker rate, 2.49% above the BoE base	£995	2.5% until 30/06/2026, then	£5,000 to £2 million	6.8	55JC	
00% to 73%	4.64%	rate**	£0	1.5% until 30/06/2027	13,000 to 12 million	6.8	55JD	
75% to 80%	4.59%	Follow-on tracker rate, 2.49% above the BoE base		2.5% until 30/06/2026, then	£5,000 to £1 million	6.8	55MQ	
75% to 80% —	4.99%	rate**	£0	1.5% until 30/06/2027	13,000 to 11 million	6.9	55MR	
80% to 85%	4.59%	Follow-on tracker rate, £ 2.49% above the BoE base	£995	2.5% until 30/06/2026, then	£5,000 to £1 million	6.8	55MS	
80% to 83%	4.99%	rate**	£0	1.5% until 30/06/2027	13,000 to 11 million	6.9	55MT	
85% to 90%	4.99%	Follow-on tracker rate, 2.49% above the BoE base	£995	2.5% until 30/06/2026, then	£5,000 to £750,000	6.9	55YU	£500 cashback
33/0 (0 30/0	5.14%	rate**	£0	1.5% until 30/06/2027	- 13,000 to 1730,000	6.9	55YV	£500 cashback
90% to 95%	5.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £570,000	7.0	55YW	£500 cashback

#### 2 year tracker rate (until 30 June 2027)

LTV	Initial rate		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	

<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

# **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	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then	£5,000 to £2 million	6.6	55JM	
Op 10 00%	4.39%	rate**	£495	1.5% until 30/06/2028	15,000 to 12 million	6.6	55JN	
60% to 75%	4.21%	Follow-on tracker rate,	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then	£5,000 to £2 million	6.6	55UI	
00% to 73%	4.44%	rate**	£495	1.5% until 30/06/2028	13,000 to 12 million	6.6	55UJ	
75% to 80%	4.53%	Follow-on tracker rate,	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then	£5,000 to £1 million	6.9	54UW	
73/0 to 80/0	4.79%	rate**	£495	1.5% until 30/06/2028	ES,000 to ET million	6.9	54UX	
80% to 85%	4.55%	Follow-on tracker rate, 2.49% above the BoE base	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then	£5,000 to £1 million	6.9	54UY	
3070 to 8370	4.79%	rate**	£495	1.5% until 30/06/2028	ES,000 to ET million	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

<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

# **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	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £2 million	6.2	55JQ	
υρ το <del>60</del> %	4.34%	the BoE base rate**	£0	3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.2	55JR	
60% to 75%	4.29%	Follow-on tracker rate, 2.49% above	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £2 million	6.2	55JS	
00% 10 73%	4.49%	the BoE base rate**	£0	3% until 30/06/2029, then 2% until 30/06/2030	L3,000 to L2 IIIIII0II	6.3	55JT	
75% to 80%	4.44%	Follow-on tracker rate, 2.49% above	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £1 million	6.3	55UK	
75% to 80% —	4.54%	the BoE base rate**	£0	3% until 30/06/2029, then 2% until 30/06/2030	L3,000 to L1 1111111011	6.3	55UL	
80% to 85%	4.44%	Follow-on tracker rate, 2.49% above	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.3	55UM	
80% to 83%	4.54%	the BoE base rate**	£0		15,000 to 11 mmon	6.3	55UN	
85% to 90%	4.69%	Follow-on tracker rate, 2.49% above	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £750,000	6.4	55YX	£500 cashback
03/0 (0 30/0	4.79%	the BoE base rate**	£0	3% until 30/06/2029, then 2% until 30/06/2030	13,000 to 1730,000	6.4	55YY	£500 cashback
90% to 95%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £570,000	6.5	55YZ	£500 cashback

