

With effect from 17 May 2024.

# Intermediary Product Guide.

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Introducing our product range effective from 17 May 2024.

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# First Time Buyers

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

## 2 year fixed rate (fixed until 30 June 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%	4.84%	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	49CE	
	5.24%		£0			7.6	49CF	
60% to 75%	4.89%	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	49CG	
	5.29%		£0			7.6	49CH	
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%

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# 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%	4.74%	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	48YW	
60% to 75%	4.84%	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	48YX	
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%

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# 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%	4.39%	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	49CI	
	4.59%		£0			6.8	49CJ	
60% to 75%	4.54%	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	49CK	
	4.74%		£0			6.8	49CL	
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%

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# 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%	4.84%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.4	49CM	
	5.24%		£0			8.4	49CN	
60% to 75%	4.89%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.4	49CO	
	5.29%		£0			8.4	49CP	
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%

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# 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%	4.74%	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	48ZG	
60% to 75%	4.84%	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	48ZH	
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%

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# 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%	4.39%	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	49CQ	
	4.59%		£0			7.3	49CR	
60% to 75%	4.54%	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	49CS	
	4.74%		£0			7.3	49CT	
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%

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# 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%	4.94%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million***	8.3	49CU		49CY	£300 cashback
	5.34%		£0		£25,000 to £2 million***	8.3	49CV		49CZ	£300 cashback
60% to 75%	5.04%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million***	8.3	49CW		49DA	£300 cashback
	5.44%		£0			8.3	49CX		49DB	£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.

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# 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%	4.79%	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	48ZU		48ZW	£300 cashback
60% to 75%	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***	7.9	48ZV		48ZX	£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.

# 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%	4.59%	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***	7.1	48ZY		49AC	£300 cashback
	4.79%		£0							49AD
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***	7.2	49AA		49AE	£300 cashback
	4.94%		£0							49AF
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.

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# 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%

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# 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%

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# 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%

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# 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
<b>Up to 60%</b>	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
<b>60% to 75%</b>	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
<b>75% to 80%</b>	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
<b>80% to 85%</b>	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%

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# 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%

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# 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%

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# Buy-to-Let.

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

## House Purchase

### 2 year fixed rate (fixed until 31 July 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%

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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

## 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.

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# 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%	4.89%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.2	48TY	
	5.19%		£0			8.2	48TZ	
60% to 75%	4.99%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.3	48UA	
	5.29%		£0			8.2	48UB	
75% to 80%	5.59%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.4	48UC	
	5.89%		£0			8.4	48UD	
80% to 85%	5.69%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.4	48UE	
	5.99%		£0			8.4	48UF	
85% to 90%	5.79%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.5	48UG	
	6.09%		£0			8.4	48UH	
90% to 120%	6.34%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.5	48UI	

### 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%

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# 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%	4.74%	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	7.8	48UJ	
	4.99%		£0			7.7	48UK	
60% to 75%	4.84%	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	7.8	48UL	
	5.09%		£0			7.8	48UM	
75% to 80%	5.19%	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	48UN	
	5.44%		£0			7.9	48UO	
80% to 85%	5.29%	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	8.0	48UP	
	5.54%		£0			7.9	48UQ	

\*Homeowner Variable Rate, currently 8.74%

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# 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%	4.54%	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	48UR	
	4.69%		£0			6.9	48US	
60% to 75%	4.69%	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	7.0	48UT	
	4.84%		£0			7.0	48UU	
75% to 80%	5.09%	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	48UV	
	5.24%		£0			7.2	48UW	
80% to 85%	5.14%	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	7.3	48UX	
	5.29%		£0			7.2	48UY	
85% to 90%	5.19%	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	7.3	48UZ	
	5.34%		£0			7.2	48VA	
90% to 120%	5.79%	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	7.5	48VB	

\*Homeowner Variable Rate, currently 8.74%

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# 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%	4.99%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.9	48VC	
	5.39%		£0			8.9	48VD	
60% to 75%	5.09%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	9.0	48VE	
	5.49%		£0			8.9	48VF	
75% to 80%	5.64%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	9.1	48VG	
	6.04%		£0			9.1	48VH	
80% to 120%	6.14%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	9.1	48VI	

### 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%	4.69%	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	7.5	48VJ	
	4.89%		£0			7.4	48VK	
60% to 75%	4.74%	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	7.5	48VL	
	4.94%		£0			7.5	48VM	
75% to 80%	5.24%	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	7.7	48VN	
	5.44%		£0			7.7	48VO	
80% to 120%	5.59%	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	7.8	48VP	

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

\*\*Bank of England Base Rate, currently 5.25%

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# 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%	5.19%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.2	48VQ	
60% to 75%	5.29%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.2	48VR	
75% to 80%	5.89%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.4	48VS	

## 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%	4.99%	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	48VT	
60% to 75%	5.09%	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	48VU	
75% to 80%	5.44%	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	7.9	48VV	

## 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%	4.69%	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	48VW	
60% to 75%	4.84%	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	7.0	48VX	
75% to 80%	5.24%	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	7.2	48VY	

## 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%

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# 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%	5.39%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £1 million	8.9	48VZ	
60% to 75%	5.49%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £1 million	8.9	48WA	

## 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%	4.89%	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	7.4	48WB	
60% to 75%	4.94%	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	7.5	48WC	

## 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%

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# 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](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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