

With effect from 01 July 2026.

Intermediary Product Guide.

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Introducing our product range effective from 01 July 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%	4.39%	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	68YL		68YX	£250 cashback	
	4.69%		£0			7.0	68YM		68YY	£250 cashback	
60% to 75%	4.49%	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	68YN		68YZ	£250 cashback	
	4.79%		£0			7.0	68YO		68ZA	£250 cashback	
75% to 80%	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	68YP		68ZB	£250 cashback	
	4.84%		£0			7.0	68YQ		68ZC	£250 cashback	
80% to 85%	4.59%	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	68YR		68ZD	£250 cashback	
	4.89%		£0			7.0	68YS		68ZE	£250 cashback	
85% to 90%	4.89%	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	68YT	£500 cashback	68ZF	£750 cashback	
	5.09%		£0			7.1	68YU	£500 cashback	68ZG	£750 cashback	
90% to 95%	5.24%	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	68YV	£500 cashback	68ZH	£750 cashback	
	5.44%		£0			7.1	68YW	£500 cashback	68ZI	£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	68ZJ		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	68ZK		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	68ZL		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	68ZM		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)

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%	4.44%	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	68ZN	68ZX	£250 cashback	
	4.69%		£0			6.8	68ZO	68ZY	£250 cashback	
60% to 75%	4.54%	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	68ZP	68ZZ	£250 cashback	
	4.79%		£0			6.8	68ZQ	69AA	£250 cashback	
75% to 80%	4.69%	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	6.8	68ZR	69AB	£250 cashback	
	4.94%		£0			6.9	68ZS	69AC	£250 cashback	
80% to 85%	4.69%	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	6.8	68ZT	69AD	£250 cashback	
	4.94%		£0			6.9	68ZU	69AE	£250 cashback	
85% to 90%	5.14%	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	6.9	68ZV	69AF	£750 cashback	
90% to 95%	5.39%	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	68ZW	69AG	£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)

