

With effect from 29 May 2026.

# Intermediary Product Guide.

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Introducing our product range effective from 29 May 2026.

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# House Purchase

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Interest-only available up to 75% LTV (with a further 10% available on repayment)
- 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%	4.54%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £2 million	7.0	67PO		67QA	£250 cashback	
	4.94%		£0			7.0	67PP		67QB	£250 cashback	
60% to 75%	4.64%	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	67PQ		67QC	£250 cashback	
	5.04%		£0			7.1	67PR		67QD	£250 cashback	
75% to 80%	4.69%	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	67PS		67QE	£250 cashback	
	5.09%		£0			7.1	67PT		67QF	£250 cashback	
80% to 85%	4.74%	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	67PU		67QG	£250 cashback	
	5.14%		£0			7.1	67PV		67QH	£250 cashback	
85% to 90%	5.04%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £750,000	7.1	67PW	£500 cashback	67QI	£750 cashback	
	5.34%		£0			7.1	67PX	£500 cashback	67QJ	£750 cashback	
90% to 95%	5.34%	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	67PY	£500 cashback	67QK	£750 cashback	
	5.64%		£0			7.2	67PZ	£500 cashback	67QL	£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
- Interest-only available up to 75% LTV (with a further 10% available on repayment)
- 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%	4.59%	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	67QM		67QW	£250 cashback	
	4.99%		£0			6.9	67QN		67QX	£250 cashback	
60% to 75%	4.74%	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	67QO		67QY	£250 cashback	
	5.14%		£0			6.9	67QP		67QZ	£250 cashback	
75% to 80%	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 £1 million	6.9	67QQ		67RA	£250 cashback	
	5.29%		£0			6.9	67QR		67RB	£250 cashback	
80% to 85%	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 £1 million	6.9	67QS		67RC	£250 cashback	
	5.29%		£0			6.9	67QT		67RD	£250 cashback	
85% to 90%	5.34%	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	67QU	£500 cashback	67RE	£750 cashback	
90% to 95%	5.59%	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	7.0	67QV	£500 cashback	67RF	£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
- Interest-only available up to 75% LTV (with a further 10% available on repayment)
- 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)

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%	4.69%	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	67IS		67JE	£250 cashback	
	4.89%		£0			6.5	67IT		67JF	£250 cashback	
60% to 75%	4.74%	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	67IU		67JG	£250 cashback	
	4.94%		£0			6.5	67IV		67JH	£250 cashback	
75% to 80%	4.79%	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	6.5	67IW		67JI	£250 cashback	
	4.99%		£0			6.5	67IX		67JJ	£250 cashback	
80% to 85%	4.79%	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	6.5	67IY		67JK	£250 cashback	
	4.99%		£0			6.5	67IZ		67JL	£250 cashback	
85% to 90%	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 £750,000	6.6	67JA	£500 cashback	67JM	£750 cashback	
	5.19%		£0			6.6	67JB	£500 cashback	67JN	£750 cashback	
90% to 95%	5.34%	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	6.7	67JC	£500 cashback	67JO	£750 cashback	
	5.49%		£0			6.7	67JD	£500 cashback	67JP	£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)\*\*\*
- Interest-only available up to 75% LTV (with a further 10% available on repayment)

## 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%	4.69%	HVR*, currently 7.24%	£1,495	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £2 million***	7.0	67RG		67RM	£300 cashback
	4.79%		£995			7.0	67RH		67RN	£300 cashback
	5.09%		£0		7.0	67RI		67RO	£300 cashback	
60% to 75%	4.74%	HVR*, currently 7.24%	£1,495	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £2 million***	7.0	67RJ		67RP	£300 cashback
	4.79%		£995			7.0	67RK		67RQ	£300 cashback
	5.14%		£0			7.0	67RL		67RR	£300 cashback
75% to 80%	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	67JR		67JX	£300 cashback
	5.29%		£0			7.1	67JS		67JY	£300 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	67JT		67JZ	£300 cashback
	5.29%		£0			7.1	67JU		67KA	£300 cashback
85% to 90%	5.39%	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	67JV		67KB	£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)\*\*\*
- Interest-only available up to 75% LTV (with a further 10% available on repayment)

