

With effect from 01 October 2024.

Intermediary Product Guide.

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Introducing our product range effective from 01 October 2024.

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First Time Buyers

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

2 year fixed rate (fixed until 31 December 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% | 4.09% | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £2 million | 7.2 | 51WR | |
| | 4.49% | | £0 | | | 7.2 | 51WS | |
| 60% to 75% | 4.19% | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £2 million | 7.2 | 51WT | |
| | 4.59% | | £0 | | | 7.2 | 51WU | |
| 75% to 80% | 4.44% | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 7.3 | 51WV | |
| | 4.84% | | £0 | | | 7.3 | 51WW | |
| 80% to 85% | 4.59% | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 7.3 | 51RU | |
| | 4.99% | | £0 | | | 7.3 | 51RV | |
| 85% to 90% | 5.24% | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £750,000 | 7.4 | 52ES | £500 cashback |
| | 5.39% | | £0 | | | 7.4 | 52ET | £500 cashback |
| 90% to 95% | 5.69% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £570,000 | 7.4 | 52EU | £500 cashback |

2 year tracker rate (until 31 December 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% | 5.59% (variable) at 0.59% above the BoE base rate** | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | No ERC | £5,000 to £2 million | 7.5 | 50ZQ | |
| 60% to 75% | 5.64% (variable) at 0.64% above the BoE base rate** | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | No ERC | £5,000 to £2 million | 7.5 | 50ZR | |
| 75% to 80% | 5.79% (variable) at 0.79% above the BoE base rate** | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | No ERC | £5,000 to £1 million | 7.5 | 50ZS | |
| 80% to 85% | 5.79% (variable) at 0.79% above the BoE base rate** | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | No ERC | £5,000 to £1 million | 7.5 | 50ZT | |

**Bank of England Base Rate, currently 5.00%

First Time Buyers

3 year fixed rate (fixed until 31 December 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|---|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.32% | Follow-on tracker rate, 2.49% above the BoE base rate** | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £2 million | 7.0 | 51RZ | |
| | 4.50% | | £495 | | | 7.0 | 51SA | |
| 60% to 75% | 4.33% | Follow-on tracker rate, 2.49% above the BoE base rate** | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £2 million | 7.0 | 51SB | |
| | 4.50% | | £495 | | | 7.0 | 51SC | |
| 75% to 80% | 4.55% | Follow-on tracker rate, 2.49% above the BoE base rate** | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £1 million | 7.1 | 51SD | |
| | 4.72% | | £495 | | | 7.1 | 51SE | |
| 80% to 85% | 4.57% | Follow-on tracker rate, 2.49% above the BoE base rate** | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £1 million | 7.1 | 51SF | |
| | 4.77% | | £495 | | | 7.1 | 51SG | |
| 85% to 90% | 5.04% | Follow-on tracker rate, 2.49% above the BoE base rate** | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £750,000 | 7.2 | 51SH | £500 cashback |
| | 5.21% | | £495 | | | 7.2 | 51SI | £500 cashback |
| 90% to 95% | 5.49% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £570,000 | 7.2 | 52IG | £500 cashback |

**Bank of England Base Rate, currently 5.00%

First Time Buyers

5 year fixed rate (fixed until 31 December 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% | 3.94% | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £2 million | 6.4 | 52IH | |
| | 4.14% | | £0 | | | 6.5 | 52II | |
| 60% to 75% | 4.09% | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £2 million | 6.5 | 52IJ | |
| | 4.29% | | £0 | | | 6.5 | 52IK | |
| 75% to 80% | 4.29% | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 6.6 | 52IL | |
| | 4.49% | | £0 | | | 6.6 | 52IM | |
| 80% to 85% | 4.29% | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 6.6 | 52IU | |
| | 4.49% | | £0 | | | 6.6 | 52IV | |
| 85% to 90% | 4.69% | Follow-on tracker rate, 2.49% above the BoE base rate** | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £750,000 | 6.7 | 52EV | £500 cashback |
| | 4.74% | | £0 | | | 6.7 | 52EW | £500 cashback |
| 90% to 95% | 5.14% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £570,000 | 6.8 | 52EX | £500 cashback |

