

With effect from 10 June 2025.

# Intermediary Product Guide.

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Introducing our product range effective from 10 June 2025.

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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 September 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%	3.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £2 million	6.5	57IC	
	4.29%		£0			6.5	57ID	
60% to 75%	4.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £2 million	6.5	57IE	
	4.34%		£0			6.5	57IF	
75% to 80%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	6.6	57IG	
	4.49%		£0			6.6	58BY	
80% to 85%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	6.6	57II	
	4.49%		£0			6.6	58BZ	
85% to 90%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £750,000	6.6	57IK	£500 cashback
	4.84%		£0			6.6	57IL	£500 cashback
90% to 95%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £570,000	6.7	57IM	£500 cashback

## 2 year tracker rate (until 30 September 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% (variable) at 0.49% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	6.6	57IN	
60% to 75%	4.79% (variable) at 0.54% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	6.7	57IO	
75% to 80%	5.14% (variable) at 0.89% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	6.7	57IP	
80% to 85%	5.14% (variable) at 0.89% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	6.7	57IQ	

\*\*Bank of England Base Rate, currently 4.25%

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# First Time Buyers

## 3 year fixed rate (fixed until 30 September 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%	4.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £2 million	6.3	57IR	
	4.34%		£0			6.3	57IS	
60% to 75%	4.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £2 million	6.4	57IT	
	4.44%		£0			6.4	57IU	
75% to 80%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £1 million	6.4	57IV	
	4.64%		£0			6.4	57IW	
80% to 85%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £1 million	6.4	57IX	
	4.64%		£0			6.4	57IY	
85% to 90%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £750,000	6.5	57IZ	£500 cashback
90% to 95%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £570,000	6.5	57JA	£500 cashback

\*\*Bank of England Base Rate, currently 4.25%

# First Time Buyers

## 5 year fixed rate (fixed until 30 September 2030)

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%	4.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £2 million	6.0	57JB	
	4.24%		£0			6.0	57JC	
60% to 75%	4.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £2 million	6.0	57JD	
	4.39%		£0			6.0	57JE	
75% to 80%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.1	58CA	
	4.39%		£0			6.0	58CB	
80% to 85%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.1	58CC	
	4.39%		£0			6.0	58CD	
85% to 90%	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £750,000	6.2	57JJ	£500 cashback
	4.69%		£0			6.2	57JK	£500 cashback
90% to 95%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £570,000	6.3	58CE	£500 cashback

\*\*Bank of England Base Rate, currently 4.25%

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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 September 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%	3.99%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £2 million	7.3	57JM	
	4.29%		£0			7.3	57JN	
60% to 75%	4.04%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £2 million	7.3	57JO	
	4.34%		£0			7.3	57JP	
75% to 80%	4.29%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	57JQ	
	4.49%		£0			7.4	58CF	
80% to 85%	4.29%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	57JS	
	4.49%		£0			7.4	58CG	
85% to 90%	4.69%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £750,000	7.5	57JU	£500 cashback
	4.84%		£0			7.4	57JV	£500 cashback
90% to 95%	5.14%	HVR*, currently 7.74%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £570,000	7.5	57JW	£500 cashback

## 2 year tracker rate (until 30 September 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% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £2 million	7.5	57JX	
60% to 75%	4.79% (variable) at 0.54% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £2 million	7.5	57JY	
75% to 80%	5.14% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £1 million	7.5	57JZ	
80% to 85%	5.14% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £1 million	7.5	57KA	

\*Homeowner Variable Rate, currently 7.74%

\*\*Bank of England Base Rate, currently 4.25%

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# Home Movers

3 year fixed rate (fixed until 30 September 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%	4.14%	HVR*, currently 7.74%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £2 million	7.0	57KB	
	4.34%		£0			7.0	57KC	
60% to 75%	4.24%	HVR*, currently 7.74%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £2 million	7.1	57KD	
	4.44%		£0			7.1	57KE	
75% to 80%	4.44%	HVR*, currently 7.74%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £1 million	7.1	57KF	
	4.64%		£0			7.1	57KG	
80% to 85%	4.44%	HVR*, currently 7.74%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £1 million	7.1	57KH	
	4.64%		£0			7.1	57KI	
85% to 90%	4.89%	HVR*, currently 7.74%	£0	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £750,000	7.2	57KJ	£500 cashback
90% to 95%	5.14%	HVR*, currently 7.74%	£0	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £570,000	7.3	57KK	£500 cashback