## 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)\*\*\*
- Interest-only available up to 75% LTV (with a further 10% available on repayment)

## 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%	4.84%	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	67BJ		67BS	£300 cashback
	4.99%		£0						67EP	£300 cashback
60% to 75%	4.89%	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	67BL		67BU	£300 cashback
	5.24%		£0						67BM	£300 cashback
75% to 80%	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	6.5	67BN		67BW	£300 cashback
	5.29%		£0						67BO	£300 cashback
80% to 85%	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	6.5	67BP		67BY	£300 cashback
	5.29%		£0						67BQ	£300 cashback
85% to 90%	5.34%	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	6.6	67BR		67CA	£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		A/B EPC Rated Properties Only	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.0	67RS		67SE	£250 cashback
	4.94%		£0			7.0	67RT		67SF	£250 cashback
60% to 75%	4.64%	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	67RU		67SG	£250 cashback
	5.04%		£0			7.1	67RV		67SH	£250 cashback
75% to 80%	4.69%	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	67RW		67SI	£250 cashback
	5.09%		£0			7.1	67RX		67SJ	£250 cashback
80% to 85%	4.74%	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	67RY		67SK	£250 cashback
	5.14%		£0			7.1	67RZ		67SL	£250 cashback
85% to 90%	5.04%	HVR*, currently 7.24%	£995	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £500,000	7.1	67SA	£500 cashback	67SM	£750 cashback
	5.34%		£0			7.1	67SB	£500 cashback	67SN	£750 cashback
90% to 95%	5.34%	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	67SC	£500 cashback	67SO	£750 cashback
	5.64%		£0			7.2	67SD	£500 cashback	67SP	£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		A/B EPC Rated Properties Only	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.69%	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	6.5	67KM		67LI	£250 cashback
	4.89%		£0			6.5	67KN		67LJ	£250 cashback
60% to 75%	4.74%	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	6.5	67KO		67LK	£250 cashback
	4.94%		£0			6.5	67KP		67LL	£250 cashback
75% to 80%	4.79%	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	6.5	67KQ		67LM	£250 cashback
	4.99%		£0			6.5	67KR		67LN	£250 cashback
80% to 85%	4.79%	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	6.5	67KS		67LO	£250 cashback
	4.99%		£0			6.5	67KT		67LP	£250 cashback
85% to 90%	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 £500,000	6.6	67KU	£500 cashback	67LQ	£750 cashback
	5.19%		£0			6.6	67KV	£500 cashback	67LR	£750 cashback
90% to 95%	5.34%	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	67KW	£500 cashback	67LS	£750 cashback
	5.49%		£0			6.7	67KX	£500 cashback	67LT	£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%	5.09%	HVR*, currently 7.24%	£0	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.0	67SQ	£300 cashback
60% to 75%	5.14%	HVR*, currently 7.24%	£0	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £1 million	7.0	67SR	£300 cashback
75% to 80%	5.29%	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	67LV	£300 cashback
80% to 85%	5.29%	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	67LW	£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 October 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 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	67TT	N/A
	4.84%		£995			7.8	67TU	N/A
	5.14%		£0			7.8	67TV	N/A
60% to 75%	5.59%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	8.0	67TW	N/A
	5.79%		£0			7.9	67TX	N/A
75% to 80%	5.44%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £500,000	8.0	67TY	N/A
	5.74%		£995			8.0	67TZ	N/A
	6.14%		£0			8.0	67UA	N/A

### 5 year fixed rate (fixed until 31 October 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%	4.74%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.1	67UB	N/A
	4.84%		£995			7.1	67UC	N/A
	4.99%		£0			7.1	67UD	N/A
60% to 75%	5.39%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.3	67UE	N/A
	5.49%		£0			7.3	67UF	N/A
75% to 80%	5.59%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £500,000	7.4	67UG	N/A
	5.69%		£995			7.4	67UH	N/A
	5.89%		£0			7.4	67UI	N/A