**Bank of England Base Rate, currently 5.00%

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Home Movers

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

2 year fixed rate (fixed until 31 December 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% | 4.09% | HVR*, currently 8.49% | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £2 million | 8.0 | 51XF | |
| | 4.49% | | £0 | | | 8.0 | 51XG | |
| 60% to 75% | 4.19% | HVR*, currently 8.49% | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £2 million | 8.0 | 51XH | |
| | 4.59% | | £0 | | | 8.0 | 51XI | |
| 75% to 80% | 4.44% | HVR*, currently 8.49% | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.1 | 51XJ | |
| | 4.84% | | £0 | | | 8.1 | 51XK | |
| 80% to 85% | 4.59% | HVR*, currently 8.49% | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.1 | 51ST | |
| | 4.99% | | £0 | | | 8.1 | 51SU | |
| 85% to 90% | 5.24% | HVR*, currently 8.49% | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £750,000 | 8.2 | 52EY | £500 cashback |
| | 5.39% | | £0 | | | 8.2 | 52EZ | £500 cashback |
| 90% to 95% | 5.69% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £570,000 | 8.3 | 52FA | £500 cashback |

2 year tracker rate (until 31 December 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% | 5.59% (variable) at 0.59% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | £5,000 to £2 million | 8.3 | 51BC | |
| 60% to 75% | 5.64% (variable) at 0.64% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | £5,000 to £2 million | 8.3 | 51BD | |
| 75% to 80% | 5.79% (variable) at 0.79% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | £5,000 to £1 million | 8.3 | 51BE | |
| 80% to 85% | 5.79% (variable) at 0.79% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | £5,000 to £1 million | 8.3 | 51BF | |

*Homeowner Variable Rate, currently 8.49%

**Bank of England Base Rate, currently 5.00%

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Home Movers

3 year fixed rate (fixed until 31 December 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.32% | HVR*, currently 8.49% | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £2 million | 7.7 | 51SY | |
| | 4.50% | | £495 | | | 7.7 | 51SZ | |
| 60% to 75% | 4.33% | HVR*, currently 8.49% | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £2 million | 7.7 | 51TA | |
| | 4.50% | | £495 | | | 7.7 | 51TB | |
| 75% to 80% | 4.55% | HVR*, currently 8.49% | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £1 million | 7.8 | 51TC | |
| | 4.72% | | £495 | | | 7.8 | 51TD | |
| 80% to 85% | 4.57% | HVR*, currently 8.49% | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £1 million | 7.8 | 51TE | |
| | 4.77% | | £495 | | | 7.8 | 51TF | |
| 85% to 90% | 5.04% | HVR*, currently 8.49% | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £750,000 | 7.9 | 51TG | £500 cashback |
| | 5.21% | | £495 | | | 7.9 | 51TH | £500 cashback |
| 90% to 95% | 5.49% | HVR*, currently 8.49% | £0 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £570,000 | 8.0 | 52IN | £500 cashback |

*Homeowner Variable Rate, currently 8.49%

Home Movers

5 year fixed rate (fixed until 31 December 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% | 3.94% | HVR*, currently 8.49% | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £2 million | 6.9 | 52IO | |
| | 4.14% | | £0 | | | 7.0 | 52IP | |
| 60% to 75% | 4.09% | HVR*, currently 8.49% | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £2 million | 7.0 | 52IQ | |
| | 4.29% | | £0 | | | 7.0 | 52IR | |
| 75% to 80% | 4.29% | HVR*, currently 8.49% | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.1 | 52IS | |
| | 4.49% | | £0 | | | 7.1 | 52IT | |
| 80% to 85% | 4.29% | HVR*, currently 8.49% | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.1 | 52IW | |
| | 4.49% | | £0 | | | 7.1 | 52IX | |
| 85% to 90% | 4.69% | HVR*, currently 8.49% | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £750,000 | 7.2 | 52FB | £500 cashback |
| | 4.74% | | £0 | | | 7.2 | 52FC | £500 cashback |
| 90% to 95% | 5.14% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £570,000 | 7.4 | 52FD | £500 cashback |

*Homeowner Variable Rate, currently 8.49%

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Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)***
- If LTV exceeds 75% all lending must be on a repayment basis