<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

#### **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	£5,000 to £2 million	7.6	55JY	
Ορ το σολ	4.49%	TIVE , currently 7.55%	£0	1.5% until 30/06/2027	13,000 to 12 million	7.6	55JZ	
60% to 75%	4.34%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then	£5,000 to £2 million	7.6	55KA	
00% to 73%	4.64%	TIVE , currently 7.55%	£0	1.5% until 30/06/2027	13,000 to 12 million	7.6	55KB	
75% to 80%	4.59%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then	£5,000 to £1 million	7.7	55MW	
75% to 80% —	4.99%	Tivit , currently 7.33%	£0	1.5% until 30/06/2027	ES,000 to ET million	7.7	55MX	
80% to 85%	4.59%	£99. HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then	£5,000 to £1 million	7.7	55MY	
80% (0 83%	4.99%	TIVE , currently 7.55%	£0	1.5% until 30/06/2027	13,000 to 11 million	7.7	55MZ	
85% to 90%	4.99%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then	£5,000 to £750,000	7.8	55ZA	£500 cashback
83% 10 30%	5.14%	TIVE , currently 7.55%	£0	1.5% until 30/06/2027	13,000 to 1730,000	7.7	55ZB	£500 cashback
90% to 95%	5.49%	HVR*, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £570,000	7.8	55ZC	£500 cashback

2 year tracker rate (until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	arge Loan size (inc all fees)		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	

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

#### **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	£5,000 to £2 million	7.3	55KK	
Op 10 00%	4.39%	nvk*, currently 7.99%	£495	1.5% until 30/06/2028	13,000 to 12 million	7.3	55KL	
60% to 75%	4.21%	HVR*, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then	£5,000 to £2 million	7.3	55US	
00% to 75%	4.44%	HVK*, currently 7.99%	£495	1.5% until 30/06/2028	£5,000 to £2 million	7.3	55UT	
75% to 80%	4.53%	HVR*, currently 7.99%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then	£5,000 to £1 million	7.6	54WE	
73% to 80%	4.79%	nvk*, currently 7.99%	£495	1.5% until 30/06/2028	13,000 to 11 million	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	£5,000 to £1 million	7.6	54WG	
80% to 83%	4.79%	TIVE , currently 7.55%	£495	1.5% until 30/06/2028	13,000 to 11 million	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

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

#### **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	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £2 million	6.7	55KO	
Ор 10 60%	4.34%	7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £2 million	6.7	55KP	
60% to 75%	4.29%	HVR*, currently	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £2 million	6.8	55KQ	
00% to 73%	4.49%	7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	13,000 to 12 million	6.8	55KR	
75% to 80%	4.44% HVR*, currer		£995 5% until 30/06/2027, then 4% until 30/06/2028, then		£5,000 to £1 million	6.8	55UU	
75% to 80%	4.54%	7.99%	3% until 30/06/2029, then £0 2% until 30/06/2030		6.8	55UV		
80% to 85%	4.44%	HVR*, currently	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £1 million	6.8	55UW	
30% to 33%	4.54%	7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	13,000 to 11 million	6.8	55UX	
85% to 90%	4.69%	HVR*, currently	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £750,000	6.9	55ZD	£500 cashback
83% 10 90%	4.79%	7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	L3,000 to L730,000	6.9	55ZE	£500 cashback
90% to 95%	5.14%	HVR*, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £570,000	7.1	55ZF	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