### 2 year tracker rate (until 31 October 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**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	67UJ	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	67UK	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 October 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 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	67UL	N/A	67VD	£300 cashback
	4.84%		£995			7.7	67UM	N/A	67VE	£300 cashback
	5.14%		£0			7.8	67UN	N/A	67VF	£300 cashback
60% to 75%	5.59%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.9	67UO	N/A	67VG	£300 cashback
	5.79%		£0			7.9	67UP	N/A	67VH	£300 cashback
75% to 80%	5.44%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £500,000	7.9	67UQ	N/A	67VI	£300 cashback
	5.74%		£995			7.9	67UR	N/A	67VJ	£300 cashback
	6.14%		£0			8.0	67US	N/A	67VK	£300 cashback

### 5 year fixed rate (fixed until 31 October 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%	4.74%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.0	67UT	N/A	67VL	£300 cashback
	4.84%		£995			6.9	67UU	N/A	67VM	£300 cashback
	4.99%		£0			7.0	67UV	N/A	67VN	£300 cashback
60% to 75%	5.44%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.2	67UW	N/A	67VO	£300 cashback
	5.59%		£0			7.2	67UX	N/A	67VP	£300 cashback
75% to 80%	5.59%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £500,000	7.3	67UY	N/A	67VQ	£300 cashback
	5.69%		£995			7.3	67UZ	N/A	67VR	£300 cashback
	5.89%		£0			7.4	67VA	N/A	67VS	£300 cashback

### 2 year tracker rate (until 31 October 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**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	67VB	N/A	67VT	£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	67VC	N/A	67VU	£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 October 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 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.9	67VV	N/A
	4.94%		£995			7.8	67VW	N/A
	5.24%		£0		£75,000 to £1 million	7.8	67VX	N/A
60% to 75%	5.39%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	8.0	67VY	N/A
	5.69%		£995			8.0	67VZ	N/A
	5.89%		£0		£75,000 to £1 million	8.0	67WA	N/A

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

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.84%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.1	67WB	N/A
	4.94%		£995			7.1	67WC	N/A
	5.09%		£0		£75,000 to £1 million	7.1	67WD	N/A
60% to 75%	5.44%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.4	67WE	N/A
	5.49%		£995			7.3	67WF	N/A
	5.59%		£0		£75,000 to £1 million	7.3	67WG	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 October 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 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	67WH	N/A	67WT	£300 cashback
	4.94%		£995			7.8	67WI	N/A	67WU	£300 cashback
	5.24%		£0			7.8	67WJ	N/A	67WV	£300 cashback
60% to 75%	5.39%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.9	67WK	N/A	67WW	£300 cashback
	5.69%		£995			7.9	67WL	N/A	67WX	£300 cashback
	5.89%		£0			7.9	67WM	N/A	67WY	£300 cashback

### 5 year fixed rate (fixed until 31 October 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%	4.84%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.0	67WN	N/A	67WZ	£300 cashback
	4.94%		£995			7.0	67WO	N/A	67XA	£300 cashback
	5.09%		£0			7.0	67WP	N/A	67XB	£300 cashback
60% to 75%	5.49%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.3	67WQ	N/A	67XC	£300 cashback
	5.54%		£995			7.3	67WR	N/A	67XD	£300 cashback
	5.69%		£0			7.3	67WS	N/A	67XE	£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 October 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 31/10/2027	Up to £7.5 million	7.3	67XF	

\*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 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	HVR*, currently 7.24%	£1,495	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	67XG	
	4.64%		£995			7.0	67XH	
	4.94%		£0			6.9	67XI	
60% to 75%	4.69%	HVR*, currently 7.24%	£1,495	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	67XJ	
	4.74%		£995			7.0	67XK	
	4.99%		£0			6.9	67XL	
75% to 80%	4.94%	HVR*, currently 7.24%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	67XM	
	5.19%		£0			7.0	67XN	
80% to 85%	4.94%	HVR*, currently 7.24%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	67XO	
	5.19%		£0			7.0	67XP	
85% to 90%	5.14%	HVR*, currently 7.24%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.1	67XQ	
	5.34%		£0			7.0	67XR	
90% to 120%	5.69%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.1	67XS	

### 2 year tracker rate (until 31 October 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	67XT	
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	67XU	
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	67XV	
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	67XW	
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	67XX	

