

With effect from 31 March 2026.

# Intermediary Product Guide.

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Introducing our product range effective from 31 March 2026.

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# House Purchase

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

## 2 year fixed rate (fixed until 31 May 2028)

							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%	5.24%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million	7.2	65PQ		65QC	£250 cashback
	5.49%		£0			7.1	65PR		65QD	£250 cashback
60% to 75%	5.34%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million	7.2	65PS		65QE	£250 cashback
	5.59%		£0			7.2	65PT		65QF	£250 cashback
75% to 80%	5.44%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65PU		65QG	£250 cashback
	5.69%		£0			7.2	65PV		65QH	£250 cashback
80% to 85%	5.44%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65PW		65QI	£250 cashback
	5.69%		£0			7.2	65PX		65QJ	£250 cashback
85% to 90%	5.74%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £750,000	7.3	65PY	£500 cashback	65QK	£750 cashback
	5.94%		£0			7.2	65PZ	£500 cashback	65QL	£750 cashback
90% to 95%	6.19%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £570,000	7.3	65QA	£500 cashback	65QM	£750 cashback
	6.44%		£0			7.3	65QB	£500 cashback	65QN	£750 cashback

## 2 year tracker rate (until 31 May 2028)

							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%	4.74% (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%

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# House Purchase

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

## 3 year fixed rate (fixed until 31 May 2029)

							All Properties			A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features	
Up to 60%	5.24%	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	7.0	65QO		65QY	£250 cashback	
	5.49%		£0			7.0	65QP		65QZ	£250 cashback	
60% to 75%	5.34%	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	7.0	65QQ		65RA	£250 cashback	
	5.59%		£0			7.0	65QR		65RB	£250 cashback	
75% to 80%	5.49%	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	7.1	65QS		65RC	£250 cashback	
	5.69%		£0			7.1	65QT		65RD	£250 cashback	
80% to 85%	5.49%	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	7.1	65QU		65RE	£250 cashback	
	5.69%		£0			7.1	65QV		65RF	£250 cashback	
85% to 90%	5.84%	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	7.1	65QW	£500 cashback	65RG	£750 cashback	
90% to 95%	6.39%	HVR*, currently 7.24%	£0	3.5% until 31/05/2027, then 2.5% until 31/05/2028, then 1.5% until 31/05/2029	£5,000 to £570,000	7.2	65QX	£500 cashback	65RH	£750 cashback	

\*Homeowner Variable Rate, currently 7.24%

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# House Purchase

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

## 5 year fixed rate (fixed until 31 May 2031)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.29%	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	6.7	65RI		65RU	£250 cashback
	5.49%		£0			6.7	65RJ		65RV	£250 cashback
60% to 75%	5.29%	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	6.7	65RK		65RW	£250 cashback
	5.54%		£0			6.8	65RL		65RX	£250 cashback
75% to 80%	5.44%	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	6.8	65RM		65RY	£250 cashback
	5.64%		£0			6.8	65RN		65RZ	£250 cashback
80% to 85%	5.44%	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	6.8	65RO		65SA	£250 cashback
	5.64%		£0			6.8	65RP		65SB	£250 cashback
85% to 90%	5.64%	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	6.9	65RQ	£500 cashback	65SC	£750 cashback
	5.79%		£0			6.9	65RR	£500 cashback	65SD	£750 cashback
90% to 95%	6.09%	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	7.1	65RS	£500 cashback	65SE	£750 cashback
	6.19%		£0			7.0	65RT	£500 cashback	65SF	£750 cashback

\*Homeowner Variable Rate, currently 7.24%

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# Remortgages.

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

## 2 year fixed rate (fixed until 31 May 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.34%	HVR*, currently 7.24%	£1,495	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million***	7.2	65SG		65SR	£300 cashback
	5.39%		£995			7.2	65SH		65SS	£300 cashback
	5.74%		£0			7.2	65SI		65ST	£300 cashback
60% to 75%	5.34%	HVR*, currently 7.24%	£1,495	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £2 million***	7.2	65SJ		65SU	£300 cashback
	5.39%		£995			7.2	65SK		65SV	£300 cashback
	5.74%		£0			7.2	65SL		65SW	£300 cashback
75% to 80%	5.64%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65SM		65SX	£300 cashback
	5.84%		£0			7.2	65SN		65SY	£300 cashback
80% to 85%	5.69%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65SO		65SZ	£300 cashback
	5.89%		£0			7.2	65SP		65TA	£300 cashback
85% to 90%	6.04%	HVR*, currently 7.24%	£0	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £500,000	7.2	65SQ		65TB	£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.

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# Remortgages.

