What’s inside...

Introducing our product range effective from 24 July 2026.

What's inside?	Page
House Purchase	

House Purchase

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

2 year fixed rate (fixed until 30 November 2028)

							All Properties		A/B EPC Rated Properties Only	
LTV	**Initial rate**	**This reverts to**	**Product fee**	**Early repayment charge**	**Loan size (inc all fees)**	**APRC %**	**TSB Mortgage Pro code**	**Additional features**	**TSB Mortgage Pro code**	**Additional features**
Up to 60%	4.64%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million	7.0	70VV		70WH	£250 cashback
	4.89%		£0			7.0	70VW		70WI	£250 cashback
60% to 75%	4.74%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million	7.1	70VX		70WJ	£250 cashback
	4.99%		£0			7.1	70VY		70WK	£250 cashback
75% to 80%	4.79%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70VZ		70WL	£250 cashback
	5.04%		£0			7.1	70WA		70WM	£250 cashback
80% to 85%	4.84%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70WB		70WN	£250 cashback
	5.09%		£0			7.1	70WC		70WO	£250 cashback
85% to 90%	5.04%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £750,000	7.1	70WD	£500 cashback	70WP	£750 cashback
	5.29%		£0			7.1	70WE	£500 cashback	70WQ	£750 cashback
90% to 95%	5.39%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £570,000	7.2	70WF	£500 cashback	70WR	£750 cashback
	5.59%		£0			7.2	70WG	£500 cashback	70WS	£750 cashback

2 year tracker rate (until 30 November 2028)

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

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

House Purchase

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

3 year fixed rate (fixed until 30 November 2029)

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

*Homeowner Variable Rate, currently 7.24%

House Purchase

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

5 year fixed rate (fixed until 30 November 2031)

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

*Homeowner Variable Rate, currently 7.24%

Remortgages.

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

2 year fixed rate (fixed until 30 November 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: Additional features
Up to 60%	4.74%	HVR*, currently 7.24%	£1,495	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million***	7.1	70WT		70XE	£300 cashback
	4.79%		£995			7.0	70WU		70XF	£300 cashback
	5.04%		£0		£25,000 to £2 million***	7.0	70WV		70XG	£300 cashback
60% to 75%	4.84%	HVR*, currently 7.24%	£1,495	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million***	7.1	70WW		70XH	£300 cashback
	4.89%		£995			7.1	70WX		70XI	£300 cashback
	5.14%		£0			7.1	70WY		70XJ	£300 cashback
75% to 80%	5.04%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70WZ		70XK	£300 cashback
	5.29%		£0			7.1	70XA		70XL	£300 cashback
80% to 85%	5.04%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70XB		70XM	£300 cashback
	5.29%		£0			7.1	70XC		70XN	£300 cashback
85% to 90%	5.44%	HVR*, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £500,000	7.1	70XD		70XO	£300 cashback

2 year tracker rate (until 30 November 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: Additional features
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million***	7	70NJ		70NN	£300 cashback
60% to 75%	4.49% (variable) at 0.74% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million***	7	70NK		70NO	£300 cashback
75% to 80%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	70NL		70NP	£300 cashback
80% to 85%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £1 million	7.1	70NM		70NQ	£300 cashback

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

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

Remortgages.

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

3 year fixed rate (fixed until 30 November 2029)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.69%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million***	6.8	70NR		70NZ	£300 cashback
	4.94%		£0		£25,000 to £2 million***	6.8	70NS		70OA	£300 cashback
60% to 75%	4.74%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £2 million***	6.8	70NT		70OB	£300 cashback
	4.99%		£0			6.8	70NU		70OC	£300 cashback
75% to 80%	4.89%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	6.9	70NV		70OD	£300 cashback
	5.14%		£0			6.9	70NW		70OE	£300 cashback
80% to 85%	4.89%	HVR*, currently 7.24%	£995	3.5% until 30/11/2027, then 2.5% until 30/11/2028, then 1.5% until 30/11/2029	£5,000 to £1 million	6.9	70NX		70OF	£300 cashback
	5.14%		£0			6.9	70NY		70OG	£300 cashback

*Homeowner Variable Rate, currently 7.24%

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

Remortgages.

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

5 year fixed rate (fixed until 30 November 2031)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.69%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million***	6.4	70OH		70OQ	£300 cashback
	4.84%		£0		£25,000 to £2 million***	6.4	70OI		70OR	£300 cashback
60% to 75%	4.79%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million***	6.5	70OJ		70OS	£300 cashback
	4.94%		£0			6.5	70OK		70OT	£300 cashback
75% to 80%	4.94%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	70OL		70OU	£300 cashback
	5.09%		£0			6.5	70OM		70OV	£300 cashback
80% to 85%	4.94%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	70ON		70OW	£300 cashback
	5.09%		£0			6.5	70OO		70OX	£300 cashback
85% to 90%	5.14%	HVR*, currently 7.24%	£0	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £500,000	6.6	70OP		70OY	£300 cashback

*Homeowner Variable Rate, currently 7.24%

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

Shared Equity / Shared Ownership.