\*Homeowner Variable Rate, currently 7.74%

# Home Movers

## 5 year fixed rate (fixed until 30 September 2030)

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%	4.04%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £2 million	6.5	57KL	
	4.24%		£0			6.5	57KM	
60% to 75%	4.19%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £2 million	6.5	57KN	
	4.39%		£0			6.6	57KO	
75% to 80%	4.29%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.6	58CH	
	4.39%		£0			6.6	58CI	
80% to 85%	4.29%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.6	58CJ	
	4.39%		£0			6.6	58CK	
85% to 90%	4.59%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £750,000	6.7	57KT	£500 cashback
	4.69%		£0			6.7	57KU	£500 cashback
90% to 95%	5.04%	HVR*, currently 7.74%	£0	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £570,000	6.8	58CL	£500 cashback

\*Homeowner Variable Rate, currently 7.74%

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# Remortgages.

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

## 2 year fixed rate (fixed until 30 September 2027)

							Free Legals		Own Conveyancer	
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%	4.09%	HVR*, currently 7.74%	£1,495	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £2 million***	7.3	57KW		57LH	£300 cashback
	4.19%		£995			7.3	57KX		57LI	£300 cashback
	4.49%		£0		£25,000 to £2 million***	7.3	57KY		57LJ	£300 cashback
60% to 75%	4.14%	HVR*, currently 7.74%	£1,495	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £2 million***	7.3	57KZ		57LK	£300 cashback
	4.24%		£995			7.3	57LA		57LL	£300 cashback
	4.59%		£0			7.3	57LB		57LM	£300 cashback
75% to 80%	4.59%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	57LC		57LN	£300 cashback
	4.89%		£0			7.4	57LD		57LO	£300 cashback
80% to 85%	4.59%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	57LE		57LP	£300 cashback
	4.89%		£0			7.4	57LF		57LQ	£300 cashback
85% to 90%	5.19%	HVR*, currently 7.74%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £500,000	7.5	57LG		57LR	£300 cashback

## 2 year tracker rate (until 30 September 2027)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.74% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £2 million***	7.4	57LS		57LW	£300 cashback
60% to 75%	4.79% (variable) at 0.54% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £2 million***	7.4	57LT		57LX	£300 cashback
75% to 80%	5.14% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £1 million	7.5	57LU		57LY	£300 cashback
80% to 85%	5.14% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	£5,000 to £1 million	7.5	57LV		57LZ	£300 cashback

\*Homeowner Variable Rate, currently 7.74%

\*\*Bank of England Base Rate, currently 4.25%

\*\*\*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 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 are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)\*\*\*
- If LTV exceeds 75% all lending must be on a repayment basis

### 3 year fixed rate (fixed until 30 September 2028)

							Free Legals		Own Conveyancer	
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%	4.14%	HVR*, currently 7.74%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £2 million***	7.0	57MA		57MI	£300 cashback
	4.39%		£0			7.0	57MB		57MJ	£300 cashback
60% to 75%	4.29%	HVR*, currently 7.74%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £2 million***	7.0	57MC		57MK	£300 cashback
	4.54%		£0			7.0	57MD		57ML	£300 cashback
75% to 80%	4.49%	HVR*, currently 7.74%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £1 million	7.1	57ME		57MM	£300 cashback
	4.74%		£0			7.1	57MF		57MN	£300 cashback
80% to 85%	4.54%	HVR*, currently 7.74%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £1 million	7.1	57MG		57MO	£300 cashback
	4.79%		£0			7.1	57MH		57MP	£300 cashback