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

## 3 year fixed rate (fixed until 31 May 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.24%	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***	7.0	65TC		65TK	£300 cashback
	5.59%		£0		£25,000 to £2 million***	7.0	65TD		65TL	£300 cashback
60% to 75%	5.34%	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***	7.0	65TE		65TM	£300 cashback
	5.69%		£0			7.0	65TF		65TN	£300 cashback
75% to 80%	5.49%	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	7.0	65TG		65TO	£300 cashback
	5.79%		£0			7.1	65TH		65TP	£300 cashback
80% to 85%	5.49%	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	7.0	65TI		65TQ	£300 cashback
	5.79%		£0			7.1	65TJ		65TR	£300 cashback

\*Homeowner Variable Rate, currently 7.24%

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

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

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# Remortgages.

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

## 5 year fixed rate (fixed until 31 May 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.29%	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***	6.7	65TS		65UB	£300 cashback
	5.44%		£0		£25,000 to £2 million***	6.7	65TT		65UC	£300 cashback
60% to 75%	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 £2 million***	6.7	65TU		65UD	£300 cashback
	5.54%		£0			6.7	65TV		65UE	£300 cashback
75% to 80%	5.49%	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	6.8	65TW		65UF	£300 cashback
	5.69%		£0			6.8	65TX		65UG	£300 cashback
80% to 85%	5.49%	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	6.8	65TY		65UH	£300 cashback
	5.69%		£0			6.8	65TZ		65UI	£300 cashback
85% to 90%	5.79%	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	6.8	65UA		65UJ	£300 cashback

\*Homeowner Variable Rate, currently 7.24%

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

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

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# Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 95% LTV
- Free Basic Valuation on all Shared Equity and Shared Ownership House Purchase products
- £250 cashback available on properties with an EPC rating of A or B
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## House Purchase

### 2 year fixed rate (fixed until 31 May 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties	
							TSB Mortgage Pro code	Additional features
Up to 60%	5.24%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65UK	
	5.49%		£0			7.1	65UL	
60% to 75%	5.34%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65UM	
	5.59%		£0			7.2	65UN	
75% to 80%	5.44%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65UO	
	5.69%		£0			7.2	65UP	
80% to 85%	5.44%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65UQ	
	5.69%		£0			7.2	65UR	
85% to 90%	5.74%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £500,000	7.3	65US	£500 cashback
	5.94%		£0			7.2	65UT	£500 cashback
90% to 95%	6.19%	HVR*, currently 7.24%	£995	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £500,000	7.3	65UU	£500 cashback
	6.44%		£0			7.3	65UV	£500 cashback

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
65VI	£250 cashback
65VJ	£250 cashback
65VK	£250 cashback
65VL	£250 cashback
65VM	£250 cashback
65VN	£250 cashback
65VO	£250 cashback
65VP	£250 cashback
65VQ	£750 cashback
65VR	£750 cashback
65VS	£750 cashback
65VT	£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%	5.29%	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	6.7	65UW	
	5.49%		£0			6.7	65UX	
60% to 75%	5.29%	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	6.7	65UY	
	5.54%		£0			6.8	65UZ	
75% to 80%	5.44%	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	6.8	65VA	
	5.64%		£0			6.8	65VB	
80% to 85%	5.44%	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	6.8	65VC	
	5.64%		£0			6.8	65VD	
85% to 90%	5.64%	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	6.9	65VE	£500 cashback
	5.79%		£0			6.9	65VF	£500 cashback
90% to 95%	6.09%	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	7.1	65VG	£500 cashback
	6.19%		£0			7.0	65VH	£500 cashback

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
65VU	£250 cashback
65VV	£250 cashback
65VW	£250 cashback
65VX	£250 cashback
65VY	£250 cashback
65VZ	£250 cashback
65WA	£250 cashback
65WB	£250 cashback
65WC	£750 cashback
65WD	£750 cashback
65WE	£750 cashback
65WF	£750 cashback

\*Homeowner Variable Rate, currently 7.24%

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# Shared Equity / Shared Ownership.

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

## Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 May 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.74%	HVR*, currently 7.24%	£0	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65WG	£300 cashback
60% to 75%	5.74%	HVR*, currently 7.24%	£0	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65WH	£300 cashback
75% to 80%	5.84%	HVR*, currently 7.24%	£0	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65WI	£300 cashback
80% to 85%	5.89%	HVR*, currently 7.24%	£0	2.5% until 31/05/2027, then 1.5% until 31/05/2028	£5,000 to £1 million	7.2	65WJ	£300 cashback

\*Homeowner Variable Rate, currently 7.24%

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# Buy-to-Let.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Buy to Let House Purchase products
- Not available to Portfolio Landlords, please see our Portfolio Buy-to-Let product range