#### 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 fixe	ed rate (fixed ui	ntil 30 June 2	027)				Free	Legals	Own Cor	nveyancer								
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								
	4.19%		£1,495		£5,000 to £2 million***	7.5	55NC		55NN	£300 cashback								
Up to 60%	4.29%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	E5,000 to E2 million	7.5	55ND		55NO	£300 cashback								
	4.59%		£0		£25,000 to £2 million***	7.5	55NE		55NP	£300 cashback								
	4.34%		£1,495	2 59/ until 20/05/2025 the		7.6	55VA		55VD	£300 cashback								
60% to 75%	4.44%	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	55VB		55VE	£300 cashback								
60% to 75%	4.79%		£0			7.6	56DX		56DY	£300 cashback								
75% to 80%	4.74%	HVR*, currently	£995	2.5% until 30/06/2026, then	£5,000 to £1 million	7.6	55ZG		55ZL	£300 cashback								
73% 10 80%	5.04%	7.99%	£0	1.5% until 30/06/2027	13,000 to 11 million	7.6	55ZH		55ZM	£300 cashback								
80% to 85%	4.79%	HVR*, currently	£995	2.5% until 30/06/2026, then	2.5% until 30/06/2026, then	2.5% until 30/06/2026, then	2.5% until 30/06/2026, then	2.5% until 30/06/2026, then	2.5% until 30/06/2026, then	2.5% until 30/06/2026, then	2.5% until 30/06/2026, then	2.5% until 30/06/2026, then	£5,000 to £1 million	7.6	55ZI		55ZN	£300 cashback
30% 10 33%	5.09%	7.99%	£0	1.5% until 30/06/2027	13,000 to 11 million	7.6	55ZJ		55ZO	£300 cashback								
85% to 90%	5.39%	HVR*, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.7	55ZK		55ZP	£300 cashback								

2 year tra	cker rate (until	30 June 2027	7)				Free	Legals	Own Cor	nveyancer
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%	4.89% (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

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

<sup>&</sup>quot;search of England base Rate, currently 4.50%
"search of England base Rate, currently 4.50%
"search of England base Rate, currently 4.50%
"search of England base Rate, currently 4.50%

- 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.

#### 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 fixe	ed rate (fixed u	ntil 30 June 2	2028)				Free	Legals	Own Con	veyancer
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%	4.35%	HVR*, currently	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then	£5,000 to £2 million***	7.4	54XX		54YF	£300 cashback
Op to 60%	4.59%	7.99%	£495	1.5% until 30/06/2028	E5,000 to E2 IIIIIIOI1***	7.4	54XY		54YG	£300 cashback
60% to 75%	4.48%	HVR*, currently	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then	£5,000 to £2 million***	7.5	54XZ		54YH	£300 cashback
60% to 75%	4.74%	7.99%	£495	1.5% until 30/06/2028		7.5	54YA		54YI	£300 cashback
75% to 80%	4.64%	HVR*, currently	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then	£5,000 to £1 million	7.3	55ZQ		55ZU	£300 cashback
73/8 to 30/8	4.89%	7.99%	£495	1.5% until 30/06/2028	15,000 to 11 mmon	7.3	55ZR		55ZV	£300 cashback
80% to 85%	4.74%	£1,495	3.5% until 30/06/2026, then 2.5% until 30/06/2027, then	£5 000 to £1 million	7.4	55ZS		55ZW	£300 cashback	
60% (0 65%	4.94%	7.99%	£495	1.5% until 30/06/2028	£5,000 to £1 million	7.4	55ZT		55ZX	£300 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

<sup>\*\*\*</sup>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.

### 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 fix	/ear fixed rate (fixed until 30 June 2030)						Free Legals		Own Conv	eyancer
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
Un to C00/	4.29%	HVR*, currently	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £2 million***	6.6	55DP		55DT	£300 cashback
Up to 60%	4.44%	7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	£25,000 to £2 million***	6.6	55DQ		55DU	£300 cashback
60% to 75%	4.39%	HVR*, currently	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £2 million***	6.7	55DR		55DV	£300 cashback
00% 10 73%	4.54%	7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	E5,000 to E2 IIIIII0II	6.7	55DS		55DW	£300 cashback
75% to 80%	4.54%	HVR*, currently	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £1 million	6.7	55ZY		56AD	£300 cashback
73/0 10 00/0	4.69%	7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	13,000 to 11 mmon	6.7	55ZZ		56AE	£300 cashback
80% to 85%	4.54%	HVR*, currently	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £1 million	6.7	56AA		56AF	£300 cashback
80% 10 83%	4.69%	7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	13,000 to 11 mmon	6.7	56AB		56AG	£300 cashback
85% to 90%	4.89%	HVR*, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	6.8	56AC		56AH	£300 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

<sup>\*\*\*</sup>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.