							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%	4.34%	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 £2 million	6.3	69AH		69AT	£250 cashback	
	4.49%		£0			6.3	69AI		69AU	£250 cashback	
60% to 75%	4.44%	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	6.4	69AJ		69AV	£250 cashback	
	4.59%		£0			6.4	69AK		69AW	£250 cashback	
75% to 80%	4.54%	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	6.4	69AL		69AX	£250 cashback	
	4.69%		£0			6.4	69AM		69AY	£250 cashback	
80% to 85%	4.59%	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	6.4	69AN		69AZ	£250 cashback	
	4.74%		£0			6.4	69AO		69BA	£250 cashback	
85% to 90%	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 £750,000	6.5	69AP	£500 cashback	69BB	£750 cashback	
	4.89%		£0			6.5	69AQ	£500 cashback	69BC	£750 cashback	
90% to 95%	5.09%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £570,000	6.6	69AR	£500 cashback	69BD	£750 cashback	
	5.24%		£0			6.6	69AS	£500 cashback	69BE	£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%	4.49%	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	69BF		69BQ	£300 cashback
	4.54%		£995			7.0	69BG		69BR	£300 cashback
	4.84%		£0		7.0	69BH		69BS	£300 cashback	
60% to 75%	4.49%	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	69BI		69BT	£300 cashback
	4.54%		£995			7.0	69BJ		69BU	£300 cashback
	4.84%		£0			7.0	69BK		69BV	£300 cashback
75% to 80%	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	7.0	69BL		69BW	£300 cashback
	5.04%		£0			7.0	69BM		69BX	£300 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	7.0	69BN		69BY	£300 cashback
	5.04%		£0			7.0	69BO		69BZ	£300 cashback
85% to 90%	5.09%	HVR*, currently 7.24%	£0	2.5% until 31/08/2027, then 1.5% until 31/08/2028	£5,000 to £500,000	7.0	69BP		69CA	£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 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%	4.54%	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***	6.7	69CB		69CJ	£300 cashback
	4.84%		£0		£25,000 to £2 million***	6.8	69CC		69CK	£300 cashback
60% to 75%	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	69CD		69CL	£300 cashback
	4.84%		£0			6.8	69CE		69CM	£300 cashback
75% to 80%	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 £1 million	6.8	69CF		69CN	£300 cashback
	5.14%		£0			6.9	69CG		69CO	£300 cashback
80% to 85%	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 £1 million	6.8	69CH		69CP	£300 cashback
	5.14%		£0			6.9	69CI		69CQ	£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 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%	4.54%	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***	6.3	69CR		69DA	£300 cashback
	4.74%		£0						69CS	69DB
60% to 75%	4.64%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £2 million***	6.4	69CT		69DC	£300 cashback
	4.84%		£0						69CU	69DD
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	6.4	69CV		69DE	£300 cashback
	5.09%		£0						69CW	69DF
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	6.4	69CX		69DG	£300 cashback
	5.09%		£0						69CY	69DH
85% to 90%	5.14%	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	6.5	69CZ		69DI	£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 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%	4.39%	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	69DJ		69EH	£250 cashback
	4.69%		£0			7.0	69DK		69EI	£250 cashback
60% to 75%	4.49%	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	69DL		69EJ	£250 cashback
	4.79%		£0			7.0	69DM		69EK	£250 cashback
75% to 80%	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	69DN		69EL	£250 cashback
	4.84%		£0			7.0	69DO		69EM	£250 cashback
80% to 85%	4.59%	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	69DP		69EN	£250 cashback
	4.89%		£0			7.0	69DQ		69EO	£250 cashback
85% to 90%	4.89%	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	69DR	£500 cashback	69EP	£750 cashback
	5.09%		£0			7.1	69DS	£500 cashback	69EQ	£750 cashback
90% to 95%	5.24%	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	69DT	£500 cashback	69ER	£750 cashback
	5.44%		£0			7.1	69DU	£500 cashback	69ES	£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%	4.34%	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 £1 million	6.3	69DV		69ET	£250 cashback
	4.49%		£0			6.3	69DW		69EU	£250 cashback
60% to 75%	4.44%	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	6.4	69DX		69EV	£250 cashback
	4.59%		£0			6.4	69DY		69EW	£250 cashback
75% to 80%	4.54%	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	6.4	69DZ		69EX	£250 cashback
	4.69%		£0			6.4	69EA		69EY	£250 cashback
80% to 85%	4.59%	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	6.4	69EB		69EZ	£250 cashback
	4.74%		£0			6.4	69EC		69FA	£250 cashback
85% to 90%	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 £500,000	6.5	69ED	£500 cashback	69FB	£750 cashback
	4.89%		£0			6.5	69EE	£500 cashback	69FC	£750 cashback
90% to 95%	5.09%	HVR*, currently 7.24%	£995	5% until 31/08/2028, then 4% until 31/08/2029, then 3% until 31/08/2030, then 2% until 31/08/2031	£5,000 to £500,000	6.6	69EF	£500 cashback	69FD	£750 cashback
	5.24%		£0			6.6	69EG	£500 cashback	69FE	£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%	4.84%	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	69FF	£300 cashback
60% to 75%	4.84%	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	69FG	£300 cashback
75% to 80%	5.04%	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	69FH	£300 cashback
80% to 85%	5.04%	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	69FI	£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%	4.39%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	69FJ	N/A
	4.59%		£995			7.8	69FK	N/A
	4.89%		£0			7.8	69FL	N/A
60% to 75%	4.89%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	69FM	N/A
	5.09%		£0			7.8	69FN	N/A
75% to 80%	5.34%	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	68TA	N/A
	5.64%		£995			8.0	68TB	N/A
	6.04%		£0			8.0	68TC	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%	4.54%	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	69FO	N/A
	4.64%		£995			7.0	69FP	N/A
	4.79%		£0			7.0	69FQ	N/A
60% to 75%	4.89%	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	7.1	69FR	N/A
	4.99%		£0			7.1	69FS	N/A
75% to 80%	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 £500,000	7.4	68TF	N/A
	5.59%		£995			7.4	68TG	N/A
	5.79%		£0			7.4	68TH	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%	4.39%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.7	69FT	N/A	69GD	£300 cashback
	4.59%		£995			7.7	69FU	N/A	69GE	£300 cashback
	4.89%		£0			7.7	69FV	N/A	69GF	£300 cashback
60% to 75%	4.89%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	69FW	N/A	69GG	£300 cashback
	5.09%		£0			7.7	69FX	N/A	69GH	£300 cashback
75% to 80%	5.34%	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	68TK	N/A	68TU	£300 cashback
	5.64%		£995			7.9	68TL	N/A	68TV	£300 cashback
	6.04%		£0			7.9	68TM	N/A	68TW	£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%	4.54%	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	6.9	69FY	N/A	69GI	£300 cashback
	4.64%		£995			6.9	69FZ	N/A	69GJ	£300 cashback
	4.79%		£0			6.9	69GA	N/A	69GK	£300 cashback
60% to 75%	4.89%	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	7.0	69GB	N/A	69GL	£300 cashback
	4.99%		£0			7.0	69GC	N/A	69GM	£300 cashback
75% to 80%	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 £500,000	7.3	68TP	N/A	68TZ	£300 cashback
	5.59%		£995			7.3	68TQ	N/A	68UA	£300 cashback
	5.79%		£0			7.3	68TR	N/A	68UB	£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 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%	4.49%	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	69GN	N/A
	4.69%		£995			7.8	69GO	N/A
	4.99%		£0		£75,000 to £1 million	7.8	69GP	N/A
60% to 75%	4.69%	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	69GQ	N/A
	4.99%		£995			7.8	69GR	N/A
	5.19%		£0		£75,000 to £1 million	7.8	69GS	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%	4.64%	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	69GT	N/A
	4.74%		£995			7.0	69GU	N/A
	4.89%		£0		£75,000 to £1 million	7.0	69GV	N/A
60% to 75%	4.94%	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	7.2	69GW	N/A
	4.99%		£995			7.1	69GX	N/A
	5.09%		£0		£75,000 to £1 million	7.1	69GY	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%	4.49%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.7	69GZ	N/A	69HL	£300 cashback
	4.69%		£995			7.7	69HA	N/A	69HM	£300 cashback
	4.99%		£0			7.7	69HB	N/A	69HN	£300 cashback
60% to 75%	4.69%	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	69HC	N/A	69HO	£300 cashback
	4.99%		£995			7.8	69HD	N/A	69HP	£300 cashback
	5.19%		£0			7.8	69HE	N/A	69HQ	£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%	4.64%	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	6.9	69HF	N/A	69HR	£300 cashback
	4.74%		£995			6.9	69HG	N/A	69HS	£300 cashback
	4.89%		£0			6.9	69HH	N/A	69HT	£300 cashback
60% to 75%	4.94%	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	69HI	N/A	69HU	£300 cashback
	4.99%		£995			7.0	69HJ	N/A	69HV	£300 cashback
	5.09%		£0			7.0	69HK	N/A	69HW	£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 which involve acting in ongoing shared equity or shared ownership arrangements.