## House Purchase

### 2 year fixed rate (fixed until 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%	5.39%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	8.0	65WK	N/A
	5.69%		£995			8.0	65WL	N/A
	5.89%		£0			8.0	65WM	N/A
60% to 75%	5.74%	BVR*, currently 8.09%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	8.0	65WN	N/A
	5.94%		£0			8.0	65WO	N/A
75% to 80%	6.19%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £500,000	8.1	65WP	N/A
	6.49%		£995			8.1	65WQ	N/A
	6.89%		£0			8.2	65WR	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%	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 £1 million	7.3	65WS	N/A
	5.44%		£995			7.3	65WT	N/A
	5.54%		£0			7.3	65WU	N/A
60% to 75%	5.49%	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	7.3	65WV	N/A
	5.59%		£0			7.3	65WW	N/A
75% to 80%	6.09%	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	7.6	65WX	N/A
	6.19%		£995			7.6	65WY	N/A
	6.39%		£0			7.6	65WZ	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%

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# Buy-to-Let.

- Free valuation and a choice of either £300 cash back or free standard legals\*\*\*
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Not available to Portfolio Landlords, please see our Portfolio Buy-to-Let product range

## Remortgage

### 2 year fixed rate (fixed until 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%	5.44%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.9	65XA	N/A	65XQ	£300 cashback
	5.74%		£995			7.9	65XB	N/A	65XR	£300 cashback
	5.94%		£0			7.9	65XC	N/A	65XS	£300 cashback
60% to 75%	5.79%	BVR*, currently 8.09%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	8.0	65XD	N/A	65XT	£300 cashback
	5.99%		£0			7.9	65XE	N/A	65XU	£300 cashback
75% to 80%	6.24%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £500,000	8.1	65XF	N/A	65XV	£300 cashback
	6.54%		£995			8.1	65XG	N/A	65XW	£300 cashback
	6.94%		£0			8.1	65XH	N/A	65XX	£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%	5.39%	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	7.3	65XI	N/A	65XY	£300 cashback
	5.49%		£995			7.3	65XJ	N/A	65XZ	£300 cashback
	5.59%		£0			7.3	65XK	N/A	65YA	£300 cashback
60% to 75%	5.54%	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	£25,005 to £1 million	7.3	65XL	N/A	65YB	£300 cashback
	5.69%		£0			7.3	65XM	N/A	65YC	£300 cashback
75% to 80%	6.09%	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	7.6	65XN	N/A	65YD	£300 cashback
	6.19%		£995			7.6	65XO	N/A	65YE	£300 cashback
	6.39%		£0			7.6	65XP	N/A	65YF	£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.

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# Portfolio Buy-to-Let.

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

## House Purchase

### 2 year fixed rate (fixed until 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%	5.49%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	8.0	65YG	N/A
	5.79%		£995			8.0	65YH	N/A
	5.99%		£0		£75,000 to £1 million	8.0	65YI	N/A
60% to 75%	5.54%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	8.0	65YJ	N/A
	5.84%		£995			8.0	65YK	N/A
	6.04%		£0		£75,000 to £1 million	8.0	65YL	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%	5.44%	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	7.4	65YM	N/A
	5.54%		£995			7.4	65YN	N/A
	5.64%		£0		£75,000 to £1 million	7.3	65YO	N/A
60% to 75%	5.54%	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	7.4	65YP	N/A
	5.59%		£995			7.4	65YQ	N/A
	5.69%		£0		£75,000 to £1 million	7.4	65YR	N/A

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

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# Portfolio Buy-to-Let.

- Free valuation and a choice of either £300 cash back or free standard legals\*\*
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Only available to Portfolio Landlords, for Non-Portfolio please see our Buy-to-Let product range

## Remortgage

### 2 year fixed rate (fixed until 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%	5.54%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	8.0	65YS	N/A	65ZE	£300 cashback
	5.84%		£995			8.0	65YT	N/A	65ZF	£300 cashback
	6.04%		£0		£75,000 to £1 million	8.0	65YU	N/A	65ZG	£300 cashback
60% to 75%	5.59%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	8.0	65YV	N/A	65ZH	£300 cashback
	5.89%		£995			8.0	65YW	N/A	65ZI	£300 cashback
	6.09%		£0		£75,000 to £1 million	8.0	65YX	N/A	65ZJ	£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%	5.49%	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	7.3	65YY	N/A	65ZK	£300 cashback
	5.59%		£995			7.3	65YZ	N/A	65ZL	£300 cashback
	5.69%		£0		£75,000 to £1 million	7.3	65ZA	N/A	65ZM	£300 cashback
60% to 75%	5.59%	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	7.4	65ZB	N/A	65ZN	£300 cashback
	5.64%		£995			7.3	65ZC	N/A	65ZO	£300 cashback
	5.79%		£0		£75,000 to £1 million	7.3	65ZD	N/A	65ZP	£300 cashback

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

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

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

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

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# Product Transfers

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

## Residential

### 1 year fixed rate (fixed until 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%	5.55%	HVR*, currently 7.24%	£0	1% until 31/07/2027	Up to £7.5 million	7.3	65ZQ	