2 year fixed rate (fixed until 31 December 2026)

| | | | | | | | Free Legals | | Own Conveyancer | |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|-----------------------|---------------------|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 4.29% | HVR*, currently 8.49% | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £2 million*** | 8.0 | 51XU | | 51YC | £300 cashback |
| | 4.69% | | £0 | | £25,000 to £2 million*** | 8.0 | 51XV | | 51YD | £300 cashback |
| 60% to 75% | 4.44% | HVR*, currently 8.49% | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £2 million*** | 8.0 | 51XX | | 51YF | £300 cashback |
| | 4.84% | | £0 | | | 8.0 | 51XY | | 51YG | £300 cashback |
| 75% to 80% | 4.84% | HVR*, currently 8.49% | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.1 | 51XZ | | 51YH | £300 cashback |
| | 5.24% | | £0 | | | 8.1 | 51YA | | 51YI | £300 cashback |
| 80% to 85% | 5.24% | HVR*, currently 8.49% | £995 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.2 | 51OT | | 51PC | £300 cashback |
| | 5.54% | | £0 | | | 8.2 | 51OU | | 51PD | £300 cashback |
| 85% to 90% | 5.74% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £500,000 | 8.2 | 51OV | | 51PE | £300 cashback |

2 year tracker rate (until 31 December 2026)

| | | | | | | | 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% | 5.59% (variable) at 0.59% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | £5,000 to £2 million*** | 8.3 | 51CM | | 51CZ | £300 cashback |
| 60% to 75% | 5.64% (variable) at 0.64% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | £5,000 to £2 million*** | 8.3 | 51CN | | 51DA | £300 cashback |
| 75% to 80% | 5.79% (variable) at 0.79% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | £5,000 to £1 million | 8.3 | 51CO | | 51DB | £300 cashback |
| 80% to 85% | 5.79% (variable) at 0.79% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | £5,000 to £1 million | 8.3 | 51CP | | 51DC | £300 cashback |

*Homeowner Variable Rate, currently 8.49%

**Bank of England Base Rate, currently 5.00%

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

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

Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)***
- If LTV exceeds 75% all lending must be on a repayment basis

3 year fixed rate (fixed until 31 December 2027)

| | | | | | | | Free Legals | | Own Conveyancer | |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|-----------------------|---------------------|
| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 4.25% | HVR*, currently 8.49% | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £2 million*** | 7.6 | 51TS | | 51UA | £300 cashback |
| | 4.45% | | £495 | | | 7.6 | 51TT | | 51UB | £300 cashback |
| 60% to 75% | 4.38% | HVR*, currently 8.49% | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £2 million*** | 7.7 | 51TU | | 51UC | £300 cashback |
| | 4.58% | | £495 | | | 7.7 | 51TV | | 51UD | £300 cashback |
| 75% to 80% | 4.79% | HVR*, currently 8.49% | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £1 million | 7.8 | 51TW | | 51UE | £300 cashback |
| | 4.99% | | £495 | | | 7.8 | 51TX | | 51UF | £300 cashback |
| 80% to 85% | 4.89% | HVR*, currently 8.49% | £1,495 | 3% until 31/12/2025, then 2% until 31/12/2026, then 1% until 31/12/2027 | £5,000 to £1 million | 7.8 | 51TY | | 51UG | £300 cashback |
| | 5.09% | | £495 | | | 7.8 | 51TZ | | 51UH | £300 cashback |

*Homeowner Variable Rate, currently 8.49%

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

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

Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals are not available on loans above £1 million or on shared ownership purchase of final share/tranche applications)***
- If LTV exceeds 75% all lending must be on a repayment basis

| 5 year fixed rate (fixed until 31 December 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% | 3.99% | HVR*, currently 8.49% | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £2 million*** | 6.9 | 51YJ | | 51YP | £300 cashback |
| | 4.14% | | £0 | | £25,000 to £2 million*** | 6.9 | 51YK | | 51YQ | £300 cashback |
| 60% to 75% | 4.14% | HVR*, currently 8.49% | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £2 million*** | 6.9 | 51YL | | 51YR | £300 cashback |
| | 4.29% | | £0 | | | 6.9 | 51YM | | 51YS | £300 cashback |
| 75% to 80% | 4.49% | HVR*, currently 8.49% | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.1 | 51YN | | 51YT | £300 cashback |
| | 4.64% | | £0 | | | 7.1 | 51YO | | 51YU | £300 cashback |
| 80% to 85% | 4.74% | HVR*, currently 8.49% | £995 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.2 | 51UO | | 51UX | £300 cashback |
| | 4.89% | | £0 | | | 7.2 | 51UP | | 51UY | £300 cashback |
| 85% to 90% | 5.19% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £500,000 | 7.3 | 51UQ | | 51UZ | £300 cashback |

