

With effect from 25 April 2024.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 25 April 2024.

What's inside?	Page
First Time Buyers	
2 year fixed	3
3 year fixed rates	4
5 year fixed rates	5
Home Movers	
2 year fixed	6
3 year fixed rates	7
5 year fixed rates	8
Remortgages	
2 year fixed	9
3 year fixed rates	10
5 year fixed rates	11
Shared ownership	
First Time Buyers - 2 and 5 year rates	12
Home Movers - 2 and 5 year rates	13
Remortgage - 2 year rates	14
Shared equity	
First Time Buyers - 5 year rates	15
Home Movers - 5 year rates	16
Remortgage - 2 year rates	17
Buy-to-Let	
House Purchase - 2 and 5 year rates	18
Remortgage - 2 and 5 year rates	19
Product transfers	
Residential - 2 year fixed and tracker rates	20
Residential - 3 year fixed rates	21
Residential - 5 year fixed rates	22
Buy-to-Let - 2 and 5 year rates	23
Additional borrowing	
Residential - 2, 3, 5 and 10 year rates	24
Buy-to-Let - 2 and 5 year rates	25
TSB Mortgage Pro valuation fees	26

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 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 60%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	7.6	48KJ	
	5.44%		£0			7.6	48KK	
60% to 75%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	7.6	48KL	
	5.54%		£0			7.6	48KM	
75% to 80%	5.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.6	48KN	
	5.69%		£0			7.6	48KO	
80% to 85%	5.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.7	48KP	
	5.84%		£0			7.7	48KQ	
85% to 90%	5.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £750,000	7.7	48KR	£500 cashback
	5.94%		£0			7.7	48KS	£500 cashback
90% to 95%	6.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £570,000	7.7	48KT	£500 cashback

**Bank of England Base Rate, currently 5.25%

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

First Time Buyers

3 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%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	7.3	48KU	
60% to 75%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	7.4	48KV	
75% to 80%	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	7.4	48KW	
80% to 85%	5.34%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	7.5	48KX	
85% to 90%	5.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £750,000	7.5	48KY	£500 cashback
90% to 95%	5.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £570,000	7.5	48KZ	£500 cashback

**Bank of England Base Rate, currently 5.25%

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

First Time Buyers

5 year fixed rate (fixed until 30 June 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%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	6.8	48LA	
	4.79%		£0			6.9	48LB	
60% to 75%	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	6.9	48LC	
	4.94%		£0			6.9	48LD	
75% to 80%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.9	48LE	
	4.99%		£0			6.9	48LF	
80% to 85%	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.9	48LG	
	5.04%		£0			7.0	48LH	
85% to 90%	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £750,000	7.1	48LI	£500 cashback
	5.24%		£0			7.0	48LJ	£500 cashback
90% to 95%	5.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £570,000	7.2	48LK	£500 cashback

**Bank of England Base Rate, currently 5.25%

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

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 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 60%	5.04%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.4	48LL	
	5.44%		£0			8.4	48LM	
60% to 75%	5.14%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.4	48LN	
	5.54%		£0			8.4	48LO	
75% to 80%	5.29%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	48LP	
	5.69%		£0			8.5	48LQ	
80% to 85%	5.44%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48LR	
	5.84%		£0			8.5	48LS	
85% to 90%	5.79%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £750,000	8.5	48LT	£500 cashback
	5.94%		£0			8.5	48LU	£500 cashback
90% to 95%	6.24%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £570,000	8.6	48LV	£500 cashback

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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

Home Movers

3 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%	4.89%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	8.0	48LW	
60% to 75%	4.99%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	8.1	48LX	
75% to 80%	5.19%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	8.1	48LY	
80% to 85%	5.34%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	8.2	48LZ	
85% to 90%	5.59%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £750,000	8.2	48MA	£500 cashback
90% to 95%	5.69%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £570,000	8.3	48MB	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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