#### **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
U- 4- 50%	4.49%	Follow-on tracker rate, 2.49%	£995	2.5% until 30/06/2026, then	CE 000 to Cd william	7.0	54ZF	
Up to 60%	4.79%	above the BoE base rate**	£0	1.5% until 30/06/2027	£5,000 to £1 million	7.0	54ZG	
60% to 75%	4.59%	Follow-on tracker rate, 2.49%	£995	2.5% until 30/06/2026, then	CF 000 to Cd william	7.1	54ZH	
60% to 75%	4.89%	above the BoE base rate**	£0	2.5% Until 30/06/2027 £5,000 to £1 million		7.1	54ZI	
759/ 40 900/	4.79%	Follow-on tracker rate, 2.49%	£995	2.5% until 30/06/2026, then	CE 000 to C1 million	7.1	54ZJ	
75% to 80%	5.19%	above the BoE base rate**	£0	1.5% until 30/06/2027	£5,000 to £1 million	7.1	54ZK	
80% to 85%	4.79%	Follow-on tracker rate, 2.49%	£995	2.5% until 30/06/2026, then	£5,000 to £1 million	7.1	54ZL	
80% 10 85%	5.19%	above the BoE base rate**	£0	1.5% until 30/06/2027	£5,000 to £1 million	7.1	54ZM	
959/ Ac 009/	5.34%	Follow-on tracker rate, 2.49%	£995	2.5% until 30/06/2026, then	CF 000 to CF00 000	7.2	54ZN	£500 cashback
85% to 90%	5.49%	above the BoE base rate**	£0	1.5% until 30/06/2027	£5,000 to £500,000	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
Un to C00/	4.44%	Follow-on tracker rate, 2.49%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £1 million	6.4	54ZP	
Up to 60%	4.64% above th	above the BoE base rate**	3% until 30/06/2029, then £0 2% until 30/06/2030		ES,000 to E1 million	6.5	54ZQ	
60% to 75%	4.54%	Follow-on tracker rate, 2.49%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £1 million	6.5	54ZR	
60% to 75%	4.74%	above the BoE base rate**	£0	3% until 30/06/2029, then 2% until 30/06/2030	ES,000 to E1 million	6.5	54ZS	
75% to 80%	4.74%	Follow-on tracker rate, 2.49%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £1 million	6.6	54ZT	
75% to 80%	4.84%	above the BoE base rate**	£0	3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.5	54ZU	
80% to 85%	4.74%	Follow-on tracker rate, 2.49%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £1 million	6.6	54ZV	
80% t0 85%	4.84%	above the BoE base rate**	£0	3% until 30/06/2029, then 2% until 30/06/2030	ES,000 to E1 million	6.5	54ZW	
050/ 1- 000/	4.94%	Follow-on tracker rate, 2.49%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	CF 000 to CF00 000	6.7	54ZX	£500 cashback
85% to 90%	5.04%	above the BoE base rate**	£0	3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	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

