

With effect from 30 July 2021.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 30 July 2021.

What's inside?	Page
First time buyers	
2 year fixed rates	3
3 year fixed rates	4
5 year fixed rates	5
Stepped down rates	6
10 year fixed rates	7
Movers	
2 year fixed rates	8
3 year fixed rates	9
5 year fixed rates	10
10 year fixed rates	11
Remortgages	
2 year fixed rates	12
3 year fixed rates	13
5 year fixed rates	14
10 year fixed rates	15
Shared ownership	
First Time Buyers	16
Movers	17
Remortgages	18
Shared equity	
First Time Buyers	19
Movers	20
Remortgages	21
Buy-to-Let	
House Purchase - 2, 5 & 10 year rates	22
Remortgage - 2, 5 & 10 year rates	23
Product transfers	
Buy-to-Let - Fixed	24
Residential - 2 year fixed rates	25
Residential - 5 year fixed rates	26
Residential - 10 year fixed rates	27
TSB Mortgage Pro valuation fees	28

First time buyers.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all First Time Buyer products

2 year fixed rate (fixed until 30 November 2023)

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%	0.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.4	33AJ	
	1.54%		£0			2.5	33AK	
60% to 75%	1.19%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	33AL	
	1.79%		£0			2.5	33AM	
75% to 80%	1.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	33LI	
	2.29%		£0			2.6	33LJ	
80% to 85%	1.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.6	33LK	
	2.39%		£0			2.6	33LL	
85% to 90%	2.54%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	2.7	33LM	£500 cashback
	2.79%		£0			2.7	33LN	£500 cashback
90% to 95%	3.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	2.8	33LO	£500 cashback
	3.54%		£0			2.8	33LP	£500 cashback

***Bank of England Base Rate, currently 0.10%

First time buyers.

3 year fixed rate with 2 year ERC (fixed until 30 November 2024)

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%	1.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.4	33AV	
	1.79%		£0			2.4	33AW	
60% to 75%	1.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.4	33AX	
	2.04%		£0			2.5	33AY	
75% to 80%	1.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.5	33AZ	
	2.64%		£0			2.6	33BA	
80% to 85%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	2.6	33BB	
	2.94%		£0			2.7	33BC	
85% to 90%	3.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	2.8	33BD	£500 cashback
	3.34%		£0			2.8	33BE	£500 cashback

***Bank of England Base Rate, currently 0.10%

First time buyers.

5 year fixed rate with 3 year ERC (fixed until 30 November 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 60%	1.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.3	33BF	
	2.04%		£0			2.4	33BG	
60% to 75%	1.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.4	33BH	
	2.29%		£0			2.5	33BI	
75% to 80%	2.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.6	33BJ	
	2.84%		£0			2.7	33BK	
80% to 85%	2.84%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.8	33BL	
	3.09%		£0			2.8	33BM	
85% to 90%	3.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £500,000	2.9	33BN	£500 cashback
	3.59%		£0			3.0	33BO	£500 cashback
90% to 95%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £500,000	3.3	33BP	£500 cashback
	4.49%		£0			3.3	33BQ	£500 cashback

5 year fixed rate (fixed until 30 November 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 60%	1.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.2	33BR	
	1.79%		£0			2.3	33BS	
60% to 75%	1.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.3	33BT	
	2.04%		£0			2.4	33BU	
75% to 80%	1.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.5	33BV	
	2.64%		£0			2.6	33BW	
80% to 85%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.6	33BX	
	2.94%		£0			2.7	33BY	
85% to 90%	3.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	2.8	33BZ	£500 cashback
	3.34%		£0			2.9	33CA	£500 cashback
90% to 95%	4.04%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.2	33CB	£500 cashback
	4.24%		£0			3.2	33CC	£500 cashback

***Bank of England Base Rate, currently 0.10%

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First time buyers.

