

With effect from 03 July 2024.

Intermediary Product Guide.

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Introducing our product range effective from 03 July 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 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	7.5	49EN	
	5.24%		£0			7.6	49EO	
60% to 75%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	7.6	49EP	
	5.29%		£0			7.6	49EQ	
75% to 80%	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	49RJ	
	5.59%		£0			7.6	49RK	
80% to 85%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	49RL	
	5.64%		£0			7.6	49RM	
85% to 90%	5.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £750,000	7.7	49RN	£500 cashback
	5.79%		£0			7.7	49RO	£500 cashback
90% to 95%	6.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £570,000	7.7	49RP	£500 cashback

2 year tracker rate (until 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.84% (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	7.7	49EY	
60% to 75%	5.89% (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	7.7	49EZ	
75% to 80%	6.04% (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	7.8	49FA	
80% to 85%	6.04% (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	7.8	49FB	

**Bank of England Base Rate, currently 5.25%

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First Time Buyers

3 year fixed rate (fixed until 30 September 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.57%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million	7.3	50DG	
60% to 75%	4.70%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million	7.3	50DH	
75% to 80%	4.98%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	7.4	50DI	
80% to 85%	5.00%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	7.4	50DJ	
85% to 90%	5.18%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £750,000	7.4	50DK	£500 cashback
90% to 95%	5.58%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £570,000	7.5	50DL	£500 cashback

**Bank of England Base Rate, currently 5.25%

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First Time Buyers

5 year fixed rate (fixed until 30 September 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%	4.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	6.8	49FI	
	4.59%		£0			6.8	49FJ	
60% to 75%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	6.8	49FK	
	4.74%		£0			6.8	49FL	
75% to 80%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49RQ	
	4.99%		£0			6.9	49RR	
80% to 85%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49RS	
	4.99%		£0			6.9	49RT	
85% to 90%	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £750,000	7.1	49RU	£500 cashback
	5.24%		£0			7.0	49RV	£500 cashback
90% to 95%	5.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £570,000	7.1	49FS	£500 cashback

**Bank of England Base Rate, currently 5.25%

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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 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.84%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	8.4	49FT	
	5.24%		£0			8.4	49FU	
60% to 75%	4.89%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	8.4	49FV	
	5.29%		£0			8.4	49FW	
75% to 80%	5.19%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49RW	
	5.59%		£0			8.4	49RX	
80% to 85%	5.24%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49RY	
	5.64%		£0			8.4	49RZ	
85% to 90%	5.64%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £750,000	8.5	49SA	£500 cashback
	5.79%		£0			8.5	49SB	£500 cashback
90% to 95%	6.04%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £570,000	8.5	49SC	£500 cashback

2 year tracker rate (until 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.84% (variable) at 0.59% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million	8.6	49GE	
60% to 75%	5.89% (variable) at 0.64% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million	8.6	49GF	
75% to 80%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.6	49GG	
80% to 85%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.6	49GH	

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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Home Movers

3 year fixed rate (fixed until 30 September 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.57%	HVR*, currently 8.74%	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million	8.0	50DY	
60% to 75%	4.70%	HVR*, currently 8.74%	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million	8.0	50DZ	
75% to 80%	4.98%	HVR*, currently 8.74%	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	8.1	50EA	
80% to 85%	5.00%	HVR*, currently 8.74%	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	8.1	50EB	
85% to 90%	5.18%	HVR*, currently 8.74%	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £750,000	8.1	50EC	£500 cashback
90% to 95%	5.58%	HVR*, currently 8.74%	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £570,000	8.3	50ED	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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Home Movers

5 year fixed rate (fixed until 30 September 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%	4.39%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	7.2	49GO	
	4.59%		£0			7.3	49GP	
60% to 75%	4.54%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	7.3	49GQ	
	4.74%		£0			7.3	49GR	
75% to 80%	4.79%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49SD	
	4.99%		£0			7.4	49SE	
80% to 85%	4.79%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49SF	
	4.99%		£0			7.4	49SG	
85% to 90%	5.19%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £750,000	7.6	49SH	£500 cashback
	5.24%		£0			7.5	49SI	£500 cashback
90% to 95%	5.44%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £570,000	7.6	49GY	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals only available on loans of up to £1 million)***
- If LTV exceeds 75% all lending must be on a repayment basis