*Homeowner Variable Rate, currently 8.49%

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

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

Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership First Time Buyer products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

First Time Buyers

2 year fixed rate (fixed until 31 December 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% | 5.04% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 7.3 | 51VA | £500 cashback |
| 60% to 75% | 5.09% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 7.3 | 51VB | £500 cashback |
| 75% to 80% | 5.29% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 7.4 | 51VC | £500 cashback |
| 80% to 85% | 5.29% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 7.4 | 51VD | £500 cashback |
| 85% to 90% | 5.79% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £500,000 | 7.4 | 51VE | £500 cashback |

5 year fixed rate (fixed until 31 December 2029)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|---|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.49% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 6.6 | 51EQ | £500 cashback |
| 60% to 75% | 4.69% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 6.7 | 51ER | £500 cashback |
| 75% to 80% | 4.84% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 6.7 | 51ES | £500 cashback |
| 80% to 85% | 4.84% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 6.7 | 51VF | £500 cashback |
| 85% to 90% | 5.04% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £500,000 | 6.8 | 51VG | £500 cashback |

**Bank of England Base Rate, currently 5.00%

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NOT FOR PUBLIC DISTRIBUTION.

Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Home Movers

2 year fixed rate (fixed until 31 December 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% | 5.04% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.1 | 51VH | £500 cashback |
| 60% to 75% | 5.09% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.1 | 51VI | £500 cashback |
| 75% to 80% | 5.29% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.2 | 51VJ | £500 cashback |
| 80% to 85% | 5.29% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.2 | 51VK | £500 cashback |
| 85% to 90% | 5.79% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £500,000 | 8.3 | 51VL | £500 cashback |

5 year fixed rate (fixed until 31 December 2029)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.49% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.1 | 51FA | £500 cashback |
| 60% to 75% | 4.69% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.2 | 51FB | £500 cashback |
| 75% to 80% | 4.84% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.2 | 51FC | £500 cashback |
| 80% to 85% | 4.84% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.2 | 51VM | £500 cashback |
| 85% to 90% | 5.04% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £500,000 | 7.3 | 51VN | £500 cashback |

*Homeowner Variable Rate, currently 8.49%

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Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Remortgage products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 December 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% | 5.14% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.1 | 51VO | £500 cashback |
| 60% to 75% | 5.29% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.1 | 51VP | £500 cashback |
| 75% to 80% | 5.69% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.2 | 51VQ | £500 cashback |
| 80% to 85% | 5.84% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.3 | 51VR | £500 cashback |

*Homeowner Variable Rate, currently 8.49%

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

First Time Buyers

5 year fixed rate (fixed until 31 December 2029)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|-------------------|--------------|---|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.49% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 6.6 | 51FJ | £500 cashback |
| 60% to 75% | 4.69% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 6.7 | 51FK | £500 cashback |
| 75% to 80% | 4.84% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 6.7 | 51FL | £500 cashback |
| 80% to 85% | 4.84% | Follow-on tracker rate, 2.49% above the BoE base rate** | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 6.7 | 51VS | £500 cashback |

**Bank of England Base Rate, currently 5.00%

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

Home Movers

5 year fixed rate (fixed until 31 December 2029)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.49% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.1 | 51FN | £500 cashback |
| 60% to 75% | 4.69% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.2 | 51FO | £500 cashback |
| 75% to 80% | 4.84% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.2 | 51FP | £500 cashback |
| 80% to 85% | 4.84% | HVR*, currently 8.49% | £0 | 5% until 31/12/2025, then 4% until 31/12/2026, then 3% until 31/12/2027, then 2% until 31/12/2028, then 1% until 31/12/2029 | £5,000 to £1 million | 7.2 | 51VT | £500 cashback |

*Homeowner Variable Rate, currently 8.49%

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

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 31 December 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% | 5.14% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.1 | 51VU | £500 cashback |
| 60% to 75% | 5.29% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.1 | 51VV | £500 cashback |
| 75% to 80% | 5.69% | HVR*, currently 8.49% | £0 | 2% until 31/12/2025, then 1% until 31/12/2026 | £5,000 to £1 million | 8.2 | 51VW | £500 cashback |

*Homeowner Variable Rate, currently 8.49%

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Buy-to-Let.

