

With effect from 24 April 2026.

Intermediary Product Guide.

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Introducing our product range effective from 24 April 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 August 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%	4.84%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £2 million	7.1	66NV		66OH	£250 cashback	
	5.39%		£0			7.1	66NW		66OI	£250 cashback	
60% to 75%	4.89%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £2 million	7.1	66NX		66OJ	£250 cashback	
	5.44%		£0			7.1	66NY		66OK	£250 cashback	
75% to 80%	4.94%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66NZ		66OL	£250 cashback	
	5.49%		£0			7.1	66OA		66OM	£250 cashback	
80% to 85%	4.99%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66OB		66ON	£250 cashback	
	5.54%		£0			7.2	66OC		66OO	£250 cashback	
85% to 90%	5.29%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £750,000	7.2	66OD	£500 cashback	66OP	£750 cashback	
	5.84%		£0			7.2	66OE	£500 cashback	66OQ	£750 cashback	
90% to 95%	5.64%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £570,000	7.2	66OF	£500 cashback	66OR	£750 cashback	
	6.19%		£0			7.3	66OG	£500 cashback	66OS	£750 cashback	

2 year tracker rate (until 31 August 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%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million	7.0	66OT		66OX	£250 cashback	
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million	7.0	66OU		66OY	£250 cashback	
75% to 80%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	66OV		66OZ	£250 cashback	
80% to 85%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	66OW		66PA	£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 August 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%	4.64%	HVR*, currently 7.24%	£995	3.5% until 31/08/2027, then 2.5% until 31/08/2028, then 1.5% until 31/08/2029	£5,000 to £2 million	6.8	66PB		66PL	£250 cashback	
	5.04%		£0			6.9	66PC		66PM	£250 cashback	
60% to 75%	4.79%	HVR*, currently 7.24%	£995	3.5% until 31/08/2027, then 2.5% until 31/08/2028, then 1.5% until 31/08/2029	£5,000 to £2 million	6.9	66PD		66PN	£250 cashback	
	5.19%		£0			6.9	66PE		66PO	£250 cashback	
75% to 80%	4.94%	HVR*, currently 7.24%	£995	3.5% until 31/08/2027, then 2.5% until 31/08/2028, then 1.5% until 31/08/2029	£5,000 to £1 million	6.9	66PF		66PP	£250 cashback	
	5.34%		£0			7.0	66PG		66PQ	£250 cashback	
80% to 85%	4.94%	HVR*, currently 7.24%	£995	3.5% until 31/08/2027, then 2.5% until 31/08/2028, then 1.5% until 31/08/2029	£5,000 to £1 million	6.9	66PH		66PR	£250 cashback	
	5.34%		£0			7.0	66PI		66PS	£250 cashback	
85% to 90%	5.44%	HVR*, currently 7.24%	£0	3.5% until 31/08/2027, then 2.5% until 31/08/2028, then 1.5% until 31/08/2029	£5,000 to £750,000	7.0	66PJ	£500 cashback	66PT	£750 cashback	
90% to 95%	5.79%	HVR*, currently 7.24%	£0	3.5% until 31/08/2027, then 2.5% until 31/08/2028, then 1.5% until 31/08/2029	£5,000 to £570,000	7.1	66PK	£500 cashback	66PU	£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 August 2031)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.94%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £2 million	6.6	66PV		66QH	£250 cashback
	5.19%		£0			6.6	66PW		66QI	£250 cashback
60% to 75%	4.99%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £2 million	6.6	66PX		66QJ	£250 cashback
	5.29%		£0			6.7	66PY		66QK	£250 cashback
75% to 80%	5.04%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £1 million	6.6	66PZ		66QL	£250 cashback
	5.34%		£0			6.7	66QA		66QM	£250 cashback
80% to 85%	5.04%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £1 million	6.6	66QB		66QN	£250 cashback
	5.34%		£0			6.7	66QC		66QO	£250 cashback
85% to 90%	5.29%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £750,000	6.7	66QD	£500 cashback	66QP	£750 cashback
	5.54%		£0			6.8	66QE	£500 cashback	66QQ	£750 cashback
90% to 95%	5.64%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £570,000	6.9	66QF	£500 cashback	66QR	£750 cashback
	5.89%		£0			6.9	66QG	£500 cashback	66QS	£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 August 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%	4.84%	HVR*, currently 7.24%	£1,495	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £2 million***	7.1	66QT		66RE	£300 cashback
	4.99%		£995			7.1	66QU		66RF	£300 cashback
	5.44%		£0		7.1	66QV		66RG	£300 cashback	
60% to 75%	4.99%	HVR*, currently 7.24%	£1,495	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £2 million***	7.1	66QW		66RH	£300 cashback
	5.04%		£995			7.1	66QX		66RI	£300 cashback
	5.49%		£0			7.1	66QY		66RJ	£300 cashback
75% to 80%	5.24%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66QZ		66RK	£300 cashback
	5.54%		£0			7.1	66RA		66RL	£300 cashback
80% to 85%	5.29%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66RB		66RM	£300 cashback
	5.59%		£0			7.1	66RC		66RN	£300 cashback
85% to 90%	5.64%	HVR*, currently 7.24%	£0	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £500,000	7.1	66RD		66RO	£300 cashback