Stepped Down (fixed until 30 November 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
75% to 80%	2.74% fixed until 30/11/2022, then 2.64% fixed until 30/11/2023, then 2.54% fixed until 30/11/2024, then 2.39% fixed until 30/11/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33CD	
80% to 85%	2.99% fixed until 30/11/2022, then 2.89% fixed until 30/11/2023, then 2.79% fixed until 30/11/2024, then 2.64% fixed until 30/11/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.8	33CE	
85% to 90%	3.54% fixed until 30/11/2022, then 3.44% fixed until 30/11/2023, then 3.34% fixed until 30/11/2024, then 3.19% fixed until 30/11/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	2.9	33CF	£500 cashback
90% to 95%	4.44% fixed until 30/11/2022, then 4.34% fixed until 30/11/2023, then 4.24% fixed until 30/11/2024, then 4.09% fixed until 30/11/2026	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.3	33CG	£500 cashback

***Bank of England Base Rate, currently 0.10%

First time buyers.

10 year fixed rate with 5 year ERC (fixed until 30 November 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%	2.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.5	33CH	
60% to 75%	2.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33CI	
75% to 85%	3.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.3	33CJ	
85% to 90%	3.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.5	33CK	£500 cashback
90% to 95%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.9	33CL	£500 cashback

***Bank of England Base Rate, currently 0.10%

Movers.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Residential Movers

2 year fixed rate (fixed until 30 November 2023)

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%	0.99%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33CM	
	1.54%		£0			3.3	33CN	
60% to 75%	1.19%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33CO	
	1.79%		£0			3.3	33CP	
75% to 80%	1.69%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33LQ	
	2.29%		£0			3.4	33LR	
80% to 85%	1.94%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33LS	
	2.39%		£0			3.4	33LT	
85% to 90%	2.54%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	3.5	33LU	£500 cashback
	2.79%		£0			3.5	33LV	£500 cashback
90% to 95%	3.39%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	3.7	33LW	£500 cashback
	3.54%		£0			3.6	33LX	£500 cashback

*Homeowner Variable Rate, currently 3.59%

Movers.

3 year fixed rate with 2 year ERC (fixed until 30 November 2024)

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%	1.24%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.1	33CY	
	1.79%		£0			3.2	33CZ	
60% to 75%	1.44%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.2	33DA	
	2.04%		£0			3.3	33DB	
75% to 80%	1.99%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33DC	
	2.64%		£0			3.4	33DD	
80% to 85%	2.39%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33DE	
	2.94%		£0			3.5	33DF	
85% to 90%	3.09%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	3.6	33DG	£500 cashback
	3.34%		£0			3.6	33DH	£500 cashback

*Homeowner Variable Rate, currently 3.59%

Movers.

5 year fixed rate with 3 year ERC (fixed until 30 November 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 60%	1.49%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.9	33DI	
	2.04%		£0			3.1	33DJ	
60% to 75%	1.69%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.0	33DK	
	2.29%		£0			3.2	33DL	
75% to 80%	2.34%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.2	33DM	
	2.84%		£0			3.4	33DN	
80% to 85%	2.84%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.4	33DO	
	3.09%		£0			3.5	33DP	
85% to 90%	3.34%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £500,000	3.6	33DQ	£500 cashback
	3.59%		£0			3.6	33DR	£500 cashback
90% to 95%	4.29%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £500,000	4.0	33DS	£500 cashback
	4.49%		£0			4.0	33DT	£500 cashback

5 year fixed rate (fixed until 30 November 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 60%	1.24%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.8	33DU	
	1.79%		£0			3.0	33DV	
60% to 75%	1.44%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.9	33DW	
	2.04%		£0			3.1	33DX	
75% to 80%	1.99%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.1	33DY	
	2.64%		£0			3.3	33DZ	
80% to 85%	2.39%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.2	33EA	
	2.94%		£0			3.4	33EB	
85% to 90%	3.09%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.5	33EC	£500 cashback
	3.34%		£0			3.6	33ED	£500 cashback
90% to 95%	4.04%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.9	33EE	£500 cashback
	4.24%		£0			3.9	33EF	£500 cashback

*Homeowner Variable Rate, currently 3.59%

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Movers.