\*Homeowner Variable Rate, currently 7.24%

\*\*Bank of England Base Rate, currently 3.75%

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# Product Transfers

## Residential

### 2 year fixed rate (fixed until 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 7.24%	£1,495	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.0	65ZR	
	4.59%		£995			7.0	65ZS	
	4.89%		£0			6.9	65ZT	
60% to 75%	4.59%	HVR*, currently 7.24%	£1,495	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.0	65ZU	
	4.64%		£995			7.0	65ZV	
	4.99%		£0			6.9	65ZW	
75% to 80%	4.89%	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	65ZX	
	5.09%		£0			7.0	65ZY	
80% to 85%	4.89%	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	65ZZ	
	5.09%		£0			7.0	66AA	
85% to 90%	5.04%	HVR*, currently 7.24%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.1	66AB	
	5.24%		£0			7.0	66AC	
90% to 120%	5.69%	HVR*, currently 7.24%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.1	66AD	

### 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%

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# 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%	4.59%	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	6.8	66AE	
	4.64%		£995			6.7	66AF	
	4.94%		£0			6.7	66AG	
60% to 75%	4.69%	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	6.8	66AH	
	4.74%		£995			6.7	66AI	
	4.99%		£0			6.7	66AJ	
75% to 80%	4.89%	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	6.8	66AK	
	5.09%		£0			6.8	66AL	
80% to 85%	4.89%	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	6.8	66AM	
	5.09%		£0			6.8	66AN	

\*Homeowner Variable Rate, currently 7.24%

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# 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%	4.59%	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	6.3	66AO	
	4.69%		£995			6.3	66AP	
	4.79%		£0			6.2	66AQ	
60% to 75%	4.64%	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	6.3	66AR	
	4.74%		£995			6.3	66AS	
	4.84%		£0			6.3	66AT	
75% to 80%	4.79%	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	6.3	66AU	
	4.99%		£0			6.3	66AV	
80% to 85%	4.79%	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	6.3	66AW	
	4.99%		£0			6.3	66AX	
85% to 90%	4.94%	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	6.4	66AY	
	5.09%		£0			6.4	66AZ	
90% to 120%	5.59%	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	6.6	66BA	

\*Homeowner Variable Rate, currently 7.24%

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# Product transfers.

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

## Buy-to-Let

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

### 1 year fixed rate (fixed until 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%	5.55%	BVR*, currently 8.09%	£0	1% until 31/07/2027	Up to £7.5 million	8.1	66BB	

### 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%	4.59%	BVR*, currently 8.09%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.7	66BC	
	4.89%		£0			7.6	66BD	
60% to 75%	4.84%	BVR*, currently 8.09%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.7	66BE	
	5.04%		£0			7.6	66BF	
75% to 80%	5.49%	BVR*, currently 8.09%	£995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.9	66BG	
	5.89%		£0			7.9	66BH	
80% to 120%	6.39%	BVR*, currently 8.09%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	8.0	66BI	

### 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%	4.69%	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	66BJ	
	4.84%		£0			6.7	66BK	
60% to 75%	4.84%	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	6.8	66BL	
	4.99%		£0			6.8	66BM	
75% to 80%	5.49%	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	7.1	66BN	
	5.69%		£0			7.1	66BO	
80% to 120%	6.14%	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	7.4	66BP	

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

\*\*Bank of England Base Rate, currently 3.75%

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# Residential Additional Borrowing

• Max loan size includes existing loan amount

## 2 year fixed rate (fixed until 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%	4.89%	HVR*, currently 7.24%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	6.9	66BQ	
60% to 75%	4.99%	HVR*, currently 7.24%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	6.9	66BR	
75% to 80%	5.09%	HVR*, currently 7.24%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £1 million	7.0	66BS	

## 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%	4.94%	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	6.7	66BU	
60% to 75%	4.99%	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	6.7	66BV	
75% to 80%	5.09%	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	6.8	66BW	

## 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%	4.79%	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	6.2	66BY	
60% to 75%	4.84%	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	6.3	66BZ	
75% to 80%	4.99%	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	6.3	66CA	

## 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%

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# Buy to Let Additional Borrowing

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

## 2 year fixed rate (fixed until 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%	4.89%	BVR*, currently 8.09%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £1 million	7.6	66CC	
60% to 75%	5.04%	BVR*, currently 8.09%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £1 million	7.6	66CD	

## 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%	4.84%	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	£10,000 to £1 million	6.7	66CE	
60% to 75%	4.99%	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	6.8	66CF	

## 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%

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# TSB Mortgage Pro Valuation fees.

## Mortgage valuations fees for House Purchase

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

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

Contact your Business Development Manager  
Click [intermediary.tsb.co.uk/contact](https://intermediary.tsb.co.uk/contact)

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

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