2 year tracker rate (until 31 August 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million***	7	66RP		66RT	£300 cashback
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million***	7	66RQ		66RU	£300 cashback
75% to 80%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7	66RR		66RV	£300 cashback
80% to 85%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7	66RS		66RW	£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 August 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.79%	HVR*, currently 7.24%	£995	3.5% until 31/08/2027, then 2.5% until 31/08/2028, then 1.5% until 31/08/2029	£5,000 to £2 million***	6.8	66RX		66SF	£300 cashback
	5.24%		£0						£25,000 to £2 million***	6.9
60% to 75%	4.89%	HVR*, currently 7.24%	£995	3.5% until 31/08/2027, then 2.5% until 31/08/2028, then 1.5% until 31/08/2029	£5,000 to £2 million***	6.8	66RZ		66SH	£300 cashback
	5.34%		£0							6.9
75% to 80%	4.99%	HVR*, currently 7.24%	£995	3.5% until 31/08/2027, then 2.5% until 31/08/2028, then 1.5% until 31/08/2029	£5,000 to £1 million	6.9	66SB		66SJ	£300 cashback
	5.39%		£0							6.9
80% to 85%	4.99%	HVR*, currently 7.24%	£995	3.5% until 31/08/2027, then 2.5% until 31/08/2028, then 1.5% until 31/08/2029	£5,000 to £1 million	6.9	66SD		66SL	£300 cashback
	5.39%		£0							6.9

*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 August 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.94%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £2 million***	6.5	66SN		66SW	£300 cashback
	5.19%		£0		£25,000 to £2 million***	6.6	66SO		66SX	£300 cashback
60% to 75%	4.99%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £2 million***	6.5	66SP		66SY	£300 cashback
	5.34%		£0			6.6	66SQ		66SZ	£300 cashback
75% to 80%	5.09%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £1 million	6.6	66SR		66TA	£300 cashback
	5.44%		£0			6.7	66SS		66TB	£300 cashback
80% to 85%	5.09%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £1 million	6.6	66ST		66TC	£300 cashback
	5.44%		£0			6.7	66SU		66TD	£300 cashback
85% to 90%	5.49%	HVR*, currently 7.24%	£0	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £500,000	6.7	66SV		66TE	£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 August 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties	
							TSB Mortgage Pro code	Additional features
Up to 60%	4.84%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66TF	
	5.39%		£0			7.1	66TG	
60% to 75%	4.89%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66TH	
	5.44%		£0			7.1	66TI	
75% to 80%	4.94%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66TJ	
	5.49%		£0			7.1	66TK	
80% to 85%	4.99%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66TL	
	5.54%		£0			7.2	66TM	
85% to 90%	5.29%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £500,000	7.2	66TN	£500 cashback
	5.84%		£0			7.2	66TO	£500 cashback
90% to 95%	5.64%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £500,000	7.2	66TP	£500 cashback
	6.19%		£0			7.3	66TQ	£500 cashback

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
66UD	£250 cashback
66UE	£250 cashback
66UF	£250 cashback
66UG	£250 cashback
66UH	£250 cashback
66UI	£250 cashback
66UJ	£250 cashback
66UK	£250 cashback
66UL	£750 cashback
66UM	£750 cashback
66UN	£750 cashback
66UO	£750 cashback

5 year fixed rate (fixed until 31 August 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties	
							TSB Mortgage Pro code	Additional features
Up to 60%	4.94%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £1 million	6.6	66TR	
	5.19%		£0			6.6	66TS	
60% to 75%	4.99%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £1 million	6.6	66TT	
	5.29%		£0			6.7	66TU	
75% to 80%	5.04%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £1 million	6.6	66TV	
	5.34%		£0			6.7	66TW	
80% to 85%	5.04%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £1 million	6.6	66TX	
	5.34%		£0			6.7	66TY	
85% to 90%	5.29%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £500,000	6.7	66TZ	£500 cashback
	5.54%		£0			6.8	66UA	£500 cashback
90% to 95%	5.64%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £500,000	6.9	66UB	£500 cashback
	5.89%		£0			6.9	66UC	£500 cashback