10 year fixed rate with 5 year ERC (fixed until 30 November 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%	2.39%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.9	33EG	
60% to 75%	2.79%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.1	33EH	
75% to 85%	3.64%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.7	33EI	
85% to 90%	3.99%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	3.9	33EJ	£500 cashback
90% to 95%	4.54%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £500,000	4.3	33EK	£500 cashback

*Homeowner Variable Rate, currently 3.59%

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Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals**
- If LTV exceeds 75% all lending must be on a repayment basis
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

2 year fixed rate (fixed until 30 November 2023)

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%	0.94%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.2	33EL		33EV	£300 cashback
	1.69%		£0		£25,000 to £1 million	3.3	33EM		33EW	£300 cashback
60% to 75%	1.09%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.2	33EN		33EX	£300 cashback
	1.94%		£0			3.3	33EO		33EY	£300 cashback
75% to 80%	1.79%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33EP		33EZ	£300 cashback
	2.34%		£0			3.4	33EQ		33FA	£300 cashback
80% to 85%	2.24%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33ER		33FB	£300 cashback
	2.84%		£0			3.5	33ES		33FC	£300 cashback
85% to 90%	3.14%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £500,000	3.6	33ET		33FD	£300 cashback
	3.64%		£0			3.7	33EU		33FE	£300 cashback

*Homeowner Variable Rate, currently 3.59%

**Free standard legals are provided through TSB's nominated firms of conveyancer. 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. 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 or discharging shared equity or shared ownership arrangements.

Remortgages.

3 year fixed rate with 2 year ERC (fixed until 30 November 2024)

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%	1.19%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.0	33FF		33FN	£300 cashback
	1.94%		£0		£25,000 to £1 million	3.2	33FG		33FO	£300 cashback
60% to 75%	1.34%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.1	33FH		33FP	£300 cashback
	2.19%		£0			3.2	33FI		33FQ	£300 cashback
75% to 80%	2.04%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33FJ		33FR	£300 cashback
	2.59%		£0			3.4	33FK		33FS	£300 cashback
80% to 85%	2.49%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33FL		33FT	£300 cashback
	3.09%		£0			3.5	33FM		33FU	£300 cashback

*Homeowner Variable Rate, currently 3.59%

**Free standard legals are provided through TSB's nominated firms of conveyancer. 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. 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 or discharging shared equity or shared ownership arrangements.

Remortgages.

5 year fixed rate with 3 year ERC (fixed until 30 November 2026)

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%	1.44%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.8	33FV		33GL	£300 cashback
	2.19%		£0		£25,000 to £1 million	3.0	33FW		33GM	£300 cashback
60% to 75%	1.59%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	2.8	33FX		33GN	£300 cashback
	2.44%		£0			3.1	33FY		33GO	£300 cashback
75% to 80%	2.79%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.4	33FZ		33GP	£300 cashback
	3.24%		£0			3.5	33GA		33GQ	£300 cashback
80% to 85%	3.09%	HVR*, currently 3.59%	£995	3% until 30/11/2022, then 2% until 30/11/2023, then 1% until 30/11/2024	£5,000 to £1 million	3.5	33GB		33GR	£300 cashback
	3.29%		£0			3.5	33GC		33GS	£300 cashback

5 year fixed rate with 5 year ERC (fixed until 30 November 2026)

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%	1.19%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33GD		33GT	£300 cashback
	1.94%		£0		£25,000 to £1 million	2.9	33GE		33GU	£300 cashback
60% to 75%	1.34%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33GF		33GV	£300 cashback
	2.19%		£0			3.0	33GG		33GW	£300 cashback
75% to 80%	2.54%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.2	33GH		33GX	£300 cashback
	2.99%		£0			3.4	33GI		33GY	£300 cashback
80% to 85%	2.84%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.4	33GJ		33GZ	£300 cashback
	3.04%		£0			3.4	33GK		33HA	£300 cashback

*Homeowner Variable Rate, currently 3.59%

**Free standard legals are provided through TSB's nominated firms of conveyancer. 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. 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 or discharging shared equity or shared ownership arrangements.

Remortgages.

10 year fixed rate with 5 year ERC (fixed until 30 November 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%	2.39%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£25,000 to £1 million	2.8	33HB		33HE	£300 cashback
60% to 75%	2.79%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33HC		33HF	£300 cashback
75% to 85%	3.54%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.6	33HD		33HG	£300 cashback

*Homeowner Variable Rate, currently 3.59%

**Free standard legals are provided through TSB's nominated firms of conveyancer. 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. 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 or discharging shared equity or shared ownership arrangements.