\*Homeowner Variable Rate, currently 7.74%

\*\*\*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 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 are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)\*\*\*
- If LTV exceeds 75% all lending must be on a repayment basis

5 year fixed rate (fixed until 30 September 2030)							Free Legals		Own Conveyancer	
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%	4.09%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £2 million***	6.4	57MQ		57MZ	£300 cashback
	4.29%		£0		£25,000 to £2 million***	6.4	57MR		57NA	£300 cashback
60% to 75%	4.24%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £2 million***	6.5	57MS		57NB	£300 cashback
	4.44%		£0			6.5	57MT		57NC	£300 cashback
75% to 80%	4.39%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	57MU		57ND	£300 cashback
	4.54%		£0			6.5	57MV		57NE	£300 cashback
80% to 85%	4.44%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	57MW		57NF	£300 cashback
	4.59%		£0			6.6	57MX		57NG	£300 cashback
85% to 90%	4.74%	HVR*, currently 7.74%	£0	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £500,000	6.6	57MY		57NH	£300 cashback

\*Homeowner Variable Rate, currently 7.74%

\*\*\*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 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.

# 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 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 September 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%	4.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	6.5	57NI	
	4.39%		£0			6.5	57NJ	
60% to 75%	4.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	6.5	57NK	
	4.44%		£0			6.5	57NL	
75% to 80%	4.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	6.6	57NM	
	4.69%		£0			6.6	57NN	
80% to 85%	4.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	6.6	57NO	
	4.69%		£0			6.6	57NP	
85% to 90%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £500,000	6.7	57NQ	£500 cashback
	4.94%		£0			6.6	57NR	£500 cashback
90% to 95%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £500,000	6.7	57NS	£500 cashback

### 5 year fixed rate (fixed until 30 September 2030)

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%	4.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.0	57NT	
	4.34%		£0			6.0	57NU	
60% to 75%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.1	57NV	
	4.49%		£0			6.1	57NW	
75% to 80%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.1	57NX	
	4.64%		£0			6.1	57NY	
80% to 85%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.1	57NZ	
	4.64%		£0			6.1	57OA	
85% to 90%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £500,000	6.2	57OB	£500 cashback
	4.79%		£0			6.2	57OC	£500 cashback
90% to 95%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £500,000	6.3	57OD	£500 cashback

\*\*Bank of England Base Rate, currently 4.25%

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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 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 September 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%	4.09%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.3	570E	
	4.39%		£0			7.3	570F	
60% to 75%	4.14%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	570G	
	4.44%		£0			7.3	570H	
75% to 80%	4.39%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	570I	
	4.69%		£0			7.4	570J	
80% to 85%	4.39%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	570K	
	4.69%		£0			7.4	570L	
85% to 90%	4.79%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £500,000	7.5	570M	£500 cashback
	4.94%		£0			7.4	570N	£500 cashback
90% to 95%	5.24%	HVR*, currently 7.74%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £500,000	7.5	570O	£500 cashback

### 5 year fixed rate (fixed until 30 September 2030)

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%	4.14%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	570P	
	4.34%		£0			6.5	570Q	
60% to 75%	4.29%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.6	570R	
	4.49%		£0			6.6	570S	
75% to 80%	4.54%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.7	570T	
	4.64%		£0			6.7	570U	
80% to 85%	4.54%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.7	570V	
	4.64%		£0			6.7	570W	
85% to 90%	4.69%	HVR*, currently 7.74%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £500,000	6.7	570X	£500 cashback
	4.79%		£0			6.7	570Y	£500 cashback
90% to 95%	5.04%	HVR*, currently 7.74%	£0	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £500,000	6.8	570Z	£500 cashback

\*Homeowner Variable Rate, currently 7.74%

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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 30 September 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 7.74%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	57PA	£500 cashback
60% to 75%	4.89%	HVR*, currently 7.74%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	57PB	£500 cashback
75% to 80%	5.19%	HVR*, currently 7.74%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.5	57PC	£500 cashback
80% to 85%	5.19%	HVR*, currently 7.74%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.5	57PD	£500 cashback

