

With effect from 22 July 2026.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 22 July 2026.

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

House Purchase

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Interest-only available up to 75% LTV (with a further 10% available on repayment)
- Free Basic Valuation on all Residential House Purchase
- £250 cashback available on properties with an EPC rating of A or B

2 year fixed rate (fixed until 30 November 2028)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million	7.0	70JP		70KB	£250 cashback
	4.79%		£0			7.0	70JQ		70KC	£250 cashback
60% to 75%	4.64%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million	7.0	70JR		70KD	£250 cashback
	4.89%		£0			7.0	70JS		70KE	£250 cashback
75% to 80%	4.74%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70JT		70KF	£250 cashback
	4.99%		£0			7.1	70JU		70KG	£250 cashback
80% to 85%	4.74%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70JV		70KH	£250 cashback
	4.99%		£0			7.1	70JW		70KI	£250 cashback
85% to 90%	4.89%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £750,000	7.1	70JX	£500 cashback	70KJ	£750 cashback
	5.14%		£0			7.1	70JY	£500 cashback	70KK	£750 cashback
90% to 95%	5.24%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £570,000	7.2	70JZ	£500 cashback	70KL	£750 cashback
	5.44%		£0			7.1	70KA	£500 cashback	70KM	£750 cashback

2 year tracker rate (until 30 November 2028)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million	7.0	70KN		70KR	£250 cashback
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million	7.0	70KO		70KS	£250 cashback
75% to 80%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	70KP		70KT	£250 cashback
80% to 85%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	70KQ		70KU	£250 cashback

*Homeowner Variable Rate, currently 7.24%
**Bank of England Base Rate, currently 3.75%

House Purchase

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Interest-only available up to 75% LTV (with a further 10% available on repayment)
- Free Basic Valuation on all Residential House Purchase
- £250 cashback available on properties with an EPC rating of A or B

3 year fixed rate (fixed until 30 November 2029)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million	6.8	70KV		70LF	£250 cashback
	4.84%		£0			6.8	70KW		70LG	£250 cashback
60% to 75%	4.69%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million	6.8	70KX		70LH	£250 cashback
	4.94%		£0			6.9	70KY		70LI	£250 cashback
75% to 80%	4.84%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	6.9	70KZ		70LJ	£250 cashback
	5.09%		£0			6.9	70LA		70LK	£250 cashback
80% to 85%	4.84%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	6.9	70LB		70LL	£250 cashback
	5.09%		£0			6.9	70LC		70LM	£250 cashback
85% to 90%	5.24%	HVR*, currently 7.24%	£0	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £750,000	6.9	70LD	£500 cashback	70LN	£750 cashback
90% to 95%	5.49%	HVR*, currently 7.24%	£0	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £570,000	7.0	70LE	£500 cashback	70LO	£750 cashback

*Homeowner Variable Rate, currently 7.24%

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

House Purchase

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Interest-only available up to 75% LTV (with a further 10% available on repayment)
- Free Basic Valuation on all Residential House Purchase
- £250 cashback available on properties with an EPC rating of A or B

5 year fixed rate (fixed until 30 November 2031)

							All Properties		A/B EPC Rated Properties Only	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million	6.4	70LP		70MB	£250 cashback
	4.69%		£0			6.4	70LQ		70MC	£250 cashback
60% to 75%	4.64%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million	6.5	70LR		70MD	£250 cashback
	4.79%		£0			6.5	70LS		70ME	£250 cashback
75% to 80%	4.74%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	70LT		70MF	£250 cashback
	4.89%		£0			6.5	70LU		70MG	£250 cashback
80% to 85%	4.79%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	70LV		70MH	£250 cashback
	4.94%		£0			6.5	70LW		70MI	£250 cashback
85% to 90%	4.94%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £750,000	6.6	70LX	£500 cashback	70MJ	£750 cashback
	5.09%		£0			6.6	70LY	£500 cashback	70MK	£750 cashback
90% to 95%	5.24%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £570,000	6.7	70LZ	£500 cashback	70ML	£750 cashback
	5.39%		£0			6.7	70MA	£500 cashback	70MM	£750 cashback

*Homeowner Variable Rate, currently 7.24%

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)***
- Interest-only available up to 75% LTV (with a further 10% available on repayment)