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

House Purchase

2 year fixed rate (fixed until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.29% | BVR*, currently 9.34% | £1,995 | 2% until 31/01/2026, then 1% until 31/01/2027 | £25,005 to £1 million | 8.8 | 52FP | N/A |
| | 4.59% | | £995 | | | 8.8 | 52FQ | N/A |
| | 4.99% | | £0 | | | 8.8 | 52FR | N/A |
| 60% to 75% | 4.39% | BVR*, currently 9.34% | £1,995 | 2% until 31/01/2026, then 1% until 31/01/2027 | £25,005 to £1 million | 8.8 | 52FS | N/A |
| | 4.69% | | £995 | | | 8.8 | 52FT | N/A |
| | 5.09% | | £0 | | | 8.8 | 52FU | N/A |

5 year fixed rate (fixed until 31 January 2030)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.14% | BVR*, currently 9.34% | £1,995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £25,005 to £1 million | 7.6 | 52FV | N/A |
| | 4.24% | | £995 | | | 7.6 | 52FW | N/A |
| | 4.39% | | £0 | | | 7.6 | 52FX | N/A |
| 60% to 75% | 4.29% | BVR*, currently 9.34% | £1,995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £25,005 to £1 million | 7.7 | 52FY | N/A |
| | 4.39% | | £995 | | | 7.6 | 52FZ | N/A |
| | 4.54% | | £0 | | | 7.6 | 52GA | N/A |

2 year tracker rate (until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|---|-----------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 5.69% (variable) at 0.69% above the BoE base rate** | BVR*, currently 9.34% | £995 | No ERC | £25,005 to £1 million | 9.0 | 51KG | N/A |
| 60% to 75% | 5.84% (variable) at 0.84% above the BoE base rate** | BVR*, currently 9.34% | £995 | No ERC | £25,005 to £1 million | 9.1 | 51KH | N/A |

*Buy-to-Let Variable Rate, currently 9.34%

**Bank of England Base Rate, currently 5.00%

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NOT FOR PUBLIC DISTRIBUTION.

Buy-to-Let.

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

Remortgage

2 year fixed rate (fixed until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | Free Legals | | Own Conveyancer | |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|-----------------------|---------------------|
| | | | | | | | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 4.29% | BVR*, currently 9.34% | £1,995 | 2% until 31/01/2026, then 1% until 31/01/2027 | £25,005 to £1 million | 8.7 | 52GB | N/A | 52GT | £300 cashback |
| | 4.59% | | £995 | | | 8.7 | 52GC | N/A | 52GU | £300 cashback |
| | 4.99% | | £0 | | | 8.8 | 52GD | N/A | 52GV | £300 cashback |
| 60% to 75% | 4.39% | BVR*, currently 9.34% | £1,995 | 2% until 31/01/2026, then 1% until 31/01/2027 | £25,005 to £1 million | 8.8 | 52GE | N/A | 52GW | £300 cashback |
| | 4.69% | | £995 | | | 8.8 | 52GF | N/A | 52GX | £300 cashback |
| | 5.09% | | £0 | | | 8.8 | 52GG | N/A | 52GY | £300 cashback |
| 75% to 80% | 5.44% | BVR*, currently 9.34% | £1,995 | 2% until 31/01/2026, then 1% until 31/01/2027 | £25,005 to £500,000 | 9.0 | 52GH | N/A | 52GZ | £300 cashback |
| | 5.74% | | £995 | | | 9.0 | 52GI | N/A | 52HA | £300 cashback |
| | 6.14% | | £0 | | | 9.0 | 52GJ | N/A | 52HB | £300 cashback |