Shared ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership First Time Buyer products

First Time Buyer rate

5 year fixed rate (fixed until 30 November 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 60%	1.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.4	33HH	£500 cashback
60% to 75%	1.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.4	33HI	£500 cashback
75% to 80%	2.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33HJ	£500 cashback
80% to 85%	2.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33HK	£500 cashback

***Bank of England Base Rate, currently 0.10%

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Shared ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Homemover products

Homemover rate

5 year fixed rate (fixed until 30 November 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 60%	1.94%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33HL	£500 cashback
60% to 75%	1.99%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33HM	£500 cashback
75% to 80%	2.69%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.3	33HN	£500 cashback
80% to 85%	2.94%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.4	33HO	£500 cashback

*Homeowner Variable Rate, currently 3.59%

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Shared ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Remortgage products

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 30 November 2023)

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

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%	1.99%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33HP	£500 cashback
60% to 75%	2.04%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33HQ	£500 cashback
75% to 80%	2.54%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33HR	£500 cashback
80% to 85%	3.04%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.5	33HS	£500 cashback

5 year fixed rate (fixed until 30 November 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 60%	2.04%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33HT	£500 cashback
60% to 75%	2.19%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	33HU	£500 cashback
75% to 80%	3.09%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.4	33HV	£500 cashback
80% to 85%	3.14%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.4	33HW	£500 cashback

*Homeowner Variable Rate, currently 3.59%

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Shared equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity First Time Buyer products

First Time Buyer rate

5 year fixed rate (fixed until 30 November 2026)

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

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%	1.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.4	33HX	£500 cashback
60% to 75%	1.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.4	33HY	£500 cashback
75% to 80%	2.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33HZ	£500 cashback
80% to 85%	2.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.7	33IA	£500 cashback

***Bank of England Base Rate, currently 0.10%

Shared equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity Homemover products

Homemover rate

5 year fixed rate (fixed until 30 November 2026)

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

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%	1.94%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	331B	£500 cashback
60% to 75%	1.99%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.0	331C	£500 cashback
75% to 80%	2.69%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.3	331D	£500 cashback
80% to 85%	2.94%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.4	331E	£500 cashback

*Homeowner Variable Rate, currently 3.59%

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NOT FOR PUBLIC DISTRIBUTION.

Shared equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity Remortgage products

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 30 November 2023)

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

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%	1.34%	HVR*, currently 3.59%	£995	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.3	33IF	£500 cashback
	1.89%		£0			3.3	33IG	£500 cashback
60% to 75%	2.14%	HVR*, currently 3.59%	£0	2% until 30/11/2022, then 1% until 30/11/2023	£5,000 to £1 million	3.4	33IH	£500 cashback

5 year fixed rate (fixed until 30 November 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 60%	1.79%	HVR*, currently 3.59%	£995	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	2.9	33II	£500 cashback
	2.09%		£0			3.0	33IJ	£500 cashback
60% to 75%	2.39%	HVR*, currently 3.59%	£0	5% until 30/11/2022, then 4% until 30/11/2023, then 3% until 30/11/2024, then 2% until 30/11/2025, then 1% until 30/11/2026	£5,000 to £1 million	3.1	33IK	£500 cashback

*Homeowner Variable Rate, currently 3.59%

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Buy-to-Let.

- Max loan size £500k
- 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 30 September 2023)

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%	1.59%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.1	32LM	N/A
	1.99%		£0			4.1	32TR	N/A
60% to 70%	1.84%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.1	33AB	N/A
	2.24%		£0			4.1	32LP	N/A
70% to 75%	2.14%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.2	32LQ	N/A
	2.54%		£0			4.2	32LR	N/A

5 year fixed rate with 3 year ERC (fixed until 30 September 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 60%	2.34%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.7	32LS	N/A
60% to 70%	2.54%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.8	32LT	N/A
70% to 75%	2.84%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.9	32LU	N/A

5 year fixed rate (fixed until 30 September 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 60%	1.89%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.6	32TS	N/A
	2.14%		£0			3.6	32LW	N/A
60% to 70%	2.14%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.7	32LX	N/A
	2.34%		£0			3.7	32LY	N/A
70% to 75%	2.44%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.8	32LZ	N/A
	2.64%		£0			3.8	32MA	N/A

10 year fixed rate (fixed until 30 September 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%	2.44%	BVR*, currently 4.44%	£995	6% until 30/09/2026, then 5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030, then 1% until 30/09/2031	£25,005 to £500,000	3.2	32MB	N/A
	2.54%		£0			3.2	32MC	N/A
60% to 75%	2.84%	BVR*, currently 4.44%	£995	6% until 30/09/2026, then 5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030, then 1% until 30/09/2031	£25,005 to £500,000	3.5	32MD	N/A
	2.94%		£0			3.5	32ME	N/A

2 year tracker rate (until 30 September 2023)

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%	1.89% (variable) at 1.79% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	32MF	N/A
60% to 70%	2.14% (variable) at 2.04% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.2	32MG	N/A

*Buy-to-Let Variable Rate, currently 4.44%

**Bank of England Base Rate, currently 0.10%

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Buy-to-Let.