2 year fixed rate (fixed until 30 November 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%	4.64%	HVR*, currently 7.24%	£1,495	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million***	7.0	70MN		70MY	£300 cashback
	4.69%		£995			7.0	70MO		70MZ	£300 cashback
	4.94%		£0		£25,000 to £2 million***	7.0	70MP		70NA	£300 cashback
60% to 75%	4.64%	HVR*, currently 7.24%	£1,495	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million***	7.0	70MQ		70NB	£300 cashback
	4.69%		£995			7.0	70MR		70NC	£300 cashback
	4.94%		£0			7.0	70MS		70ND	£300 cashback
75% to 80%	4.89%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70MT		70NE	£300 cashback
	5.14%		£0			7.1	70MU		70NF	£300 cashback
80% to 85%	4.89%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70MV		70NG	£300 cashback
	5.14%		£0			7.1	70MW		70NH	£300 cashback
85% to 90%	5.24%	HVR*, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £500,000	7.1	70MX		70NI	£300 cashback

2 year tracker rate (until 30 November 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%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million***	7	70NJ		70NN	£300 cashback
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million***	7	70NK		70NO	£300 cashback
75% to 80%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	70NL		70NP	£300 cashback
80% to 85%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	70NM		70NQ	£300 cashback

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer

- Our nominated firms of conveyancers will not act for remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)***
- Interest-only available up to 75% LTV (with a further 10% available on repayment)

3 year fixed rate (fixed until 30 November 2029)

							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%	4.69%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million***	6.8	70NR		70NZ	£300 cashback
	4.94%		£0		£25,000 to £2 million***	6.8	70NS		70OA	£300 cashback
60% to 75%	4.74%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million***	6.8	70NT		70OB	£300 cashback
	4.99%		£0			6.8	70NU		70OC	£300 cashback
75% to 80%	4.89%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	6.9	70NV		70OD	£300 cashback
	5.14%		£0			6.9	70NW		70OE	£300 cashback
80% to 85%	4.89%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	6.9	70NX		70OF	£300 cashback
	5.14%		£0			6.9	70NY		70OG	£300 cashback

*Homeowner Variable Rate, currently 7.24%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)***
- Interest-only available up to 75% LTV (with a further 10% available on repayment)

5 year fixed rate (fixed until 30 November 2031)

							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%	4.69%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million***	6.4	700H		700Q	£300 cashback
	4.84%		£0		£25,000 to £2 million***	6.4	700I		700R	£300 cashback
60% to 75%	4.79%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million***	6.5	700J		700S	£300 cashback
	4.94%		£0			6.5	700K		700T	£300 cashback
75% to 80%	4.94%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	700L		700U	£300 cashback
	5.09%		£0			6.5	700M		700V	£300 cashback
80% to 85%	4.94%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	700N		700W	£300 cashback
	5.09%		£0			6.5	700O		700X	£300 cashback
85% to 90%	5.14%	HVR*, currently 7.24%	£0	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £500,000	6.6	700P		700Y	£300 cashback

*Homeowner Variable Rate, currently 7.24%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:
- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 95% LTV
- Free Basic Valuation on all Shared Equity and Shared Ownership House Purchase products
- £250 cashback available on properties with an EPC rating of A or B
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

House Purchase

2 year fixed rate (fixed until 30 November 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties	
							TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.0	70OZ	
	4.79%		£0			7.0	70PA	
60% to 75%	4.64%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.0	70PB	
	4.89%		£0			7.0	70PC	
75% to 80%	4.74%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70PD	
	4.99%		£0			7.1	70PE	
80% to 85%	4.74%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70PF	
	4.99%		£0			7.1	70PG	
85% to 90%	4.89%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £500,000	7.1	70PH	£500 cashback
	5.14%		£0			7.1	70PI	£500 cashback
90% to 95%	5.24%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £500,000	7.2	70PJ	£500 cashback
	5.44%		£0			7.1	70PK	£500 cashback

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
70PX	£250 cashback
70PY	£250 cashback
70PZ	£250 cashback
70QA	£250 cashback
70QB	£250 cashback
70QC	£250 cashback
70QD	£250 cashback
70QE	£250 cashback
70QF	£750 cashback
70QG	£750 cashback
70QH	£750 cashback
70QI	£750 cashback

5 year fixed rate (fixed until 30 November 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties	
							TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.4	70PL	
	4.69%		£0			6.4	70PM	
60% to 75%	4.64%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	70PN	
	4.79%		£0			6.5	70PO	
75% to 80%	4.74%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	70PP	
	4.89%		£0			6.5	70PQ	
80% to 85%	4.79%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	70PR	
	4.94%		£0			6.5	70PS	
85% to 90%	4.94%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £500,000	6.6	70PT	£500 cashback
	5.09%		£0			6.6	70PU	£500 cashback
90% to 95%	5.24%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £500,000	6.7	70PV	£500 cashback
	5.39%		£0			6.7	70PW	£500 cashback