<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

#### **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
H= A= 600/	4.49%	LIV(D*	£995	2.5% until 30/06/2026, then		7.9	54ZZ	
Up to 60%	4.79%	HVR*, currently 7.99%	£0	1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AA	
60% to 75%	4.59%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then	CF 000 to C1 million	7.9	55AB	
60% to 75%	4.89%	nvk*, currently 7.99%	£0	1.5% until 30/06/2027			55AC	
75% to 80%	4.79%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then	£5,000 to £1 million	7.9	55AD	
75% to 80%	5.19%	nvk*, currently 7.99%	£0	1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AE	
80% to 85%	4.79%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then	£5,000 to £1 million	7.9	55AF	
80% to 85%	5.19%	nvk*, currently 7.99%	£0	1.5% until 30/06/2027	£5,000 to £1 million	7.9	55AG	
85% to 90%	5.34%	HVR*, currently 7.99%	£995	2.5% until 30/06/2026, then	£5,000 to £500,000	8.0	55AH	£500 cashback
o3% tu 90%	5.49%	nvv., currency 7.99%	£0	1.5% until 30/06/2027	£3,000 to £300,000	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	£5,000 to £1 million	7.0	55AJ	
Op 10 80%	4.64%	HVK , culterity 7.55%	£0	3% until 30/06/2029, then 2% until 30/06/2030	£3,000 to £1 million	7.0	55AK	
60% to 75%	4.54%	LIV(D*	£995	5% until 30/06/2027, then 4% until 30/06/2028, then	£5,000 to £1 million	7.0	55AL	
60% 10 75%	4.74%	HVR*, currently 7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	ES,000 to ET Million	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	£5,000 to £1 million	7.1	55AN	
75% 10 80%	4.84%	nvk , currently 7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	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	£5,000 to £1 million	7.1	55AP	
80% (0 83%	4.84%	nvk , currently 7.99%	£0	3% until 30/06/2029, then 2% until 30/06/2030	ES,000 to ET Million	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	£5,000 to £500,000	7.2	55AR	£500 cashback
83% 10 30%	5.04%	HVK , culterity 7.55%	£0	3% until 30/06/2029, then 2% until 30/06/2030	E3,000 to E300,000	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	06/2028, then £5,000 to £500,000		55U	£500 cashback

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

# **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	Early repayment charge Loan size (inc all fees)		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

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

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### **Buy-to-Let.**

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

#### **House Purchase**

2 year fixed rate (fixed until 31 July 2027)

ou rate (mou	until or odly 2					TCD A4	Additional
Initial rate	This reverts to	fee	Early repayment charge	Loan size (inc all fees)	APRC %	Pro code	features
4.24%		£1,995			8.4	56FW	N/A
4.54%	BVR*, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.4	56FX	N/A
4.84%		£0			8.4	56FY	N/A
4.39%		£1,995			8.4	56FZ	N/A
4.69%	BVR*, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.4	56GA	N/A
4.99%		£0			8.4	56GB	N/A
5.09%		£1,995			8.6	56GC	N/A
5.39%	BVR*, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £500,000	8.6	56GD	N/A
5.79%		£0			8.6	56GE	N/A
	1.24% 4.24% 4.54% 4.84% 4.39% 4.69% 4.99% 5.09%	Initial rate	4.24% BVR*, currently 8.84% £995  4.54% BVR*, currently 8.84% £0  4.39% £1,995  4.69% BVR*, currently 8.84% £995  5.09% £1,995  5.39% BVR*, currently 8.84% £995	Initial rate	Initial rate   This reverts to   Product fee   Early repayment charge   Loan size (inc all fees)	Initial rate   This reverts to   Product fee   Early repayment charge   Loan size (inc all fees)   APRC %	Initial rate         This reverts to         Product fee         Early repayment charge         Loan size (inc all fees)         APRC %         TSB Mortgage Pro code           4.24%         BVR*, currently 8.84%         £1,995         2.5% until 31/07/2026, then 1.5% until 31/07/2027         £25,005 to £1 million         8.4         56FV           4.84%         £0         £1,995         2.5% until 31/07/2026, then 1.5% until 31/07/2026, then 1.5% until 31/07/2027         £25,005 to £1 million         8.4         56FZ           4.69%         BVR*, currently 8.84%         £995         2.5% until 31/07/2027         £25,005 to £1 million         8.4         56GA           5.09%         BVR*, currently 8.84%         £995         2.5% until 31/07/2026, then 1.5% until 31/07/2026, then 1.5% until 31/07/2027         £25,005 to £500,000         8.6         56GD