- Max loan size £500k
- 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 30 September 2023)

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%	1.44%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.0	32XR	N/A	32XT	£300 cashback
	1.84%		£0			4.0	33AE	N/A	33AF	£300 cashback
60% to 70%	1.84%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.1	33AC	N/A	33AD	£300 cashback
	2.24%		£0			4.1	32MK	N/A	32NF	£300 cashback
70% to 75%	2.14%	BVR*, currently 4.44%	£995	2% until 30/09/2022, then 1% until 30/09/2023	£25,005 to £500,000	4.1	32ML	N/A	32NG	£300 cashback
	2.54%		£0			4.1	32MM	N/A	32NH	£300 cashback

5 year fixed rate with 3 year ERC (fixed until 30 September 2026)

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%	2.34%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.5	32MN	N/A	32NI	£300 cashback
60% to 70%	2.54%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.6	32MO	N/A	32NJ	£300 cashback
70% to 75%	2.84%	BVR*, currently 4.44%	£0	3% until 30/09/2022, then 2% until 30/09/2023, then 1% until 30/09/2024	£25,005 to £500,000	3.8	32MP	N/A	32NK	£300 cashback

5 year fixed rate (fixed until 30 September 2026)

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%	1.89%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.4	32TU	N/A	32TW	£300 cashback
	2.14%		£0			3.5	32MR	N/A	32NM	£300 cashback
60% to 70%	2.14%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.5	32MS	N/A	32NN	£300 cashback
	2.34%		£0			3.5	32MT	N/A	32NO	£300 cashback
70% to 75%	2.44%	BVR*, currently 4.44%	£995	5% until 30/09/2022, then 4% until 30/09/2023, then 3% until 30/09/2024, then 2% until 30/09/2025, then 1% until 30/09/2026	£25,005 to £500,000	3.7	32MU	N/A	32NP	£300 cashback
	2.64%		£0			3.7	32MV	N/A	32NQ	£300 cashback

10 year fixed rate (fixed until 30 September 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%	2.44%	BVR*, currently 4.44%	£995	6% until 30/09/2026, then 5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030, then 1% until 30/09/2031	£25,005 to £500,000	3.1	32MW	N/A	32NR	£300 cashback
	2.54%		£0			3.1	32MX	N/A	32NS	£300 cashback
60% to 75%	2.84%	BVR*, currently 4.44%	£995	6% until 30/09/2026, then 5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030, then 1% until 30/09/2031	£25,005 to £500,000	3.4	32MY	N/A	32NT	£300 cashback
	2.94%		£0			3.4	32MZ	N/A	32NU	£300 cashback

2 year tracker rate (until 30 September 2023)

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%	1.89% (variable) at 1.79% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	32NA	N/A	32NV	£300 cashback
60% to 70%	2.14% (variable) at 2.04% above the BoE base rate**	BVR*, currently 4.44%	£995	No ERC	£25,005 to £500,000	4.1	32NB	N/A	32NW	£300 cashback

*Buy-to-Let Variable Rate, currently 4.44%

**Bank of England Base Rate, currently 0.10%

***Free standard legals are provided through TSB's nominated firms of conveyancer. 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.

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 or discharging shared equity or shared ownership arrangements.

Product transfers.

