

With effect from 01 July 2025.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 01 July 2025.

What's inside?	Page
First Time Buyers	
2 year fixed and tracker rates	3
3 year fixed rates	4
5 year fixed rates	5
Home Movers	
2 year fixed and tracker rates	6
3 year fixed rates	7
5 year fixed rates	8
Remortgages	
2 year fixed and tracker rates	9
3 year fixed rates	10
5 year fixed rates	11
Shared Equity \ Shared Ownership	
First Time Buyers - 2 and 5 year rates	12
Home Movers - 2 and 5 year rates	13
Remortgage - 2 year rates	14
Buy-to-Let	
House Purchase - 2 and 5 year rates	15
Remortgage - 2 and 5 year rates	16
Product transfers	
Residential - 1 year fixed rate	17
Residential - 2 year fixed and tracker rates	18
Residential - 3 year fixed rates	19
Residential - 5 year fixed rates	20
Buy-to-Let - 1, 2 and 5 year rates	21
Additional borrowing	
Residential - 2, 3 and 5 year rates	22
Buy-to-Let - 2 and 5 year rates	23
TSB Mortgage Pro valuation fees	24

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	
	4.24%		£0			6.5	58FM	
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	
	4.29%		£0			6.5	58FN	
75% to 80%	4.19%	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	58FO	
	4.39%		£0			6.5	58FP	
80% to 85%	4.19%	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	58FQ	
	4.39%		£0			6.5	58FR	
85% to 90%	4.64%	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	58FS	£500 cashback
	4.79%		£0			6.6	58FT	£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%

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%	4.04%	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	58FU	
	4.24%		£0			6.3	58FV	
60% to 75%	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	58FW	
	4.34%		£0			6.3	58FX	
75% to 80%	4.39%	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	58FY	
	4.59%		£0			6.4	58FZ	
80% to 85%	4.39%	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	58GA	
	4.59%		£0			6.4	58GB	
85% to 90%	4.74%	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	6.4	58GC	£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	
	4.34%		£0			6.0	58IW	
75% to 80%	4.24%	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	58GD	
	4.34%		£0			6.0	58GE	
80% to 85%	4.24%	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	58GF	
	4.34%		£0			6.0	58GG	
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%

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

Home Movers

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

2 year fixed rate (fixed until 30 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	
	4.24%		£0			7.3	58GH	
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	
	4.29%		£0			7.3	58GI	
75% to 80%	4.19%	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	58GJ	
	4.39%		£0			7.3	58GK	
80% to 85%	4.19%	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	58GL	
	4.39%		£0			7.3	58GM	
85% to 90%	4.64%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £750,000	7.4	58GN	£500 cashback
	4.79%		£0			7.4	58GO	£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%

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

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%	4.04%	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	58GP	
	4.24%		£0			7.0	58GQ	
60% to 75%	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	58GR	
	4.34%		£0			7.0	58GS	
75% to 80%	4.39%	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	58GT	
	4.59%		£0			7.1	58GU	
80% to 85%	4.39%	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	58GV	
	4.59%		£0			7.1	58GW	
85% to 90%	4.74%	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	7.1	58GX	£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	
	4.34%		£0			6.5	58IX	
75% to 80%	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 £1 million	6.6	58GY	
	4.34%		£0			6.5	58GZ	
80% to 85%	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 £1 million	6.6	58HA	
	4.34%		£0			6.5	58HB	
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%

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

Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals 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%	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 £1 million	6.5	58HC	
	4.24%		£0			6.5	58HD	
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 £1 million	6.5	58HE	
	4.29%		£0			6.5	58HF	
75% to 80%	4.19%	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	58HG	
	4.39%		£0			6.5	58HH	
80% to 85%	4.19%	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	58HI	
	4.39%		£0			6.5	58HJ	
85% to 90%	4.64%	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	6.6	58HK	£500 cashback
	4.79%		£0			6.6	58HL	£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 £500,000	6.7	58HM	£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%	4.04%	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 £1 million	6.0	58HN	
	4.24%		£0			6.0	58HO	
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 £1 million	6.0	58HP	
	4.34%		£0			6.0	58HQ	
75% to 80%	4.24%	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	58HR	
	4.34%		£0			6.0	58HS	
80% to 85%	4.24%	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	58HT	
	4.34%		£0			6.0	58HU	
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 £500,000	6.2	58HV	£500 cashback
	4.69%		£0			6.2	58HW	£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%