5 year fixed rate (fixed until 31 January 2030)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | Free Legals | | Own Conveyancer | |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|-----------------------|---------------------|
| | | | | | | | TSB Mortgage Pro code | Additional features | TSB Mortgage Pro code | Additional features |
| Up to 60% | 4.19% | BVR*, currently 9.34% | £1,995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £25,005 to £1 million | 7.5 | 52GK | N/A | 52HC | £300 cashback |
| | 4.29% | | £995 | | | 7.5 | 52GL | N/A | 52HD | £300 cashback |
| | 4.44% | | £0 | | | 7.5 | 52GM | N/A | 52HE | £300 cashback |
| 60% to 75% | 4.29% | BVR*, currently 9.34% | £1,995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £25,005 to £1 million | 7.5 | 52GN | N/A | 52HF | £300 cashback |
| | 4.39% | | £995 | | | 7.5 | 52GO | N/A | 52HG | £300 cashback |
| | 4.54% | | £0 | | | 7.5 | 52GP | N/A | 52HH | £300 cashback |
| 75% to 80% | 5.04% | BVR*, currently 9.34% | £1,995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £25,005 to £500,000 | 7.8 | 52GQ | N/A | 52HI | £300 cashback |
| | 5.14% | | £995 | | | 7.8 | 52GR | N/A | 52HJ | £300 cashback |
| | 5.34% | | £0 | | | 7.9 | 52GS | N/A | 52HK | £300 cashback |

2 year tracker rate (until 31 January 2027)

| 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% | 5.69% (variable) at 0.69% above the BoE base rate** | BVR*, currently 9.34% | £995 | No ERC | £25,005 to £1 million | 9.0 | 51KU | N/A | 51LI | £300 cashback |
| 60% to 75% | 5.84% (variable) at 0.84% above the BoE base rate** | BVR*, currently 9.34% | £995 | No ERC | £25,005 to £1 million | 9.0 | 51KV | N/A | 51LJ | £300 cashback |

*Buy-to-Let Variable Rate, currently 9.34%

**Bank of England Base Rate, currently 5.00%

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

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

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Product Transfers

- 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

2 year fixed rate (fixed until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|-------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.09% | HVR*, currently 8.49% | £1,495 | 2% until 31/01/2026, then 1% until 31/01/2027 | Up to £7.5 million | 7.9 | 51YV | |
| | 4.19% | | £995 | | | 7.9 | 51YW | |
| | 4.49% | | £0 | | | 7.8 | 51YX | |
| 60% to 75% | 4.29% | HVR*, currently 8.49% | £1,495 | 2% until 31/01/2026, then 1% until 31/01/2027 | Up to £7.5 million | 8.0 | 51YY | |
| | 4.39% | | £995 | | | 7.9 | 51YZ | |
| | 4.69% | | £0 | | | 7.9 | 51ZA | |
| 75% to 80% | 4.79% | HVR*, currently 8.49% | £995 | 2% until 31/01/2026, then 1% until 31/01/2027 | Up to £7.5 million | 8.0 | 51ZB | |
| | 5.09% | | £0 | | | 8.0 | 51ZC | |
| 80% to 85% | 5.19% | HVR*, currently 8.49% | £995 | 2% until 31/01/2026, then 1% until 31/01/2027 | Up to £7.5 million | 8.1 | 51LS | |
| | 5.49% | | £0 | | | 8.1 | 51LT | |
| 85% to 90% | 5.39% | HVR*, currently 8.49% | £995 | 2% until 31/01/2026, then 1% until 31/01/2027 | Up to £7.5 million | 8.2 | 51LU | |
| | 5.69% | | £0 | | | 8.1 | 51LV | |
| 90% to 120% | 5.99% | HVR*, currently 8.49% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | Up to £7.5 million | 8.2 | 51LW | |

2 year tracker rate (until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|---|-----------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 5.39% (variable) at 0.39% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | Up to £7.5 million | 8.2 | 51LX | |
| 60% to 75% | 5.44% (variable) at 0.44% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | Up to £7.5 million | 8.2 | 51LY | |
| 75% to 80% | 5.69% (variable) at 0.69% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | Up to £7.5 million | 8.2 | 51LZ | |
| 80% to 85% | 5.69% (variable) at 0.69% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | Up to £7.5 million | 8.2 | 51MA | |
| 85% to 90% | 5.94% (variable) at 0.94% above the BoE base rate** | HVR*, currently 8.49% | £995 | No ERC | Up to £7.5 million | 8.3 | 51MB | |