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
70QJ	£250 cashback
70QK	£250 cashback
70QL	£250 cashback
70QM	£250 cashback
70QN	£250 cashback
70QO	£250 cashback
70QP	£250 cashback
70QQ	£250 cashback
70QR	£750 cashback
70QS	£750 cashback
70QT	£750 cashback
70QU	£750 cashback

*Homeowner Variable Rate, currently 7.24%

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 November 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.94%	HVR*, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.0	70QV	£300 cashback
60% to 75%	4.94%	HVR*, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.0	70QW	£300 cashback
75% to 80%	5.14%	HVR*, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70QX	£300 cashback
80% to 85%	5.14%	HVR*, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70QY	£300 cashback

*Homeowner Variable Rate, currently 7.24%

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

Buy-to-Let.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Buy to Let House Purchase products
- Not available to Portfolio Landlords, please see our Portfolio Buy-to-Let product range

House Purchase

2 year fixed rate (fixed until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70QZ	N/A
	4.74%		£995			7.8	70RA	N/A
	5.04%		£0			7.8	70RB	N/A
60% to 75%	5.04%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70RC	N/A
	5.24%		£0			7.8	70RD	N/A
75% to 80%	5.34%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £500,000	8.0	68TA	N/A
	5.64%		£995			8.0	68TB	N/A
	6.04%		£0			8.0	68TC	N/A

5 year fixed rate (fixed until 31 October 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.69%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.1	70RE	N/A
	4.79%		£995			7.0	70RF	N/A
	4.94%		£0			7.0	70RG	N/A
60% to 75%	5.04%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.1	70RH	N/A
	5.14%		£0			7.1	70RI	N/A
75% to 80%	5.49%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £500,000	7.4	68TF	N/A
	5.59%		£995			7.4	68TG	N/A
	5.79%		£0			7.4	68TH	N/A

2 year tracker rate (until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	67UJ	N/A
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.9	67UK	N/A

*Buy-to-Let Variable Rate, currently 8.09%

**Bank of England Base Rate, currently 3.75%

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
- Not available to Portfolio Landlords, please see our Portfolio Buy-to-Let product range

Remortgage

2 year fixed rate (fixed until 31 October 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%	4.54%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70RJ	N/A	70RT	£300 cashback
	4.74%		£995			7.8	70RK	N/A	70RU	£300 cashback
	5.04%		£0			7.8	70RL	N/A	70RV	£300 cashback
60% to 75%	5.04%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70RM	N/A	70RW	£300 cashback
	5.24%		£0			7.8	70RN	N/A	70RX	£300 cashback
75% to 80%	5.34%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £500,000	7.9	68TK	N/A	68TU	£300 cashback
	5.64%		£995			7.9	68TL	N/A	68TV	£300 cashback
	6.04%		£0			7.9	68TM	N/A	68TW	£300 cashback

5 year fixed rate (fixed until 31 October 2031)

							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%	4.69%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.0	70RO	N/A	70RY	£300 cashback
	4.79%		£995			7.0	70RP	N/A	70RZ	£300 cashback
	4.94%		£0			7.0	70RQ	N/A	70SA	£300 cashback
60% to 75%	5.04%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.1	70RR	N/A	70SB	£300 cashback
	5.14%		£0			7.1	70RS	N/A	70SC	£300 cashback
75% to 80%	5.49%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £500,000	7.3	68TP	N/A	68TZ	£300 cashback
	5.59%		£995			7.3	68TQ	N/A	68UA	£300 cashback
	5.79%		£0			7.3	68TR	N/A	68UB	£300 cashback

2 year tracker rate (until 31 October 2028)

							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%	4.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	67VB	N/A	67VT	£300 cashback
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.8	67VC	N/A	67VU	£300 cashback

*Buy-to-Let Variable Rate, currently 8.09%

**Bank of England Base Rate, currently 3.75%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer

- Our nominated firms of conveyancers will not act for remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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

Portfolio Buy-to-Let.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Buy to Let House Purchase products
- Only available to Portfolio Landlords, for Non-Portfolio please see our Buy-to-Let product range

House Purchase

2 year fixed rate (fixed until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.64%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70SD	N/A
	4.84%		£995			7.8	70SE	N/A
	5.14%		£0		£75,000 to £1 million	7.8	70SF	N/A
60% to 75%	4.84%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.9	70SG	N/A
	5.14%		£995			7.9	70SH	N/A
	5.34%		£0		£75,000 to £1 million	7.8	70SI	N/A

5 year fixed rate (fixed until 31 October 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.79%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.1	70SJ	N/A
	4.89%		£995			7.1	70SK	N/A
	5.04%		£0		£75,000 to £1 million	7.1	70SL	N/A
60% to 75%	5.09%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.2	70SM	N/A
	5.14%		£995			7.2	70SN	N/A
	5.24%		£0		£75,000 to £1 million	7.2	70SO	N/A

*Buy-to-Let Variable Rate, currently 8.09%

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

Portfolio Buy-to-Let.