\*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 October 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 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	Up to £7.5 million	6.8	67XY	
	4.79%		£995			6.8	67XZ	
	5.09%		£0			6.8	67YA	
60% to 75%	4.84%	HVR*, currently 7.24%	£1,495	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	Up to £7.5 million	6.8	67YB	
	4.89%		£995			6.8	67YC	
	5.14%		£0			6.8	67YD	
75% to 80%	4.99%	HVR*, currently 7.24%	£995	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	Up to £7.5 million	6.8	67YE	
	5.19%		£0			6.8	67YF	
80% to 85%	4.99%	HVR*, currently 7.24%	£995	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	Up to £7.5 million	6.8	67YG	
	5.19%		£0			6.8	67YH	

\*Homeowner Variable Rate, currently 7.24%

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# Product Transfers

## Residential

5 year fixed rate (fixed until 31 October 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%	4.64%	HVR*, currently 7.24%	£1,495	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.3	67YI	
	4.74%		£995			6.3	67YJ	
	4.84%		£0			6.3	67YK	
60% to 75%	4.69%	HVR*, currently 7.24%	£1,495	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.3	67YL	
	4.79%		£995			6.3	67YM	
	4.89%		£0			6.3	67YN	
75% to 80%	4.89%	HVR*, currently 7.24%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.4	67YO	
	5.09%		£0			6.4	67YP	
80% to 85%	4.89%	HVR*, currently 7.24%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.4	67YQ	
	5.09%		£0			6.4	67YR	
85% to 90%	5.04%	HVR*, currently 7.24%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.5	67YS	
	5.19%		£0			6.4	67YT	
90% to 120%	5.59%	HVR*, currently 7.24%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.6	67YU	

\*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 October 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 31/10/2027	Up to £7.5 million	8.1	67YV	

### 2 year fixed rate (fixed until 31 October 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%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.7	67YW	
	4.94%		£0			7.6	67YX	
60% to 75%	4.94%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.7	67YY	
	5.14%		£0			7.7	67YZ	
75% to 80%	5.49%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.9	67ZA	
	5.89%		£0			7.9	67ZB	
80% to 120%	6.39%	BVR*, currently 8.09%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	8.0	67ZC	

### 2 year tracker rate (until 31 October 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**	BVR*, currently 8.09%	£995	No ERC	Up to £7.5 million	7.6	67ZD	
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	67ZE	

### 5 year fixed rate (fixed until 31 October 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%	4.74%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.8	67ZF	
	4.89%		£0			6.7	67ZG	
60% to 75%	4.94%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.9	67ZH	
	5.09%		£0			6.8	67ZI	
75% to 80%	5.49%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	7.1	67ZJ	
	5.69%		£0			7.1	67ZK	
80% to 120%	6.14%	BVR*, currently 8.09%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	7.4	67ZL	

\*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 October 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%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £2 million	6.9	67ZM	
60% to 75%	4.99%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £2 million	6.9	67ZN	
75% to 80%	5.19%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £1 million	7.0	67ZO	

## 3 year fixed rate (fixed until 31 October 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 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	£10,000 to £2 million	6.7	67ZQ	
60% to 75%	5.14%	HVR*, currently 7.24%	£0	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	£10,000 to £2 million	6.7	67ZR	
75% to 80%	5.19%	HVR*, currently 7.24%	£0	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	£10,000 to £1 million	6.8	67ZS	

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

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.84%	HVR*, currently 7.24%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£10,000 to £2 million	6.2	67ZU	
60% to 75%	4.89%	HVR*, currently 7.24%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£10,000 to £2 million	6.2	67ZV	
75% to 80%	5.09%	HVR*, currently 7.24%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£10,000 to £1 million	6.3	67ZW	

## 2 year tracker rate (until 31 October 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	67ZY	
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	67ZZ	
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	68AA	

\*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 October 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%	BVR*, currently 8.09%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £1 million	7.6	68AB	
60% to 75%	5.14%	BVR*, currently 8.09%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £1 million	7.6	68AC	

## 5 year fixed rate (fixed until 31 October 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%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£10,000 to £1 million	6.7	68AD	
60% to 75%	5.09%	BVR*, currently 8.09%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£10,000 to £1 million	6.8	68AE	

## 2 year tracker rate (until 31 October 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	68AF	
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	7.6	68AG	

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

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

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# TSB Mortgage Pro Valuation fees.

## Mortgage valuations fees for House Purchase

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

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

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

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

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