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
66UP	£250 cashback
66UQ	£250 cashback
66UR	£250 cashback
66US	£250 cashback
66UT	£250 cashback
66UU	£250 cashback
66UV	£250 cashback
66UW	£250 cashback
66UX	£750 cashback
66UY	£750 cashback
66UZ	£750 cashback
66VA	£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 August 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%	5.44%	HVR*, currently 7.24%	£0	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66VB	£300 cashback
60% to 75%	5.49%	HVR*, currently 7.24%	£0	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66VC	£300 cashback
75% to 80%	5.54%	HVR*, currently 7.24%	£0	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66VD	£300 cashback
80% to 85%	5.59%	HVR*, currently 7.24%	£0	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.1	66VE	£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%	4.64%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.8	66VF	N/A
	5.04%		£995			7.9	66VG	N/A
	5.44%		£0			7.9	66VH	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%	4.89%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	7.1	66VI	N/A
	5.04%		£995			7.1	66VJ	N/A
	5.19%		£0			7.1	66VK	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%	4.54% (variable) at 0.79% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.8	66VL	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%	4.64%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.8	66VM	N/A	66VT	£300 cashback
	5.04%		£995			7.8	66VN	N/A	66VU	£300 cashback
	5.44%		£0			7.8	66VO	N/A	66VV	£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%	4.89%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	7.0	66VP	N/A	66VW	£300 cashback
	5.04%		£995			7.0	66VQ	N/A	66VX	£300 cashback
	5.19%		£0			7.1	66VR	N/A	66VY	£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%	4.54% (variable) at 0.79% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	66VS	N/A	66VZ	£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%	4.74%	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	66WA	N/A
	5.14%		£995			7.9	66WB	N/A
	5.54%		£0		£75,000 to £1 million	7.9	66WC	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%	4.99%	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	7.2	66WD	N/A
	5.14%		£995			7.2	66WE	N/A
	5.29%		£0		£75,000 to £1 million	7.2	66WF	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%	4.74%	BVR*, currently 8.09%	£1,995	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£25,005 to £1 million	7.8	66WG	N/A	66WM	£300 cashback
	5.14%		£995			7.8	66WH	N/A	66WN	£300 cashback
	5.54%		£0		7.8	66WI	N/A	66WO	£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		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%	4.99%	BVR*, currently 8.09%	£1,995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	£25,005 to £1 million	7.1	66WJ	N/A	66WP	£300 cashback
	5.14%		£995			7.1	66WK	N/A	66WQ	£300 cashback
	5.29%		£0		7.1	66WL	N/A	66WR	£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		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%	4.69%	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	66KL	
	4.74%		£995			7.0	66KM	
	5.04%		£0			7.0	66KN	
60% to 75%	4.74%	HVR*, currently 7.24%	£1,495	2.5% until 31/07/2027, then 1.5% until 31/07/2028	Up to £7.5 million	7.1	66KO	
	4.79%		£995			7.0	66KP	
	5.14%		£0			7.0	66KQ	
75% to 80%	4.99%	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	66KR	
	5.19%		£0			7.0	66KS	
80% to 85%	4.99%	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	66KT	
	5.19%		£0			7.0	66KU	
85% to 90%	5.14%	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	66KV	
	5.34%		£0			7.0	66KW	
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%	4.74%	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	66KX	
	4.79%		£995			6.8	66KY	
	5.09%		£0			6.8	66KZ	
60% to 75%	4.84%	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	66LA	
	4.89%		£995			6.8	66LB	
	5.14%		£0			6.8	66LC	
75% to 80%	4.99%	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	66LD	
	5.19%		£0			6.8	66LE	
80% to 85%	4.99%	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	66LF	
	5.19%		£0			6.8	66LG	

*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%	4.69%	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	66LH	
	4.79%		£995			6.3	66LI	
	4.89%		£0			6.3	66LJ	
60% to 75%	4.74%	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	6.4	66LK	
	4.84%		£995			6.4	66LL	
	4.94%		£0			6.3	66LM	
75% to 80%	4.89%	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	66LN	
	5.09%		£0			6.4	66LO	
80% to 85%	4.89%	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	66LP	
	5.09%		£0			6.4	66LQ	
85% to 90%	5.04%	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	6.5	66LR	
	5.19%		£0			6.4	66LS	
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%	4.74%	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	66LT	
	5.04%		£0			7.6	66LU	
60% to 75%	4.99%	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	66LV	
	5.19%		£0			7.7	66LW	
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%	4.79%	BVR*, currently 8.09%	£995	5% until 31/07/2028, then 4% until 31/07/2029, then 3% until 31/07/2030, then 2% until 31/07/2031	Up to £7.5 million	6.8	66LX	
	4.94%		£0			6.8	66LY	
60% to 75%	4.94%	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	6.9	66LZ	
	5.09%		£0			6.8	66MA	
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%	5.04%	HVR*, currently 7.24%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.0	66MB	
60% to 75%	5.14%	HVR*, currently 7.24%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.0	66MC	
75% to 80%	5.19%	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	66MD	

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%	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 £2 million	6.8	66MF	
60% to 75%	5.14%	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	6.8	66MG	
75% to 80%	5.19%	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	66MH	

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%	4.89%	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	66MJ	
60% to 75%	4.94%	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	66MK	
75% to 80%	5.09%	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	6.4	66ML	

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%	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	66MN	
60% to 75%	5.19%	BVR*, currently 8.09%	£0	2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £1 million	7.7	66MO	

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%	4.94%	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	66MP	
60% to 75%	5.09%	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	66MQ	

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

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

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