- Free valuation and a choice of either £300 cash back or free standard legals**
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Only available to Portfolio Landlords, for Non-Portfolio please see our Buy-to-Let product range

Remortgage

2 year fixed rate (fixed until 31 October 2028)

							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%	4.64%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70SP	N/A	70TB	£300 cashback
	4.84%		£995			7.8	70SQ	N/A	70TC	£300 cashback
	5.14%		£0		£75,000 to £1 million	7.8	70SR	N/A	70TD	£300 cashback
60% to 75%	4.84%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70SS	N/A	70TE	£300 cashback
	5.14%		£995			7.8	70ST	N/A	70TF	£300 cashback
	5.34%		£0		£75,000 to £1 million	7.8	70SU	N/A	70TG	£300 cashback

5 year fixed rate (fixed until 31 October 2031)

							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%	4.79%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.0	70SV	N/A	70TH	£300 cashback
	4.89%		£995			7.0	70SW	N/A	70TI	£300 cashback
	5.04%		£0		£75,000 to £1 million	7.0	70SX	N/A	70TJ	£300 cashback
60% to 75%	5.09%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.2	70SY	N/A	70TK	£300 cashback
	5.14%		£995			7.1	70SZ	N/A	70TL	£300 cashback
	5.24%		£0		£75,000 to £1 million	7.1	70TA	N/A	70TM	£300 cashback

*Buy-to-Let Variable Rate, currently 8.09%

**Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

Product Transfers

- 1, 2, 3 & 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million
- Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate

Residential

1 year fixed rate (fixed until 31 October 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 75%	5.55%	HVR*, currently 7.24%	£0	1% until 31/10/2027	Up to £7.5 million	7.3	67XF	

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

Product Transfers

Residential

2 year fixed rate (fixed until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 7.24%	£1,495	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	70TN	
	4.59%		£995			7.0	70TO	
	4.89%		£0			6.9	70TP	
60% to 75%	4.64%	HVR*, currently 7.24%	£1,495	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	70TQ	
	4.69%		£995			7.0	70TR	
	4.94%		£0			6.9	70TS	
75% to 80%	4.89%	HVR*, currently 7.24%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	70TT	
	5.14%		£0			7.0	70TU	
80% to 85%	4.89%	HVR*, currently 7.24%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.0	70TV	
	5.14%		£0			7.0	70TW	
85% to 90%	5.04%	HVR*, currently 7.24%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.1	70TX	
	5.24%		£0			7.0	70TY	
90% to 120%	5.74%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.1	70TZ	

2 year tracker rate (until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	6.9	67XT	
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	6.9	67XU	
75% to 80%	4.74% (variable) at 0.99% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	7	67XV	
80% to 85%	4.74% (variable) at 0.99% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	7	67XW	
85% to 90%	4.99% (variable) at 1.24% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	7.1	67XX	

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

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

Product Transfers

Residential

3 year fixed rate (fixed until 31 October 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.64%	HVR*, currently 7.24%	£1,495	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	Up to £7.5 million	6.8	70UA	
	4.69%		£995			6.7	70UB	
	4.94%		£0			6.7	70UC	
60% to 75%	4.69%	HVR*, currently 7.24%	£1,495	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	Up to £7.5 million	6.8	70UD	
	4.74%		£995			6.7	70UE	
	4.99%		£0			6.7	70UF	
75% to 80%	4.89%	HVR*, currently 7.24%	£995	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	Up to £7.5 million	6.8	70UG	
	5.09%		£0			6.8	70UH	
80% to 85%	4.89%	HVR*, currently 7.24%	£995	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	Up to £7.5 million	6.8	70UI	
	5.09%		£0			6.8	70UJ	

*Homeowner Variable Rate, currently 7.24%

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

Product Transfers

Residential

5 year fixed rate (fixed until 31 October 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	HVR*, currently 7.24%	£1,495	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.3	70UK	
	4.69%		£995			6.3	70UL	
	4.79%		£0			6.2	70UM	
60% to 75%	4.69%	HVR*, currently 7.24%	£1,495	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.3	70UN	
	4.79%		£995			6.3	70UO	
	4.89%		£0			6.3	70UP	
75% to 80%	4.94%	HVR*, currently 7.24%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.4	70UQ	
	5.09%		£0			6.4	70UR	
80% to 85%	4.94%	HVR*, currently 7.24%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.4	70US	
	5.09%		£0			6.4	70UT	
85% to 90%	5.04%	HVR*, currently 7.24%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.5	70UU	
	5.14%		£0			6.4	70UV	
90% to 120%	5.64%	HVR*, currently 7.24%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.7	70UW	