2 year fixed rate (fixed until 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.94%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million***	8.3	49GZ		49HM	£300 cashback
	5.34%		£0		£25,000 to £2 million***	8.3	49HA		49HN	£300 cashback
60% to 75%	5.04%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million***	8.3	49HB		49HO	£300 cashback
	5.44%		£0			8.3	49HC		49HP	£300 cashback
75% to 80%	5.59%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49HD		49HQ	£300 cashback
	5.99%		£0			8.5	49HE		49HR	£300 cashback
80% to 85%	5.74%	HVR*, currently 8.74%	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49VZ		49WB	£300 cashback
	6.04%		£0			8.5	49HG		49HT	£300 cashback
85% to 90%	6.24%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £500,000	8.5	49WA		49WC	£300 cashback

2 year tracker rate (until 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.84% (variable) at 0.59% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million***	8.5	49HI		49HV	£300 cashback
60% to 75%	5.89% (variable) at 0.64% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million***	8.5	49HJ		49HW	£300 cashback
75% to 80%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.5	49HK		49HX	£300 cashback
80% to 85%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.5	49HL		49HY	£300 cashback

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity or shared ownership 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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Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals only available on loans of up to £1 million)***
- If LTV exceeds 75% all lending must be on a repayment basis

3 year fixed rate (fixed until 30 September 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.62%	HVR*, currently 8.74%	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million***	7.8	50EM		50EQ	£300 cashback
60% to 75%	4.75%	HVR*, currently 8.74%	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million***	7.9	50EN		50ER	£300 cashback
75% to 80%	5.29%	HVR*, currently 8.74%	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	8.0	50EO		50ES	£300 cashback
80% to 85%	5.34%	HVR*, currently 8.74%	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	8.1	50EP		50ET	£300 cashback

*Homeowner Variable Rate, currently 8.74%

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

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity or shared ownership 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 only available on loans of up to £1 million)***
- If LTV exceeds 75% all lending must be on a repayment basis

5 year fixed rate (fixed until 30 September 2029)

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%	4.59%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million***	7.1	49WL		49WQ	£300 cashback
	4.74%		£0							49IR
60% to 75%	4.79%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million***	7.2	49WM		49WR	£300 cashback
	4.99%		£0							49WS
75% to 80%	5.09%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49IL		49IU	£300 cashback
	5.29%		£0							49IV
80% to 85%	5.19%	HVR*, currently 8.74%	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49WO		49WT	£300 cashback
	5.34%		£0							49IX
85% to 90%	5.49%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £500,000	7.5	49WP		49WU	£300 cashback

*Homeowner Variable Rate, currently 8.74%

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

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

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Shared 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 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	49IZ	£500 cashback
60% to 75%	5.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	49JA	£500 cashback
75% to 80%	5.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	49JB	£500 cashback
80% to 85%	5.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.7	49JC	£500 cashback
85% to 90%	5.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £500,000	7.7	49JD	£500 cashback

5 year fixed rate (fixed until 30 September 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%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49JE	£500 cashback
60% to 75%	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49JF	£500 cashback
75% to 80%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.0	49JG	£500 cashback
80% to 85%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.0	49JH	£500 cashback
85% to 90%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £500,000	7.0	49JI	£500 cashback

**Bank of England Base Rate, currently 5.25%

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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 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.54%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49JJ	£500 cashback
60% to 75%	5.59%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49JK	£500 cashback
75% to 80%	5.69%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49JL	£500 cashback
80% to 85%	5.74%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49JM	£500 cashback
85% to 90%	5.89%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £500,000	8.5	49JN	£500 cashback

5 year fixed rate (fixed until 30 September 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%	4.79%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.3	49JO	£500 cashback
60% to 75%	4.94%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49JP	£500 cashback
75% to 80%	5.04%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.5	49JQ	£500 cashback
80% to 85%	5.09%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.5	49JR	£500 cashback
85% to 90%	5.24%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £500,000	7.5	49JS	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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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 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.64%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49JT	£500 cashback
60% to 75%	5.74%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49JU	£500 cashback
75% to 80%	6.29%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49JV	£500 cashback
80% to 85%	6.34%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49JW	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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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 30 September 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%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49JX	£500 cashback
60% to 75%	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	49JY	£500 cashback
75% to 80%	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.0	49JZ	£500 cashback
80% to 85%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.0	49KA	£500 cashback