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

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%	3.99%	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	58HX	
	4.24%		£0			7.3	58HY	
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 £1 million	7.3	58HZ	
	4.29%		£0			7.3	58IA	
75% to 80%	4.19%	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	58IB	
	4.39%		£0			7.3	58IC	
80% to 85%	4.19%	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	58ID	
	4.39%		£0			7.3	58IE	
85% to 90%	4.64%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £500,000	7.4	58IF	£500 cashback
	4.79%		£0			7.4	58IG	£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 £500,000	7.5	58IH	£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%	4.04%	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 £1 million	6.5	58II	
	4.24%		£0			6.5	58IJ	
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 £1 million	6.5	58IK	
	4.34%		£0			6.5	58IL	
75% to 80%	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 £1 million	6.6	58IM	
	4.34%		£0			6.5	58IN	
80% to 85%	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 £1 million	6.6	58IO	
	4.34%		£0			6.5	58IP	
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 £500,000	6.7	58IQ	£500 cashback
	4.69%		£0			6.7	58IR	£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	57OZ	£500 cashback

*Homeowner Variable Rate, currently 7.74%

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

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%

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

Buy-to-Let.

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

House Purchase

2 year fixed rate (fixed until 31 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%

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

Buy-to-Let.

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

Remortgage

2 year fixed rate (fixed until 31 October 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%	4.19%	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)

							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%	4.29%	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)

							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%	4.94% (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.

FOR MORTGAGE PROFESSIONAL AND INTERMEDIARY USE ONLY.
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 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%

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

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%	3.84%	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	58JQ	
	4.04%		£995			7.2	58JR	
	4.34%		£0			7.2	58JS	
60% to 75%	4.09%	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	58JT	
	4.19%		£995			7.3	58JU	
	4.54%		£0			7.2	58JV	
75% to 80%	4.49%	HVR*, currently 7.74%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.3	58JW	
	4.79%		£0			7.3	58JX	
80% to 85%	4.49%	HVR*, currently 7.74%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.3	58JY	
	4.79%		£0			7.3	58JZ	
85% to 90%	4.84%	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	58KA	
	5.04%		£0			7.3	58KB	
90% to 120%	5.54%	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	58KC	

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%

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

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%	3.94%	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	58KD	
	4.04%		£995			6.8	58KE	
	4.29%		£0			6.8	58KF	
60% to 75%	4.14%	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	58KG	
	4.19%		£995			6.9	58KH	
	4.44%		£0			6.9	58KI	
75% to 80%	4.39%	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	58KJ	
	4.59%		£0			6.9	58KK	
80% to 85%	4.39%	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	58KL	
	4.59%		£0			6.9	58KM	

*Homeowner Variable Rate, currently 7.74%

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

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%	3.94%	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	58KN	
	4.04%		£995			6.2	58KO	
	4.19%		£0			6.1	58KP	
60% to 75%	4.04%	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	58KQ	
	4.09%		£995			6.2	58KR	
	4.24%		£0			6.2	58KS	
75% to 80%	4.29%	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	58KT	
	4.44%		£0			6.3	58KU	
80% to 85%	4.29%	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	58KV	
	4.44%		£0			6.3	58KW	
85% to 90%	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	58KX	
	4.59%		£0			6.3	58KY	
90% to 120%	5.04%	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	6.6	58KZ	

*Homeowner Variable Rate, currently 7.74%

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

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%	4.14%	BVR*, currently 8.59%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.9	58LA	
	4.44%		£0			7.9	58LB	
60% to 75%	4.39%	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	58LC	
	4.59%		£0			7.9	58LD	
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%	4.19%	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	58LE	
	4.39%		£0			6.7	58LF	
60% to 75%	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	58LG	
	4.44%		£0			6.7	58LH	
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%

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

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%	4.34%	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	58LI	
60% to 75%	4.54%	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	58LJ	
75% to 80%	4.79%	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	58LK	

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%	4.29%	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	58LL	
60% to 75%	4.44%	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	58LM	
75% to 80%	4.59%	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	6.9	58LN	

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%	4.19%	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	6.1	58LO	
60% to 75%	4.24%	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	£10,000 to £2 million	6.2	58LP	
75% to 80%	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 £1 million	6.3	58LQ	

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%

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

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%	4.44%	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	58LR	
60% to 75%	4.59%	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	58LS	

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%	4.39%	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	58LT	
60% to 75%	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	58LU	

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%

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

TSB Mortgage Pro

Valuation fees.

Mortgage valuations fees for home movers and first time buyers.

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

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

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

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

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