\*Homeowner Variable Rate, currently 7.74%

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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 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 60%	4.14%	BVR*, currently 8.59%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.1	57QS	N/A
	4.44%		£995			8.1	57QT	N/A
	4.74%		£0			8.1	57QU	N/A
60% to 75%	4.29%	BVR*, currently 8.59%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.2	58CM	N/A
	4.54%		£995			8.1	58CN	N/A
	4.74%		£0			8.1	58CO	N/A
75% to 80%	5.09%	BVR*, currently 8.59%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £500,000	8.3	57QY	N/A
	5.39%		£995			8.3	57QZ	N/A
	5.79%		£0			8.3	57RA	N/A

### 5 year fixed rate (fixed until 31 October 2030)

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%	4.24%	BVR*, currently 8.59%	£1,995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £1 million	7.1	57RB	N/A
	4.34%		£995			7.1	57RC	N/A
	4.49%		£0			7.1	57RD	N/A
60% to 75%	4.34%	BVR*, currently 8.59%	£1,995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £1 million	7.2	58CP	N/A
	4.44%		£995			7.1	58CQ	N/A
	4.54%		£0			7.1	58CR	N/A
75% to 80%	5.04%	BVR*, currently 8.59%	£1,995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £500,000	7.5	57RH	N/A
	5.14%		£995			7.4	57RI	N/A
	5.34%		£0			7.5	57RJ	N/A

### 2 year tracker rate (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 60%	4.94% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	£25,005 to £1 million	8.2	57RK	N/A
60% to 75%	5.09% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	£25,005 to £1 million	8.3	57RL	N/A

\*Buy-to-Let Variable Rate, currently 8.59%

\*\*Bank of England Base Rate, currently 4.25%

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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 October 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%	4.19%	BVR*, currently 8.59%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.1	57RM	N/A	57RV	£300 cashback
	4.49%		£995			8.1	57RN	N/A	57RW	£300 cashback
	4.79%		£0			8.1	57RO	N/A	57RX	£300 cashback
60% to 75%	4.34%	BVR*, currently 8.59%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.1	58CS	N/A	58CV	£300 cashback
	4.59%		£995			8.1	58CT	N/A	58CW	£300 cashback
	4.79%		£0			8.1	58CU	N/A	58CX	£300 cashback
75% to 80%	5.14%	BVR*, currently 8.59%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £500,000	8.3	57RS	N/A	57SB	£300 cashback
	5.44%		£995			8.3	57RT	N/A	57SC	£300 cashback
	5.84%		£0			8.3	57RU	N/A	57SD	£300 cashback

### 5 year fixed rate (fixed until 31 October 2030)

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%	4.29%	BVR*, currently 8.59%	£1,995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £1 million	7.0	57SE	N/A	57SN	£300 cashback
	4.39%		£995			7.0	57SF	N/A	57SO	£300 cashback
	4.54%		£0			7.0	57SG	N/A	57SP	£300 cashback
60% to 75%	4.44%	BVR*, currently 8.59%	£1,995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £1 million	7.1	58CY	N/A	58DB	£300 cashback
	4.54%		£995			7.1	58CZ	N/A	58DC	£300 cashback
	4.64%		£0			7.1	58DA	N/A	58DD	£300 cashback
75% to 80%	5.09%	BVR*, currently 8.59%	£1,995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £500,000	7.4	57SK	N/A	57ST	£300 cashback
	5.19%		£995			7.4	57SL	N/A	58DV	£300 cashback
	5.39%		£0			7.4	57SM	N/A	57SV	£300 cashback

### 2 year tracker rate (until 31 October 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% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	£25,005 to £1 million	8.2	57SW	N/A	57SY	£300 cashback
60% to 75%	5.09% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	£25,005 to £1 million	8.2	57SX	N/A	57SZ	£300 cashback