**Bank of England Base Rate, currently 5.25%

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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 30 September 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%	4.79%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.3	49KB	£500 cashback
60% to 75%	4.94%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.4	49KC	£500 cashback
75% to 80%	5.04%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.5	49KD	£500 cashback
80% to 85%	5.09%	HVR*, currently 8.74%	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	7.5	49KE	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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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 30 September 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.64%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49KF	£500 cashback
60% to 75%	5.74%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.4	49KG	£500 cashback
75% to 80%	6.29%	HVR*, currently 8.74%	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	8.5	49KH	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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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 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.79%	BVR*, currently 9.59%	£1,995	2% until 31/10/2025, then 1% until 31/10/2026	£25,005 to £1 million	9.1	49LQ	N/A
	5.09%		£995			9.1	49LR	N/A
	5.49%		£0			9.1	49PL	N/A
60% to 75%	4.89%	BVR*, currently 9.59%	£1,995	2% until 31/10/2025, then 1% until 31/10/2026	£25,005 to £1 million	9.1	49LS	N/A
	5.19%		£995			9.1	49LT	N/A
	5.49%		£0			9.1	49PM	N/A

5 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%	4.49%	BVR*, currently 9.59%	£1,995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£25,005 to £1 million	7.9	49LU	N/A
	4.69%		£995			7.9	49LV	N/A
	4.89%		£0			7.9	49PN	N/A
60% to 75%	4.59%	BVR*, currently 9.59%	£1,995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£25,005 to £1 million	7.9	49LW	N/A
	4.74%		£995			7.9	49LX	N/A
	4.94%		£0			7.9	49PO	N/A

2 year tracker rate (until 31 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.94% (variable) at 0.69% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.3	49LY	N/A
60% to 75%	6.09% (variable) at 0.84% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.3	49LZ	N/A

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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Buy-to-Let.

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

Remortgage

2 year fixed rate (fixed until 31 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.89%	BVR*, currently 9.59%	£1,995	2% until 31/10/2025, then 1% until 31/10/2026	£25,005 to £1 million	9.0	49MA	N/A	49MK	£300 cashback
	5.09%		£995			9.0	49MB	N/A	49ML	£300 cashback
	5.49%		£0			9.0	49PP	N/A	49PT	£300 cashback
60% to 75%	4.99%	BVR*, currently 9.59%	£1,995	2% until 31/10/2025, then 1% until 31/10/2026	£25,005 to £1 million	9.0	49MC	N/A	49MM	£300 cashback
	5.19%		£995			9.0	49MD	N/A	49MN	£300 cashback
	5.49%		£0			9.0	49PQ	N/A	49PU	£300 cashback

5 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 %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.64%	BVR*, currently 9.59%	£1,995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£25,005 to £1 million	7.7	49WV	N/A	49XB	£300 cashback
	4.84%		£995			7.7	49WW	N/A	49XC	£300 cashback
	5.04%		£0			7.8	49WX	N/A	49XD	£300 cashback
60% to 75%	4.69%	BVR*, currently 9.59%	£1,995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£25,005 to £1 million	7.7	49WY	N/A	49XE	£300 cashback
	4.84%		£995			7.7	49WZ	N/A	49XF	£300 cashback
	5.04%		£0			7.8	49XA	N/A	49XG	£300 cashback

2 year tracker rate (until 31 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.94% (variable) at 0.69% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.2	49MI	N/A	49MS	£300 cashback
60% to 75%	6.09% (variable) at 0.84% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.2	49MJ	N/A	49MT	£300 cashback

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity or shared ownership 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 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89%	HVR*, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	Up to £7.5 million	8.2	49XH	
	5.19%		£0			8.2	49XI	
60% to 75%	4.99%	HVR*, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	Up to £7.5 million	8.2	49XJ	
	5.29%		£0			8.2	49XK	
75% to 80%	5.54%	HVR*, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	Up to £7.5 million	8.4	49XL	
	5.84%		£0			8.3	49XM	
80% to 85%	5.74%	HVR*, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	Up to £7.5 million	8.4	49XN	
	6.04%		£0			8.4	49XO	
85% to 90%	5.94%	HVR*, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	Up to £7.5 million	8.5	49XP	
	6.24%		£0			8.4	49XQ	
90% to 120%	6.24%	HVR*, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	Up to £7.5 million	8.4	49NE	

2 year tracker rate (until 31 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.64% (variable) at 0.39% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.4	49NF	
60% to 75%	5.69% (variable) at 0.44% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.4	49NG	
75% to 80%	5.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.5	49NH	
80% to 85%	5.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.5	49NI	
85% to 90%	6.19% (variable) at 0.94% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.5	49NJ	

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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Product Transfers

Residential

3 year fixed rate (fixed until 31 October 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.84%	HVR*, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	Up to £7.5 million	7.8	49XR	
	5.09%		£0			7.8	49XS	
60% to 75%	4.94%	HVR*, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	Up to £7.5 million	7.8	49XT	
	5.19%		£0			7.8	49XU	
75% to 80%	5.54%	HVR*, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	Up to £7.5 million	8.0	49XV	
	5.79%		£0			8.0	49XW	
80% to 85%	5.59%	HVR*, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	Up to £7.5 million	8.1	49XX	
	5.84%		£0			8.0	49XY	

