

With effect from 29 July 2025.

# Intermediary Product Guide.

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Introducing our product range effective from 29 July 2025.

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# House Purchase

- 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 House Purchase

## 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%	3.89%	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	58VM	
	4.19%		£0			7.3	58SV	
60% to 75%	3.94%	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	58VN	
	4.24%		£0			7.3	58SX	
75% to 80%	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	58VO	
	4.34%		£0			7.3	58SZ	
80% to 85%	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	58VP	
	4.34%		£0			7.3	58TB	
85% to 90%	4.49%	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	58VQ	£500 cashback
	4.64%		£0			7.4	58VR	£500 cashback
90% to 95%	4.94%	HVR*, currently 7.74%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £570,000	7.5	58VS	£500 cashback
	5.14%		£0			7.5	58TE	£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	58TF	
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	58TG	
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	58TH	
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	58TI	

\*Homeowner Variable Rate, currently 7.74%

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

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# House Purchase

- 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 House Purchase

## 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%	3.99%	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	58VT	
	4.24%		£0			7.0	58TK	
60% to 75%	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	58VU	
	4.34%		£0			7.0	58TM	
75% to 80%	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 £1 million	7.1	58VV	
	4.59%		£0			7.1	58TO	
80% to 85%	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 £1 million	7.1	58VW	
	4.59%		£0			7.1	58TQ	
85% to 90%	4.69%	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	58VX	£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	58TS	£500 cashback

\*Homeowner Variable Rate, currently 7.74%

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# House Purchase

- 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 House Purchase

## 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%	3.99%	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	58VY	
	4.24%		£0			6.5	58TU	
60% to 75%	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	6.5	58VZ	
	4.29%		£0			6.5	58WA	
75% to 80%	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	58WB	
	4.34%		£0			6.5	58TY	
80% to 85%	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	58WC	
	4.34%		£0			6.5	58UA	
85% to 90%	4.49%	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	58WD	£500 cashback
	4.59%		£0			6.6	58WE	£500 cashback
90% to 95%	4.84%	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 £570,000	6.8	58WF	£500 cashback
	5.04%		£0			6.8	58UD	£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%	3.89%	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	58OH		58OS	£300 cashback
	3.99%		£995			7.3	58OI		58OT	£300 cashback
	4.29%		£0		£25,000 to £2 million***	7.3	58OJ		58OU	£300 cashback
60% to 75%	3.94%	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	58OK		58OV	£300 cashback
	4.04%		£995			7.3	58OL		58OW	£300 cashback
	4.39%		£0			7.3	58OM		58OX	£300 cashback
75% to 80%	4.49%	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	58ON		58OY	£300 cashback
	4.79%		£0			7.4	58OO		58OZ	£300 cashback
80% to 85%	4.49%	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	58OP		58PA	£300 cashback
	4.79%		£0			7.4	58OQ		58PB	£300 cashback
85% to 90%	5.04%	HVR*, currently 7.74%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £500,000	7.4	58OR		58PC	£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)

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%	4.04%	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***	6.4	58PD		58PM	£300 cashback
	4.19%		£0		£25,000 to £2 million***	6.4	58PE		58PN	£300 cashback
60% to 75%	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	58PF		58PO	£300 cashback
	4.24%		£0			6.4	58PG		58PP	£300 cashback
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	6.5	58PH		58PQ	£300 cashback
	4.44%		£0			6.5	58PI		58PR	£300 cashback
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	6.5	58PJ		58PS	£300 cashback
	4.44%		£0			6.5	58PK		58PT	£300 cashback
85% to 90%	4.59%	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	58PL		58PU	£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.

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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
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## House Purchase

### 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%	3.89%	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	58WG	
	4.19%		£0			7.3	58WH	
60% to 75%	3.94%	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	58WI	
	4.24%		£0			7.3	58WJ	
75% to 80%	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	58WK	
	4.34%		£0			7.3	58WL	
80% to 85%	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	58WM	
	4.34%		£0			7.3	58WN	
85% to 90%	4.49%	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	58WO	£500 cashback
	4.64%		£0			7.4	58WP	£500 cashback
90% to 95%	4.94%	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	58WQ	£500 cashback
	5.14%		£0			7.5	58UO	£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%	3.99%	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	58WR	
	4.24%		£0			6.5	58UQ	
60% to 75%	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 £1 million	6.5	58WS	
	4.29%		£0			6.5	58WT	
75% to 80%	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	58WU	
	4.34%		£0			6.5	58UU	
80% to 85%	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	58WV	
	4.34%		£0			6.5	58UW	
85% to 90%	4.49%	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	58WW	£500 cashback
	4.59%		£0			6.6	58WX	£500 cashback
90% to 95%	4.84%	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	6.8	58WY	£500 cashback
	5.04%		£0			6.8	58UZ	£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.