*Homeowner Variable Rate, currently 8.49%

**Bank of England Base Rate, currently 5.00%

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Product Transfers

Residential

3 year fixed rate (fixed until 31 January 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% | 4.14% | HVR*, currently 8.49% | £995 | 3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028 | Up to £7.5 million | 7.4 | 51ZD | |
| | 4.39% | | £0 | | | 7.4 | 51ZE | |
| 60% to 75% | 4.29% | HVR*, currently 8.49% | £995 | 3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028 | Up to £7.5 million | 7.5 | 51ZF | |
| | 4.54% | | £0 | | | 7.4 | 51ZG | |
| 75% to 80% | 4.74% | HVR*, currently 8.49% | £995 | 3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028 | Up to £7.5 million | 7.6 | 51ZH | |
| | 4.99% | | £0 | | | 7.6 | 51ZI | |
| 80% to 85% | 5.04% | HVR*, currently 8.49% | £995 | 3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028 | Up to £7.5 million | 7.7 | 51MI | |
| | 5.29% | | £0 | | | 7.7 | 51MJ | |

*Homeowner Variable Rate, currently 8.49%

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Product Transfers

Residential

5 year fixed rate (fixed until 31 January 2030)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|-------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 3.94% | HVR*, currently 8.49% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | Up to £7.5 million | 6.6 | 51ZJ | |
| | 4.09% | | £0 | | | 6.5 | 51ZK | |
| 60% to 75% | 4.04% | HVR*, currently 8.49% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | Up to £7.5 million | 6.6 | 51ZL | |
| | 4.19% | | £0 | | | 6.6 | 51ZM | |
| 75% to 80% | 4.44% | HVR*, currently 8.49% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | Up to £7.5 million | 6.8 | 51ZN | |
| | 4.59% | | £0 | | | 6.8 | 51ZO | |
| 80% to 85% | 4.74% | HVR*, currently 8.49% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | Up to £7.5 million | 7.0 | 51MQ | |
| | 4.89% | | £0 | | | 6.9 | 51MR | |
| 85% to 90% | 5.04% | HVR*, currently 8.49% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | Up to £7.5 million | 7.1 | 51MS | |
| | 5.19% | | £0 | | | 7.1 | 51MT | |
| 90% to 120% | 5.59% | HVR*, currently 8.49% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | Up to £7.5 million | 7.3 | 51MU | |

*Homeowner Variable Rate, currently 8.49%

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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 or tracker rate

2 year fixed rate (fixed until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|-------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.54% | BVR*, currently 9.34% | £995 | 2% until 31/01/2026, then 1% until 31/01/2027 | Up to £7.5 million | 8.6 | 52HL | |
| | 4.94% | | £0 | | | 8.6 | 52HM | |
| 60% to 75% | 4.64% | BVR*, currently 9.34% | £995 | 2% until 31/01/2026, then 1% until 31/01/2027 | Up to £7.5 million | 8.7 | 52HN | |
| | 5.04% | | £0 | | | 8.6 | 52HO | |
| 75% to 80% | 5.74% | BVR*, currently 9.34% | £995 | 2% until 31/01/2026, then 1% until 31/01/2027 | Up to £7.5 million | 8.9 | 52HP | |
| | 6.14% | | £0 | | | 8.9 | 52HQ | |
| 80% to 120% | 6.19% | BVR*, currently 9.34% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | Up to £7.5 million | 8.9 | 52HR | |

2 year tracker rate (until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|---|-----------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 5.49% (variable) at 0.49% above the BoE base rate** | BVR*, currently 9.34% | £995 | No ERC | Up to £7.5 million | 8.9 | 51NC | |
| 60% to 75% | 5.64% (variable) at 0.64% above the BoE base rate** | BVR*, currently 9.34% | £995 | No ERC | Up to £7.5 million | 8.9 | 51ND | |