5 year fixed rate (fixed until 31 July 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
	4.34%		£1,995	5% until 31/07/2027, then		7.4	55OL	N/A
Up to 60%	4.44%	BVR*, currently 8.84%	£995	4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £1 million	7.4	550M	N/A
	4.59%		£0	2% until 31/07/2030		7.4	55ON	N/A
	4.39%		£1,995	5% until 31/07/2027, then		7.2	56AL	N/A
60% to 75%	4.49%	BVR*, currently 8.84%	£995	4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£25,005 to £1 million	7.2	56AM	N/A
	4.64%		£0			7.2	56AN	N/A
	4.84%		£1,995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then		7.6	56GF	N/A
75% to 80%	4.94%	BVR*, currently 8.84%	£995		£25,005 to £500,000	7.6	56GG	N/A
	5.14%		£0	2% until 31/07/2030		7.6	56GH	N/A

2 year tracker rate (until 31 July 2027)

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

<sup>\*</sup>Buy-to-Let Variable Rate, currently 8.84%

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<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

#### **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 fix	ed rate (fixed	until 31 July 2	2027)				Free Lega	ls	Own Con	iveyancer
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
	4.29%		£1,995			8.3	55OT	N/A	55PN	£300 cashback
Up to 60%	4.59%	BVR*, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.3	55OU	N/A	55PO	£300 cashback
	4.89%		£0			8.3	56GI	N/A	56GQ	£300 cashback
	4.44%		£1,995			8.3	56AO	N/A	56AX	£300 cashback
60% to 75%	4.74%	BVR*, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £1 million	8.3	56AP	N/A	56AY	£300 cashback
	5.04%		£0			8.3	56GJ	N/A	56GR	£300 cashback
	5.14%		£1,995			8.5	56GK	N/A	56GS	£300 cashback
75% to 80%	5.44%	BVR*, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£25,005 to £500,000	8.5	56GL	N/A	56GT	£300 cashback
	5.84%		£0			8.5	56GM	N/A	56GU	£300 cashback

5 year fixe	ed rate (fixed	until 31 July 2	2030)				Free Lega	ls	Own Con	veyancer
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
	4.39%		£1,995	5% until 31/07/2027, then		7.2	55PC	N/A	55PW	£300 cashback
Up to 60%	4.49%	BVR*, currently 8.84%	£995	4% until 31/07/2028, then 3% until 31/07/2029, then	£25,005 to £1 million	7.2	55PD	N/A	55PX	£300 cashback
	4.64%		£0	- 2% until 31/07/2030		7.2	55PE	N/A	55PY	£300 cashback
	4.49%	£1,995		5% until 31/07/2027, then		7.2	56AU	N/A	56BD	£300 cashback
60% to 75%	4.59%	BVR*, currently 8.84%	£995	4% until 31/07/2028, then 3% until 31/07/2029, then	£25,005 to £1 million	7.2	56AV	N/A	56BE	£300 cashback
	4.74%		£0	2% until 31/07/2030		7.2	56AW	N/A	56BF	£300 cashback
	4.89%		£1,995	5% until 31/07/2027, then		7.4	56GN	N/A	56GV	£300 cashback
75% to 80%	4.99%	BVR*, currently 8.84%	, £002	4% until 31/07/2028, then 3% until 31/07/2029, then	£25,005 to £500,000	7.4	56GO	N/A	56GW	£300 cashback
	5.19%		£0	2% until 31/07/2030		7.4	56GP	N/A	56GX	£300 cashback

2 year tra	2 year tracker rate (until 31 July 2027) Free Legals									
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%	5.19% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.4	55PL	N/A	55QF	£300 cashback
60% to 75%	5.34% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.84%	£995	No ERC	£25,005 to £1 million	8.5	55PM	N/A	55QG	£300 cashback

<sup>\*</sup>Buy-to-Let Variable Rate, currently 8.84%

<sup>\*\*</sup>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.