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NOT FOR PUBLIC DISTRIBUTION.

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%	4.39%	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	69HX	
	4.44%		£995			6.9	69HY	
	4.74%		£0			6.9	69HZ	
60% to 75%	4.49%	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	69IA	
	4.54%		£995			6.9	69IB	
	4.79%		£0			6.9	69IC	
75% to 80%	4.74%	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	69ID	
	5.04%		£0			7.0	69IE	
80% to 85%	4.74%	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	69IF	
	5.04%		£0			7.0	69IG	
85% to 90%	4.89%	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	69IH	
	5.09%		£0			7.0	69II	
90% to 120%	5.59%	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	69IU	

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%	4.49%	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	6.7	69IK	
	4.54%		£995			6.7	69IL	
	4.84%		£0			6.7	69IM	
60% to 75%	4.54%	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	6.7	69IN	
	4.59%		£995			6.7	69IO	
	4.84%		£0			6.7	69IP	
75% to 80%	4.74%	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	6.7	69IQ	
	4.94%		£0			6.7	69IR	
80% to 85%	4.74%	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	6.7	69IS	
	4.94%		£0			6.7	69IT	

*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%	4.44%	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	6.2	69IU	
	4.54%		£995			6.2	69IV	
	4.64%		£0			6.2	69IW	
60% to 75%	4.54%	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	69IX	
	4.64%		£995			6.3	69IY	
	4.74%		£0			6.2	69IZ	
75% to 80%	4.79%	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	6.3	69JA	
	4.99%		£0			6.3	69JB	
80% to 85%	4.79%	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	6.3	69JC	
	4.99%		£0			6.3	69JD	
85% to 90%	4.94%	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	69JE	
	5.09%		£0			6.4	69JF	
90% to 120%	5.54%	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	69JG	

*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%	4.59%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.6	68WC	
	4.84%		£0			7.6	68WD	
60% to 75%	4.84%	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	68WE	
	5.04%		£0			7.6	68WF	
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%	4.64%	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	6.7	68WG	
	4.79%		£0			6.7	68WH	
60% to 75%	4.84%	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	68WI	
	4.99%		£0			6.8	68WJ	
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%	4.74%	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	69JH	
60% to 75%	4.79%	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	69JI	
75% to 80%	5.04%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £1 million	6.9	69JJ	

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%	4.84%	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	6.6	69JL	
60% to 75%	4.84%	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	6.6	69JM	
75% to 80%	4.94%	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	6.7	69JN	

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%	£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	6.1	69JP	
60% to 75%	4.74%	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	69JQ	
75% to 80%	4.99%	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	69JR	

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%	4.84%	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	68WW	
60% to 75%	5.04%	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	68WX	

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%	4.79%	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	6.6	68WY	
60% to 75%	4.99%	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	68WZ	

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

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

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