Home Movers

5 year fixed rate (fixed until 30 June 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 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	7.3	48MC	
	4.79%		£0			7.3	48MD	
60% to 75%	4.74%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	7.4	48ME	
	4.94%		£0			7.4	48MF	
75% to 80%	4.79%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.4	48MG	
	4.99%		£0			7.4	48MH	
80% to 85%	4.84%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.4	48MI	
	5.04%		£0			7.5	48MJ	
85% to 90%	5.19%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £750,000	7.6	48MK	£500 cashback
	5.24%		£0			7.5	48ML	£500 cashback
90% to 95%	5.59%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £570,000	7.7	48MM	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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

Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals only available on loans of up to £1 million)***
- If LTV exceeds 75% all lending must be on a repayment basis

2 year fixed rate (fixed until 30 June 2026)

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%	5.19%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million***	8.3	48MN		48MW	£300 cashback
	5.59%		£0		£25,000 to £2 million***	8.4	48MO		48MX	£300 cashback
60% to 75%	5.29%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million***	8.4	48MP		48MY	£300 cashback
	5.69%		£0			8.4	48MQ		48MZ	£300 cashback
75% to 80%	5.69%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48MR		48NA	£300 cashback
	6.09%		£0			8.5	48MS		48NB	£300 cashback
80% to 85%	5.89%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48MT		48NC	£300 cashback
	6.29%		£0			8.5	48MU		48ND	£300 cashback
85% to 90%	6.29%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £500,000	8.5	48MV		48NE	£300 cashback

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

***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 or shared ownership arrangements. This information must be given directly to the acting Conveyancer

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

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

Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals only available on loans of up to £1 million)***
- If LTV exceeds 75% all lending must be on a repayment basis

3 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 %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.94%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million***	7.9	48NF		48NJ	£300 cashback
60% to 75%	5.04%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million***	7.9	48NG		48NK	£300 cashback
75% to 80%	5.34%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	8.0	48NH		48NL	£300 cashback
80% to 85%	5.44%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	8.1	48NI		48NM	£300 cashback

*Homeowner Variable Rate, currently 8.74%

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

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

Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals only available on loans of up to £1 million)***
- If LTV exceeds 75% all lending must be on a repayment basis

5 year fixed rate (fixed until 30 June 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%	4.69%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million***	7.2	48NN		48NW	£300 cashback
	4.89%		£0							48NX
60% to 75%	4.84%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million***	7.3	48NP		48NY	£300 cashback
	5.04%		£0							48NZ
75% to 80%	5.19%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.4	48NR		48OA	£300 cashback
	5.39%		£0							48OB
80% to 85%	5.34%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.5	48NT		48OC	£300 cashback
	5.54%		£0							48OD
85% to 90%	5.59%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £500,000	7.5	48NV		48OE	£300 cashback

*Homeowner Variable Rate, currently 8.74%

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

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

Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all 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 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 60%	5.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.7	48OF	£500 cashback
60% to 75%	5.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.7	48OG	£500 cashback
75% to 80%	5.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.7	48OH	£500 cashback
80% to 85%	6.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.7	48OI	£500 cashback
85% to 90%	6.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £500,000	7.7	48OJ	£500 cashback

5 year fixed rate (fixed until 30 June 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%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.9	48OK	£500 cashback
60% to 75%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.0	48OL	£500 cashback
75% to 80%	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.0	48OM	£500 cashback
80% to 85%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.0	48ON	£500 cashback
85% to 90%	5.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £500,000	7.1	48OO	£500 cashback

**Bank of England Base Rate, currently 5.25%

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

Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all 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 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 60%	5.74%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48OP	£500 cashback
60% to 75%	5.84%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48OQ	£500 cashback
75% to 80%	5.99%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48OR	£500 cashback
80% to 85%	6.14%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48OS	£500 cashback
85% to 90%	6.24%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £500,000	8.6	48OT	£500 cashback

5 year fixed rate (fixed until 30 June 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%	4.99%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.4	48OU	£500 cashback
60% to 75%	5.14%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.5	48OV	£500 cashback
75% to 80%	5.19%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.5	48OW	£500 cashback
80% to 85%	5.24%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.5	48OX	£500 cashback
85% to 90%	5.44%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £500,000	7.6	48OY	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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

Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all 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 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 60%	5.89%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	48OZ	£500 cashback
60% to 75%	5.99%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48PA	£500 cashback
75% to 80%	6.39%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48PB	£500 cashback
80% to 85%	6.59%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.6	48PC	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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

Shared Equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity First Time Buyer products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

First Time Buyers

5 year fixed rate (fixed until 30 June 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%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.9	48PD	£500 cashback
60% to 75%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.0	48PE	£500 cashback
75% to 80%	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.0	48PF	£500 cashback
80% to 85%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.0	48PG	£500 cashback

**Bank of England Base Rate, currently 5.25%

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

Shared Equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Home Movers

5 year fixed rate (fixed until 30 June 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%	4.99%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.4	48PH	£500 cashback
60% to 75%	5.14%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.5	48PI	£500 cashback
75% to 80%	5.19%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.5	48PJ	£500 cashback
80% to 85%	5.24%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.5	48PK	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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

Shared Equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity 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 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 60%	5.89%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	48PL	£500 cashback
60% to 75%	5.99%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48PM	£500 cashback
75% to 80%	6.39%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	48PN	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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

Buy-to-Let.

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

House Purchase

2 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 60%	5.04%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.1	48PO	N/A
	5.34%		£995			9.1	48PP	N/A
60% to 75%	5.14%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.1	48PQ	N/A
	5.44%		£995			9.1	48PR	N/A

5 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%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.7	48PS	N/A
	4.94%		£995			7.8	48PT	N/A
60% to 75%	4.79%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.8	48PU	N/A
	4.94%		£995			7.8	48PV	N/A

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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

Buy-to-Let.

- Free valuation and a choice of either £300 cash back or free standard legals***
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Remortgage

2 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 %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.14%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.1	48PW	N/A	48QE	£300 cashback
	5.34%		£995			9.1	48PX	N/A	48QF	£300 cashback
60% to 75%	5.24%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.1	48PY	N/A	48QG	£300 cashback
	5.44%		£995			9.1	48PZ	N/A	48QH	£300 cashback

5 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 %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.74%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.7	48QA	N/A	48QI	£300 cashback
	4.94%		£995			7.8	48QB	N/A	48QJ	£300 cashback
60% to 75%	4.84%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.8	48QC	N/A	48QK	£300 cashback
	4.99%		£995			7.8	48QD	N/A	48QL	£300 cashback

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer. 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 or shared ownership arrangements. This information must be given directly to the acting Conveyancer

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

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

Product Transfers

- 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

2 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 60%	4.64%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.2	47XU	
	4.94%		£0			8.1	47PH	
60% to 75%	4.74%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.2	47XV	
	5.04%		£0			8.1	47PJ	
75% to 80%	5.34%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.3	48BX	
	5.64%		£0			8.3	48BY	
80% to 85%	5.44%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.4	48BZ	
	5.74%		£0			8.3	48CA	
85% to 90%	5.54%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.4	48CB	
	5.84%		£0			8.3	47PP	
90% to 120%	6.09%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.4	47PQ	

2 year tracker rate (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 60%	5.64% (variable) at 0.39% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.4	47PR	
60% to 75%	5.69% (variable) at 0.44% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.4	47PS	
75% to 80%	5.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.5	47PT	
80% to 85%	5.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.5	47PU	
85% to 90%	6.19% (variable) at 0.94% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.6	47PV	

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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

Product Transfers

Residential

3 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 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.7	47XW	
	4.79%		£0			7.7	47PX	
60% to 75%	4.64%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.7	47XX	
	4.89%		£0			7.7	47PZ	
75% to 80%	4.99%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.9	48CC	
	5.24%		£0			7.8	48CD	
80% to 85%	5.09%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.9	48CE	
	5.34%		£0			7.9	48CF	

*Homeowner Variable Rate, currently 8.74%

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

Product Transfers

Residential

5 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%	4.34%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	6.8	47XY	
	4.49%		£0			6.8	47QF	
60% to 75%	4.49%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	6.9	47XZ	
	4.64%		£0			6.9	47QH	
75% to 80%	4.89%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.1	48CG	
	5.04%		£0			7.1	48CH	
80% to 85%	4.94%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.2	48CI	
	5.09%		£0			7.1	48CJ	
85% to 90%	4.99%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.2	48CK	
	5.14%		£0			7.1	48CL	
90% to 120%	5.59%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.4	47QO	

*Homeowner Variable Rate, currently 8.74%

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

Product transfers.