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

#### Residential

1 year fixed rate (fixed until 31 July 2026)

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

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

#### Residential

2 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
	4.14%		£1,495			7.5	56DZ	
Up to 60%	4.24%	HVR*, currently 7.99%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.5	56EA	
	4.54%		£0			7.4	56EB	
	4.34%		£1,495	2.5% until 31/07/2026, then 1.5% until 31/07/2027		7.6	55VJ	
60% to 75%	4.44%	HVR*, currently 7.99%	£995		Up to £7.5 million	7.5	55VK	
	4.79%		£0			7.5	56EC	
75% to 80%	4.74%	HVR*, currently	£995	2.5% until 31/07/2026, then	Up to £7.5 million -	7.6	56BG	
75% 10 80%	5.04%	7.99%	£0	1.5% until 31/07/2027	Op to £7.5 million	7.6	56BH	
80% to 85%	4.79%	HVR*, currently	£995	2.5% until 31/07/2026, then	Up to £7.5 million	7.6	56BI	
80% (0 85%	5.09%	7.99%	£0	1.5% until 31/07/2027	Op to £7.5 million	7.6	56BJ	
85% to 90%	5.14%	HVR*, currently	£995	2.5% until 31/07/2026, then	Up to £7.5 million	7.7	56BK	
03/0 (0 30/0	5.34%	7.99%	£0	1.5% until 31/07/2027	Op to 17.5 minion	7.6	56BL	
90% to 120%	5.84%	HVR*, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	7.8	55QU	

#### 2 year tracker rate (until 31 July 2027)

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

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

#### Residential

3 year fixed rate (fixed until 31 July 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
	4.24%		£1,495			7.2	56ED	
Up to 60%	4.29%	HVR*, currently 7.99%	£995	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.1	56EE	
	4.54%		£0			7.1	56EF	
	4.34%		£1,495	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.2	56BN	
60% to 75%	4.39%	HVR*, currently 7.99%	£995			7.2	55VQ	
	4.64%		£0			7.1	55VR	
75% to 80%	4.69%	HVR*, currently	HVR↑ currently!	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then	Up to £7.5 million	7.3	56BO	
75% (0 60%	4.94%	7.99%	£0	1.5% until 31/07/2028	Op to £7.5 million	7.2	56BP	
90% to 95%	4.74%	HVR*, currently	£995	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then	Up to £7.5 million	7.3	56BQ	
80% to 85% —	4.99%	7.99%	£0	1.5% until 31/07/2028	Op to 17.5 minion	7.2	56BR	

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

#### **Residential**

5 year fixed rate (fixed until 31 July 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
	4.14%		£1,495	5% until 31/07/2027, then		6.5	56EG	
Up to 60%	4.19%	HVR*, currently 7.99%	£995	4% until 31/07/2028, then 3% until 31/07/2029, then	Up to £7.5 million	6.4	56EH	
	4.39%		£0	2% until 31/07/2030		6.4	56EI	
	4.29%		£1,495	5% until 31/07/2027, then		6.6	56EJ	
60% to 75%	4.34%	HVR*, currently 7.99%	£995	4% until 31/07/2028, then 3% until 31/07/2029, then	Up to £7.5 million	6.5	56EK	
	4.54%		£0	2% until 31/07/2030		6.5	56EL	
75% to 80%	4.44%	HVR*, currently	£995	5% until 31/07/2027, then 4% until 31/07/2028, then	Up to £7.5 million	6.6	56BW	
75% (0 80%	4.59%	7.99%	£0	3% until 31/07/2029, then 2% until 31/07/2030	Op to £7.5 million	6.5	56BX	
80% to 85%	4.49%	HVR*, currently	£995	5% until 31/07/2027, then 4% until 31/07/2028, then	U. 1. 67 5 million	6.6	56BY	
80% (0.85%	4.64%	7.99%	£0	3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	6.6	56BZ	
85% to 90%	4.69%	HVR*, currently	£995	5% until 31/07/2027, then 4% until 31/07/2028, then	Up to £7.5 million	6.7	56CA	
63% (0 30%	4.84%	7.99%		3% until 31/07/2029, then 2% until 31/07/2030	Op to £7.5 million	6.7	56CB	
90% to 120%	5.44%	HVR*, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	7.0	55RS	