5 year fixed rate (fixed until 31 January 2030)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|-------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.24% | BVR*, currently 9.34% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | Up to £7.5 million | 7.2 | 52HS | |
| | 4.44% | | £0 | | | 7.2 | 52HT | |
| 60% to 75% | 4.29% | BVR*, currently 9.34% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | Up to £7.5 million | 7.2 | 52HU | |
| | 4.49% | | £0 | | | 7.2 | 52HV | |
| 75% to 80% | 5.14% | BVR*, currently 9.34% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | Up to £7.5 million | 7.6 | 52HW | |
| | 5.34% | | £0 | | | 7.6 | 52HX | |
| 80% to 120% | 5.49% | BVR*, currently 9.34% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | Up to £7.5 million | 7.7 | 52HY | |

*Buy-to-Let Variable Rate, currently 9.34%

**Bank of England Base Rate, currently 5.00%

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Residential Additional Borrowing

2 year fixed rate (fixed until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.49% | HVR*, currently 8.49% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £10,000 to £2 million | 7.8 | 51ZP | |
| 60% to 75% | 4.69% | HVR*, currently 8.49% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £10,000 to £2 million | 7.9 | 51ZQ | |
| 75% to 80% | 5.09% | HVR*, currently 8.49% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £10,000 to £2 million | 8.0 | 51ZR | |

3 year fixed rate (fixed until 31 January 2028)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.39% | HVR*, currently 8.49% | £0 | 3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028 | £10,000 to £2 million | 7.4 | 51ZS | |
| 60% to 75% | 4.54% | HVR*, currently 8.49% | £0 | 3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028 | £10,000 to £2 million | 7.4 | 51ZT | |
| 75% to 80% | 4.99% | HVR*, currently 8.49% | £0 | 3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028 | £10,000 to £2 million | 7.6 | 51ZU | |

5 year fixed rate (fixed until 31 January 2030)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.09% | HVR*, currently 8.49% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £10,000 to £2 million | 6.5 | 51ZV | |
| 60% to 75% | 4.19% | HVR*, currently 8.49% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £10,000 to £2 million | 6.5 | 51ZW | |
| 75% to 80% | 4.59% | HVR*, currently 8.49% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £10,000 to £2 million | 6.7 | 51ZX | |

2 year tracker rate (until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|---|-----------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 5.79% (variable) at 0.79% above the BoE base rate** | HVR*, currently 8.49% | £0 | No ERC | £10,000 to £2 million | 8.1 | 51NU | |
| 60% to 75% | 5.84% (variable) at 0.84% above the BoE base rate** | HVR*, currently 8.49% | £0 | No ERC | £10,000 to £2 million | 8.1 | 51NV | |
| 75% to 80% | 6.09% (variable) at 1.09% above the BoE base rate** | HVR*, currently 8.49% | £0 | No ERC | £10,000 to £2 million | 8.2 | 51NW | |

*Homeowner Variable Rate, currently 8.49%

**Bank of England Base Rate, currently 5.00%

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Buy to Let Additional Borrowing

2 year fixed rate (fixed until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.94% | BVR*, currently 9.34% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £10,000 to £1 million | 8.6 | 52HZ | |
| 60% to 75% | 5.04% | BVR*, currently 9.34% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £10,000 to £1 million | 8.6 | 52IA | |

5 year fixed rate (fixed until 31 January 2030)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|--------------|-----------------------|-------------|---|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 4.44% | BVR*, currently 9.34% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £10,000 to £1 million | 7.1 | 52IB | |
| 60% to 75% | 4.49% | BVR*, currently 9.34% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £10,000 to £1 million | 7.1 | 52IC | |

2 year tracker rate (until 31 January 2027)

| LTV | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC % | TSB Mortgage Pro code | Additional features |
|------------|---|-----------------------|-------------|------------------------|--------------------------|--------|-----------------------|---------------------|
| Up to 60% | 5.89% (variable) at 0.89% above the BoE base rate** | BVR*, currently 9.34% | £0 | No ERC | £10,000 to £1 million | 8.8 | 51OB | |
| 60% to 75% | 6.04% (variable) at 1.04% above the BoE base rate** | BVR*, currently 9.34% | £0 | No ERC | £10,000 to £1 million | 8.9 | 51OC | |

*Buy-to-Let Variable Rate, currently 9.34%

**Bank of England Base Rate, currently 5.00%

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TSB Mortgage Pro

Valuation fees.

Mortgage valuations fees for home movers and first time buyers.

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

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

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

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

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