- 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

## 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%	4.04%	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	58PV	N/A
	4.34%		£995			8.1	58PW	N/A
	4.54%		£0			8.1	58PX	N/A
60% to 75%	4.39%	BVR*, currently 8.59%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.1	58PY	N/A
	4.59%		£0			8.1	58PZ	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
	4.44%		£0			7.1	58QA	N/A
60% to 75%	4.39%	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	£25,005 to £1 million	7.1	58QB	N/A
	4.49%		£0			7.1	58QC	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)

							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%	4.04%	BVR*, currently 8.59%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.0	58QD	N/A	58QJ	£300 cashback
	4.34%		£995			8.0	58QE	N/A	58QJ	£300 cashback
	4.54%		£0			8.0	58QF	N/A	58QK	£300 cashback
60% to 75%	4.39%	BVR*, currently 8.59%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.1	58QG	N/A	58QL	£300 cashback
	4.59%		£0			8.0	58QH	N/A	58QM	£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%	4.24%	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	N	58QN	N/A	58QS	£300 cashback
	4.34%		£995			N	58QO	N/A	58QT	£300 cashback
	4.44%		£0			N	58QP	N/A	58QU	£300 cashback
60% to 75%	4.39%	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	£25,005 to £1 million	N	58QQ	N/A	58QV	£300 cashback
	4.49%		£0			N	58QR	N/A	58QW	£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	N	57SK	N/A	57ST	£300 cashback
	5.19%		£995			N	57SL	N/A	58DV	£300 cashback
	5.39%		£0			N	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	N	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	N	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%	5.40%	HVR*, currently 7.74%	£0	1% until 31/10/2026	Up to £7.5 million	7.7	58XS	

\*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%	3.74%	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	58XT	
	3.84%		£995			7.2	58XU	
	4.04%		£0			7.1	58XV	
60% to 75%	3.94%	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	58QZ	
	4.04%		£995			7.2	58RA	
	4.34%		£0			7.2	58XW	
75% to 80%	4.39%	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	58XX	
	4.59%		£0			7.2	58XY	
80% to 85%	4.39%	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	58XZ	
	4.64%		£0			7.2	58YA	
85% to 90%	4.69%	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	58YB	
	4.89%		£0			7.3	58YC	
90% to 120%	5.39%	HVR*, currently 7.74%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.4	58YD	

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%	3.89%	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	6.8	58YE	
	3.94%		£995			6.8	58YF	
	4.19%		£0			6.8	58YG	
60% to 75%	4.04%	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	58YH	
	4.09%		£995			6.9	58YI	
	4.34%		£0			6.8	58YJ	
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%

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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%	3.84%	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	6.1	58YK	
	3.94%		£995			6.1	58YL	
	4.04%		£0			6.1	58YM	
60% to 75%	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	58YN	
	3.99%		£995			6.2	58YO	
	4.14%		£0			6.1	58YP	
75% to 80%	4.24%	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	58YQ	
	4.39%		£0			6.2	58YR	
80% to 85%	4.24%	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	58YS	
	4.39%		£0			6.2	58YT	
85% to 90%	4.39%	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	58YU	
	4.54%		£0			6.3	58YV	
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%

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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%	5.40%	BVR*, currently 8.59%	£0	1% until 31/10/2026	Up to £7.5 million	8.5	58YW	

### 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%	4.04%	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	58YX	
	4.34%		£0			7.8	58YY	
60% to 75%	4.29%	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	58YZ	
	4.49%		£0			7.9	58ZA	
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%

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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%	4.04%	HVR*, currently 7.74%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £2 million	7.1	58ZB	
60% to 75%	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	58ZC	
75% to 80%	4.59%	HVR*, currently 7.74%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £1 million	7.2	58ZD	

## 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%	4.19%	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	58ZF	
60% to 75%	4.34%	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	58ZG	
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%	4.04%	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	£10,000 to £2 million	6.1	58ZH	
60% to 75%	4.14%	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	58ZI	
75% to 80%	4.39%	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	6.2	58ZJ	

## 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%	4.34%	BVR*, currently 8.59%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £1 million	7.8	58ZL	
60% to 75%	4.49%	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	58ZM	

## 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%

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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