*Homeowner Variable Rate, currently 8.74%

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Product Transfers

Residential

5 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%	4.59%	HVR*, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	Up to £7.5 million	7.0	49XZ	
	4.74%		£0			6.9	49YA	
60% to 75%	4.79%	HVR*, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	Up to £7.5 million	7.1	49YB	
	4.94%		£0			7.0	49YC	
75% to 80%	4.99%	HVR*, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	Up to £7.5 million	7.2	49NW	
	5.14%		£0			7.1	49NX	
80% to 85%	5.19%	HVR*, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	Up to £7.5 million	7.3	49YD	
	5.34%		£0			7.2	49YE	
85% to 90%	5.34%	HVR*, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	Up to £7.5 million	7.4	49YF	
	5.49%		£0			7.3	49YG	
90% to 120%	5.79%	HVR*, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	Up to £7.5 million	7.5	49OC	

*Homeowner Variable Rate, currently 8.74%

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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 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.09%	BVR*, currently 9.59%	£995	2% until 31/10/2025, then 1% until 31/10/2026	Up to £7.5 million	8.9	49YH	
	5.49%		£0			8.9	49YI	
60% to 75%	5.19%	BVR*, currently 9.59%	£995	2% until 31/10/2025, then 1% until 31/10/2026	Up to £7.5 million	9.0	49YJ	
	5.59%		£0			9.0	49YK	
75% to 80%	5.89%	BVR*, currently 9.59%	£995	2% until 31/10/2025, then 1% until 31/10/2026	Up to £7.5 million	9.1	49YL	
	6.29%		£0			9.1	49YM	
80% to 120%	6.34%	BVR*, currently 9.59%	£0	2% until 31/10/2025, then 1% until 31/10/2026	Up to £7.5 million	9.1	49YN	

2 year tracker rate (until 31 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.74% (variable) at 0.49% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	Up to £7.5 million	9.1	49OK	
60% to 75%	5.89% (variable) at 0.64% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	Up to £7.5 million	9.1	49OL	

5 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%	4.84%	BVR*, currently 9.59%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	Up to £7.5 million	7.5	49YO	
	5.04%		£0			7.5	49YP	
60% to 75%	4.84%	BVR*, currently 9.59%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	Up to £7.5 million	7.5	49YQ	
	5.04%		£0			7.5	49YR	
75% to 80%	5.34%	BVR*, currently 9.59%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	Up to £7.5 million	7.8	49YS	
	5.54%		£0			7.8	49YT	
80% to 120%	5.59%	BVR*, currently 9.59%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	Up to £7.5 million	7.8	49OS	

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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Residential Additional Borrowing

2 year fixed rate (fixed until 31 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.19%	HVR*, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.2	49YU	
60% to 75%	5.29%	HVR*, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.2	49YV	
75% to 80%	5.84%	HVR*, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.3	49YW	

3 year fixed rate (fixed until 31 October 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.09%	HVR*, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	7.8	49YX	
60% to 75%	5.19%	HVR*, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	7.8	49YY	
75% to 80%	5.79%	HVR*, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	8.0	49YZ	

5 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%	4.74%	HVR*, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £2 million	6.9	49ZA	
60% to 75%	4.94%	HVR*, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £2 million	7.0	49ZB	
75% to 80%	5.14%	HVR*, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £2 million	7.1	49PB	

2 year tracker rate (until 31 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4	49PC	
60% to 75%	6.09% (variable) at 0.84% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4	49PD	
75% to 80%	6.34% (variable) at 1.09% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.5	49PE	

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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Buy to Let Additional Borrowing

2 year fixed rate (fixed until 31 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.49%	BVR*, currently 9.59%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £1 million	8.9	49ZC	
60% to 75%	5.59%	BVR*, currently 9.59%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £1 million	9.0	49ZD	

5 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%	5.04%	BVR*, currently 9.59%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £1 million	7.5	49ZE	
60% to 75%	5.04%	BVR*, currently 9.59%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £1 million	7.5	49ZF	

2 year tracker rate (until 31 October 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	6.14% (variable) at 0.89% above the BoE base rate**	BVR*, currently 9.59%	£0	No ERC	£10,000 to £1 million	9.1	49PJ	
60% to 75%	6.29% (variable) at 1.04% above the BoE base rate**	BVR*, currently 9.59%	£0	No ERC	£10,000 to £1 million	9.1	49PK	

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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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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