*Homeowner Variable Rate, currently 7.24%

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
- Available to Non-Portfolio and Portfolio Landlords

Buy-to-Let

- Available for existing BTL mortgage customers who wish to switch to a fixed or tracker rate

1 year fixed rate (fixed until 31 October 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 75%	5.55%	BVR*, currently 8.09%	£0	1% until 31/10/2027	Up to £7.5 million	8.1	67YV	

2 year fixed rate (fixed until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.74%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.7	70UX	
	4.99%		£0			7.6	70UY	
60% to 75%	4.99%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.7	70UZ	
	5.19%		£0			7.7	70VA	
75% to 80%	5.49%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.9	67ZA	
	5.89%		£0			7.9	67ZB	
80% to 120%	6.39%	BVR*, currently 8.09%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	8.0	67ZC	

2 year tracker rate (until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	Up to £7.5 million	7.6	67ZD	
60% to 75%	4.69% (variable) at 0.94% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	Up to £7.5 million	7.7	67ZE	

5 year fixed rate (fixed until 31 October 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.79%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.8	70VB	
	4.94%		£0			6.8	70VC	
60% to 75%	4.99%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.9	70VD	
	5.14%		£0			6.9	70VE	
75% to 80%	5.49%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	7.1	67ZJ	
	5.69%		£0			7.1	67ZK	
80% to 120%	6.14%	BVR*, currently 8.09%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	7.4	67ZL	

*Buy-to-Let Variable Rate, currently 8.09%

**Bank of England Base Rate, currently 3.75%

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 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%	4.89%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £2 million	6.9	70VF	
60% to 75%	4.94%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £2 million	6.9	70VG	
75% to 80%	5.14%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £1 million	7.0	70VH	

3 year fixed rate (fixed until 31 October 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.94%	HVR*, currently 7.24%	£0	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	£10,000 to £2 million	6.7	70VJ	
60% to 75%	4.99%	HVR*, currently 7.24%	£0	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	£10,000 to £2 million	6.7	70VK	
75% to 80%	5.09%	HVR*, currently 7.24%	£0	3.5% until 31/10/2027, then 2.5% until 31/10/2028, then 1.5% until 31/10/2029	£10,000 to £1 million	6.7	70VL	

5 year fixed rate (fixed until 31 October 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.79%	HVR*, currently 7.24%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£10,000 to £2 million	6.2	70VN	
60% to 75%	4.89%	HVR*, currently 7.24%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£10,000 to £2 million	6.2	70VO	
75% to 80%	5.09%	HVR*, currently 7.24%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£10,000 to £1 million	6.3	70VP	

2 year tracker rate (until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£0	No ERC	£10,000 to £2 million	6.9	67ZY	
60% to 75%	4.89% (variable) at 1.14% above the BoE base rate**	HVR*, currently 7.24%	£0	No ERC	£10,000 to £2 million	6.9	67ZZ	
75% to 80%	5.14% (variable) at 1.39% above the BoE base rate**	HVR*, currently 7.24%	£0	No ERC	£10,000 to £1 million	7.0	68AA	

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

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

Buy to Let Additional Borrowing

- Max loan size includes existing loan amount
- Not available to Portfolio Landlords

2 year fixed rate (fixed until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.99%	BVR*, currently 8.09%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £1 million	7.6	70VR	
60% to 75%	5.19%	BVR*, currently 8.09%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £1 million	7.7	70VS	

5 year fixed rate (fixed until 31 October 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.94%	BVR*, currently 8.09%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£10,000 to £1 million	6.7	70VT	
60% to 75%	5.14%	BVR*, currently 8.09%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£10,000 to £1 million	6.8	70VU	

2 year tracker rate (until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.94% (variable) at 1.19% above the BoE base rate**	BVR*, currently 8.09%	£0	No ERC	£10,000 to £1 million	7.6	68AF	
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate**	BVR*, currently 8.09%	£0	No ERC	£10,000 to £1 million	7.6	68AG	

*Buy-to-Let Variable Rate, currently 8.09%

**Bank of England Base Rate, currently 3.75%

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

TSB Mortgage Pro

Valuation fees.

Mortgage valuations fees for House Purchase

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

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

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

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

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.