\*Buy-to-Let Variable Rate, currently 8.59%

\*\*Bank of England Base Rate, currently 4.25%

\*\*\*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 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 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 75%	5.70%	HVR*, currently 7.74%	£0	1% until 31/10/2026	Up to £7.5 million	7.7	57TA	

\*Homeowner Variable Rate, currently 7.74%

\*\*Bank of England Base Rate, currently 4.25%

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# Product Transfers

## Residential

2 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 60%	3.89%	HVR*, currently 7.74%	£1,495	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.2	57TB	
	4.09%		£995			7.2	57TC	
	4.39%		£0			7.2	57TD	
60% to 75%	4.14%	HVR*, currently 7.74%	£1,495	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.3	57TE	
	4.24%		£995			7.3	57TF	
	4.59%		£0			7.2	57TG	
75% to 80%	4.59%	HVR*, currently 7.74%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.4	57TH	
	4.89%		£0			7.3	57TI	
80% to 85%	4.59%	HVR*, currently 7.74%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.4	57TJ	
	4.89%		£0			7.3	57TK	
85% to 90%	4.94%	HVR*, currently 7.74%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.4	57TL	
	5.14%		£0			7.4	57TM	
90% to 120%	5.64%	HVR*, currently 7.74%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.5	57TN	

2 year tracker rate (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 60%	4.64% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	Up to £7.5 million	7.4	57TO	
60% to 75%	4.69% (variable) at 0.44% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	Up to £7.5 million	7.4	57TP	
75% to 80%	4.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	Up to £7.5 million	7.4	57TQ	
80% to 85%	4.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	Up to £7.5 million	7.4	57TR	
85% to 90%	5.19% (variable) at 0.94% above the BoE base rate**	HVR*, currently 7.74%	£995	No ERC	Up to £7.5 million	7.5	57TS	

\*Homeowner Variable Rate, currently 7.74%

\*\*Bank of England Base Rate, currently 4.25%

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# Product Transfers

## Residential

3 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%	4.09%	HVR*, currently 7.74%	£1,495	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	6.9	57TT	
	4.14%		£995			6.9	57TU	
	4.39%		£0			6.8	57TV	
60% to 75%	4.24%	HVR*, currently 7.74%	£1,495	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	57TW	
	4.29%		£995			6.9	57TX	
	4.54%		£0			6.9	57TY	
75% to 80%	4.49%	HVR*, currently 7.74%	£995	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	57TZ	
	4.74%		£0			7.0	57UA	
80% to 85%	4.54%	HVR*, currently 7.74%	£995	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	57UB	
	4.79%		£0			7.0	57UC	

\*Homeowner Variable Rate, currently 7.74%

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# Product Transfers

## Residential

5 year fixed rate (fixed until 31 October 2030)

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%	3.99%	HVR*, currently 7.74%	£1,495	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.2	57UD	
	4.09%		£995			6.2	57UE	
	4.29%		£0			6.2	57UF	
60% to 75%	4.19%	HVR*, currently 7.74%	£1,495	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.3	57UG	
	4.24%		£995			6.3	57UH	
	4.44%		£0			6.3	57UI	
75% to 80%	4.34%	HVR*, currently 7.74%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.3	57UJ	
	4.49%		£0			6.3	57UK	
80% to 85%	4.44%	HVR*, currently 7.74%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.4	57UL	
	4.59%		£0			6.3	57UM	
85% to 90%	4.59%	HVR*, currently 7.74%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.5	57UN	
	4.74%		£0			6.4	57UO	
90% to 120%	5.24%	HVR*, currently 7.74%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.7	57UP	

\*Homeowner Variable Rate, currently 7.74%

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# Product transfers.