- 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 rate

2 year fixed rate (fixed until 31 August 2023)

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%	1.44%	BVR**, currently 4.44%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	4.0	33KK	
	1.84%		£0			4.0	33KL	
60% to 75%	1.84%	BVR**, currently 4.44%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	4.1	32RL	
	2.24%		£0			4.0	32RM	

5 year fixed rate (fixed until 31 August 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 60%	1.89%	BVR**, currently 4.44%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.4	33KM	
	2.14%		£0			3.4	32RO	
60% to 75%	2.14%	BVR**, currently 4.44%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.6	32RP	
	2.34%		£0			3.5	32RQ	
75% to 120%	4.39%	BVR**, currently 4.44%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	4.5	32RR	

**Buy to Let Variable Rate, currently 4.44%

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Product Transfers

- 2, 5 & 10 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 rate

Residential - Fixed

2 year fixed rate (fixed until 31 August 2023)

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%	0.94%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.2	33KN	
	1.69%		£0			3.2	32RT	
60% to 75%	1.09%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.3	33KO	
	1.94%		£0			3.3	32RV	
75% to 80%	1.79%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.4	33KP	
	2.34%		£0			3.4	33KQ	
80% to 85%	2.24%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.5	33KR	
	2.84%		£0			3.5	33KS	
85% to 90%	3.14%	HVR*, currently 3.59%	£995	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.7	32SA	
	3.44%		£0			3.6	32SB	
90% to 120%	3.49%	HVR*, currently 3.59%	£0	2% until 31/08/2022, then 1% until 31/08/2023	Up to £7.5 million	3.6	32SC	

*Homeowner Variable Rate, currently 3.59%

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Product Transfers

Residential - Fixed

5 year fixed rate (fixed until 31 August 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 60%	1.19%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	2.7	33KU	
	1.94%		£0			2.9	33KV	
60% to 75%	1.34%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	2.7	33KW	
	2.09%		£0			2.9	32SG	
75% to 80%	2.54%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.3	32SH	
	2.99%		£0			3.4	32SI	
80% to 85%	2.84%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.4	32SJ	
	3.04%		£0			3.4	32SK	
85% to 90%	3.19%	HVR*, currently 3.59%	£995	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.6	32SL	
	3.49%		£0			3.6	32SM	
90% to 120%	3.54%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.6	32SN	

*Homeowner Variable Rate, currently 3.59%

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Product Transfers

Residential - Fixed

10 year fixed rate with 5 year ERC (fixed until 31 August 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%	2.39%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	2.7	33KX	
60% to 75%	2.79%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.0	33KY	
75% to 85%	3.54%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.6	32SQ	
85% to 90%	3.59%	HVR*, currently 3.59%	£0	5% until 31/08/2022, then 4% until 31/08/2023, then 3% until 31/08/2024, then 2% until 31/08/2025, then 1% until 31/08/2026	Up to £7.5 million	3.6	32SR	

10 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 %	TSB Mortgage Pro code	Additional features
Up to 60%	2.19%	HVR*, currently 3.59%	£995	6% until 31/08/2026, then 5% until 31/08/2027, then 4% until 31/08/2028, then 3% until 31/08/2029, then 2% until 31/08/2030, then 1% until 31/08/2031	Up to £7.5 million	2.7	33KZ	
	2.59%		£0			2.9	33LA	
60% to 75%	2.19%	HVR*, currently 3.59%	£995	6% until 31/08/2026, then 5% until 31/08/2027, then 4% until 31/08/2028, then 3% until 31/08/2029, then 2% until 31/08/2030, then 1% until 31/08/2031	Up to £7.5 million	2.7	32SU	
	2.29%		£0			2.6	32SV	

*Homeowner Variable Rate, currently 3.59%

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TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for 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	£279	£500
£25,000	£50,000	£0	£279	£500
£50,000	£100,000	£0	£279	£500
£100,000	£150,000	£0	£302	£540
£150,000	£200,000	£0	£342	£609
£200,000	£250,000	£0	£437	£774
£250,000	£350,000	£0	£480	£850
£350,000	£450,000	£0	£574	£951
£450,000	£550,000	£0	£666	£1,000
£550,000	£650,000	£0	£761	£1,090
£650,000	£750,000	£0	£850	£1,180
£750,000	£850,000	£0	£953	£1,226
£850,000	£1,000,000	£0	£1,033	£1,316
£1,000,000	£1,250,000	£0	£1,116	£1,750
£1,250,000	£1,500,000	£0	£1,116	£2,001
£1,500,000	£1,750,000	£0	£1,116	£2,250
£1,750,000	£2,000,000	£0	£1,116	£2,500

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

Contact	your Business Development Manager
Call	0345 307 3355
Click	intermediary.tsb.co.uk

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

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