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

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- 1, 2 and 5 year ratesAvailable up to 120% LTVMax loan size £7.5 million

#### **Buy-to-Let**

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

#### 1 year fixed rate (fixed until 31 July 2026)

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

#### 2 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Un to 60%	4.59%	BVR*, currently	£995	2.5% until 31/07/2026, then	Up to £7.5 million	8.3	55RU	
Up to 60%	4.89%	8.84%	£0	1.5% until 31/07/2027	Op to 17.5 million	8.2	56GY	
60% to 75%	4.74%	BVR*, currently	£995 2.5% until 31/07/2026, then	Up to £7.5 million	8.3	55RW		
00% 10 73%	5.04%	8.84%	£0	1.5% until 31/07/2027	Op to 17.5 million	8.2	56GZ	
75% to 80%	5.44%	BVR*, currently	£995	2.5% until 31/07/2026, then	Un to £7.5 million	8.5	56HA	
73% 10 80%	5.84%	8.84%	£0	1.5% until 31/07/2027	Up to £7.5 million	8.4	56HB	
80% to 120%	6.19%	BVR*, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	Up to £7.5 million	8.5	55SA	

#### 2 year tracker rate (until 31 July 2027)

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

#### 5 year fixed rate (fixed until 31 July 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Un to 600/	4.44%	BVR*, currently	£995	5% until 31/07/2027, then 4% until 31/07/2028, then	Up to £7.5 million	7.0	55SD	
Up to 60%	4.64%	8.84%	£0	3% until 31/07/2029, then 2% until 31/07/2030	op to £7.5 million	7.0	55SE	
60% to 75%	4.54%	BVR*, currently	£995 5% until 31/07/2027, then 4% until 31/07/2028, then	Up to £7.5 million	7.1	55SF		
00% to 75%	4.74%	£0	3% until 31/07/2029, then 2% until 31/07/2030		7.0	55SG		
75% to 80%	4.99%	BVR*, currently	£995 R*, currently	£995 5% until 31/07/2027, then 4% until 31/07/2028, then	Up to £7.5 million	7.3	56HC	
75% 10 80%	5.19%	8.84%	£0	3% until 31/07/2029, then 2% until 31/07/2030	Op to £7.5 million	7.3	56HD	
80% to 120%	5.49%	BVR*, currently 8.84%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	Up to £7.5 million	7.4	55SJ	

<sup>\*</sup>Buy-to-Let Variable Rate, currently 8.84%

<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

# Residential Additional Borrowing

2 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.4	56EM	
60% to 75%	4.79%	HVR*, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.5	56EN	
75% to 80%	5.04%	HVR*, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.5	56CC	

3 year fixed rate (fixed until 31 July 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.1	56EO	
60% to 75%	4.64%	HVR*, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.1	55WB	
75% to 80%	4.94%	HVR*, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.2	56CD	

5 year fixed rate (fixed until 31 July 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.39%	HVR*, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.4	56EP	
60% to 75%	4.54%	HVR*, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.4	56EQ	
75% to 80%	4.59%	HVR*, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.5	56CG	

2 year tracker rate (until 31 July 2027)

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

<sup>\*</sup>Homeowner Variable Rate, currently 7.99%

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<sup>\*\*</sup>Bank of England Base Rate, currently 4.50% FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
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# **Buy to Let Additional Borrowing**

2 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89%	BVR*, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £1 million	8.2	56HE	
60% to 75%	5.04%	BVR*, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £1 million	8.2	56HF	

5 year fixed rate (fixed until 31 July 2030)

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

2 year tracker rate (until 31 July 2027)

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

<sup>\*</sup>Buy-to-Let Variable Rate, currently 8.84%

<sup>\*\*</sup>Bank of England Base Rate, currently 4.50%

# **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)				
Troperty value greater than	Property value less than or equal to	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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