- 1, 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

### 1 year fixed rate (fixed until 31 October 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 75%	5.70%	BVR*, currently 8.59%	£0	1% until 31/10/2026	Up to £7.5 million	8.5	57UQ	

### 2 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 60%	4.34%	BVR*, currently 8.59%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	8.0	57UR	
	4.64%		£0			7.9	57US	
60% to 75%	4.54%	BVR*, currently 8.59%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	8.0	57UT	
	4.74%		£0			7.9	58DE	
75% to 80%	4.84%	BVR*, currently 8.59%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	8.1	57UV	
	5.24%		£0			8.1	57UW	
80% to 120%	5.74%	BVR*, currently 8.59%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	8.2	57UX	

### 2 year tracker rate (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 60%	4.74% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	Up to £7.5 million	8.1	57UY	
60% to 75%	4.89% (variable) at 0.64% above the BoE base rate**	BVR*, currently 8.59%	£995	No ERC	Up to £7.5 million	8.1	57UZ	

### 5 year fixed rate (fixed until 31 October 2030)

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%	4.24%	BVR*, currently 8.59%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.7	57VA	
	4.44%		£0			6.7	57VB	
60% to 75%	4.29%	BVR*, currently 8.59%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.7	57VC	
	4.49%		£0			6.7	57VD	
75% to 80%	4.84%	BVR*, currently 8.59%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	7.0	57VE	
	5.04%		£0			7.0	57VF	
80% to 120%	5.49%	BVR*, currently 8.59%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	7.2	57VG	

\*Buy-to-Let Variable Rate, currently 8.59%

\*\*Bank of England Base Rate, currently 4.25%

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# Residential Additional Borrowing

• Max loan size includes existing loan amount

## 2 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 60%	4.39%	HVR*, currently 7.74%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £2 million	7.2	57VH	
60% to 75%	4.59%	HVR*, currently 7.74%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £2 million	7.2	57VI	
75% to 80%	4.89%	HVR*, currently 7.74%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £1 million	7.3	57VJ	

## 3 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%	4.39%	HVR*, currently 7.74%	£0	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £2 million	6.8	57VK	
60% to 75%	4.54%	HVR*, currently 7.74%	£0	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £2 million	6.9	57VL	
75% to 80%	4.74%	HVR*, currently 7.74%	£0	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £1 million	7.0	57VM	

## 5 year fixed rate (fixed until 31 October 2030)

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%	4.29%	HVR*, currently 7.74%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£10,000 to £2 million	6.2	57VN	
60% to 75%	4.44%	HVR*, currently 7.74%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£10,000 to £2 million	6.3	57VO	
75% to 80%	4.49%	HVR*, currently 7.74%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£10,000 to £1 million	6.3	57VP	

## 2 year tracker rate (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 60%	5.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.74%	£0	No ERC	£10,000 to £2 million	7.3	57VQ	
60% to 75%	5.09% (variable) at 0.84% above the BoE base rate**	HVR*, currently 7.74%	£0	No ERC	£10,000 to £2 million	7.4	57VR	
75% to 80%	5.34% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.74%	£0	No ERC	£10,000 to £1 million	7.4	57VS	

\*Homeowner Variable Rate, currently 7.74%

\*\*Bank of England Base Rate, currently 4.25%

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# Buy to Let Additional Borrowing

• Max loan size includes existing loan amount

## 2 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 60%	4.64%	BVR*, currently 8.59%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £1 million	7.9	57VT	
60% to 75%	4.74%	BVR*, currently 8.59%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £1 million	7.9	58DF	

## 5 year fixed rate (fixed until 31 October 2030)

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 8.59%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£10,000 to £1 million	6.7	57VV	
60% to 75%	4.49%	BVR*, currently 8.59%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£10,000 to £1 million	6.7	57VW	

## 2 year tracker rate (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 60%	5.14% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.59%	£0	No ERC	£10,000 to £1 million	8.0	57VX	
60% to 75%	5.29% (variable) at 1.04% above the BoE base rate**	BVR*, currently 8.59%	£0	No ERC	£10,000 to £1 million	8.1	57VY	

\*Buy-to-Let Variable Rate, currently 8.59%

\*\*Bank of England Base Rate, currently 4.25%

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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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