- 2 and 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million

Buy-to-Let

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

2 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 60%	4.74%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.9	47QP	
	5.14%		£0			8.8	47QQ	
60% to 75%	4.84%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.9	47QR	
	5.24%		£0			8.9	47QS	
75% to 80%	5.39%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	9.0	47QT	
	5.79%		£0			9.0	47QU	
80% to 120%	5.89%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	9.0	47QV	

2 year tracker rate (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 60%	5.74% (variable) at 0.49% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	Up to £7.5 million	9.1	47QW	
60% to 75%	5.89% (variable) at 0.64% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	Up to £7.5 million	9.2	47QX	

5 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%	4.44%	BVR*, currently 9.59%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.3	47QY	
	4.64%		£0			7.3	47QZ	
60% to 75%	4.49%	BVR*, currently 9.59%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.4	47RA	
	4.69%		£0			7.3	47RB	
75% to 80%	4.99%	BVR*, currently 9.59%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.6	47RC	
	5.19%		£0			7.6	47RD	
80% to 120%	5.34%	BVR*, currently 9.59%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.7	47RE	

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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

Residential Additional Borrowing

2 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 60%	4.94%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.1	47RF	
60% to 75%	5.04%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.1	47RG	
75% to 80%	5.64%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.3	48CM	

3 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%	4.79%	HVR*, currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.7	47RI	
60% to 75%	4.89%	HVR*, currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.7	47RJ	
75% to 80%	5.24%	HVR*, currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.8	48CN	

5 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%	4.49%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	6.8	47RL	
60% to 75%	4.64%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	6.9	47RM	
75% to 80%	5.04%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	7.1	48CO	

2 year tracker rate (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 60%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4	47RO	
60% to 75%	6.09% (variable) at 0.84% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4	47RP	
75% to 80%	6.34% (variable) at 1.09% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.5	47RQ	

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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

Buy to Let Additional Borrowing

2 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 60%	5.14%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £1 million	8.8	47RR	
60% to 75%	5.24%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £1 million	8.9	47RS	

5 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%	4.64%	BVR*, currently 9.59%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £1 million	7.3	47RT	
60% to 75%	4.69%	BVR*, currently 9.59%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £1 million	7.3	47RU	

2 year tracker rate (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 60%	6.14% (variable) at 0.89% above the BoE base rate**	BVR*, currently 9.59%	£0	No ERC	£10,000 to £1 million	9.1	47RV	
60% to 75%	6.29% (variable) at 1.04% above the BoE base rate**	BVR*, currently 9.59%	£0	No ERC	£10,000 to £1 million	9.1	47RW	

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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

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)		
		Basic Valuation	Homebuyers Valuation	Building Survey
£0	£25,000	£0	£256	£466
£25,000	£50,000	£0	£256	£466
£50,000	£100,000	£0	£256	£466
£100,000	£150,000	£0	£278	£504
£150,000	£200,000	£0	£316	£570
£200,000	£250,000	£0	£406	£726
£250,000	£350,000	£0	£447	£798
£350,000	£450,000	£0	£536	£894
£450,000	£550,000	£0	£624	£941
£550,000	£650,000	£0	£714	£1,026
£650,000	£750,000	£0	£798	£1,112
£750,000	£850,000	£0	£896	£1,155
£850,000	£1,000,000	£0	£972	£1,240
£1,000,000	£1,250,000	£0	£1,051	£1,653
£1,250,000	£1,500,000	£0	£1,051	£1,891
£1,500,000	£1,750,000	£0	£1,051	£2,128
£1,750,000	£2,000,000	£0	£1,051	£2,366

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

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

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

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