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

House Purchase

2 year fixed rate (fixed until 30 November 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties: TSB Mortgage Pro code	All Properties: Additional features	A/B EPC Rated Properties Only: TSB Mortgage Pro code	A/B EPC Rated Properties Only: Additional features
Up to 60%	4.64%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.0	70XP		70YB	£250 cashback
	4.89%		£0			7.0	70XQ		70YC	£250 cashback
60% to 75%	4.74%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70XR		70YD	£250 cashback
	4.99%		£0			7.1	70XS		70YE	£250 cashback
75% to 80%	4.79%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70XT		70YF	£250 cashback
	5.04%		£0			7.1	70XU		70YG	£250 cashback
80% to 85%	4.84%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70XV		70YH	£250 cashback
	5.09%		£0			7.1	70XW		70YI	£250 cashback
85% to 90%	5.04%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £500,000	7.1	70XX	£500 cashback	70YJ	£750 cashback
	5.29%		£0			7.1	70XY	£500 cashback	70YK	£750 cashback
90% to 95%	5.39%	HVR*, currently 7.24%	£995	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £500,000	7.2	70XZ	£500 cashback	70YL	£750 cashback
	5.59%		£0			7.2	70YA	£500 cashback	70YM	£750 cashback

5 year fixed rate (fixed until 30 November 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	All Properties: TSB Mortgage Pro code	All Properties: Additional features	A/B EPC Rated Properties Only: TSB Mortgage Pro code	A/B EPC Rated Properties Only: Additional features
Up to 60%	4.54%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.4	70PL		70QJ	£250 cashback
	4.69%		£0			6.4	70PM		70QK	£250 cashback
60% to 75%	4.64%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	70PN		70QL	£250 cashback
	4.79%		£0			6.5	70PO		70QM	£250 cashback
75% to 80%	4.74%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	70PP		70QN	£250 cashback
	4.89%		£0			6.5	70PQ		70QO	£250 cashback
80% to 85%	4.79%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.5	70PR		70QP	£250 cashback
	4.94%		£0			6.5	70PS		70QQ	£250 cashback
85% to 90%	4.94%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £500,000	6.6	70PT	£500 cashback	70QR	£750 cashback
	5.09%		£0			6.6	70PU	£500 cashback	70QS	£750 cashback
90% to 95%	5.24%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £500,000	6.7	70PV	£500 cashback	70QT	£750 cashback
	5.39%		£0			6.7	70PW	£500 cashback	70QU	£750 cashback

*Homeowner Variable Rate, currently 7.24%

Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 90% LTV
- Free Basic Valuation on all Shared Equity and Shared Ownership Remortgage products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 30 November 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.04%	HVR*, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.0	70YN	£300 cashback
60% to 75%	5.14%	HVR*, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70YO	£300 cashback
75% to 80%	5.29%	HVR*, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70YP	£300 cashback
80% to 85%	5.29%	HVR*, currently 7.24%	£0	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £1 million	7.1	70YQ	£300 cashback

*Homeowner Variable Rate, currently 7.24%

Buy-to-Let.

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

House Purchase

2 year fixed rate (fixed until 31 October 2028)

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

5 year fixed rate (fixed until 31 October 2031)

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

2 year tracker rate (until 31 October 2028)

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

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

**Bank of England Base Rate, currently 3.75%

Buy-to-Let.

• Free valuation and a choice of either £300 cash back or free standard legals***
• If cashback is applicable this will be paid to the customer via their solicitor, on completion
• Not available to Portfolio Landlords, please see our Portfolio Buy-to-Let product range

Remortgage

2 year fixed rate (fixed until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: Additional features
Up to 60%	4.74%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70YR	N/A	70YX	£300 cashback
	4.94%		£995			7.8	70YS	N/A	70YY	£300 cashback
	5.19%		£0			7.8	70YT	N/A	70YZ	£300 cashback
60% to 75%	5.04%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70RM	N/A	70RW	£300 cashback
	5.24%		£0			7.8	70RN	N/A	70RX	£300 cashback
75% to 80%	5.34%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £500,000	7.9	68TK	N/A	68TU	£300 cashback
	5.64%		£995			7.9	68TL	N/A	68TV	£300 cashback
	6.04%		£0			7.9	68TM	N/A	68TW	£300 cashback

5 year fixed rate (fixed until 31 October 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: Additional features
Up to 60%	4.79%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.0	70YU	N/A	70ZA	£300 cashback
	4.89%		£995			7.0	70YV	N/A	70ZB	£300 cashback
	5.04%		£0			7.0	70YW	N/A	70ZC	£300 cashback
60% to 75%	5.04%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.1	70RR	N/A	70SB	£300 cashback
	5.14%		£0			7.1	70RS	N/A	70SC	£300 cashback
75% to 80%	5.49%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £500,000	7.3	68TP	N/A	68TZ	£300 cashback
	5.59%		£995			7.3	68TQ	N/A	68UA	£300 cashback
	5.79%		£0			7.3	68TR	N/A	68UB	£300 cashback

2 year tracker rate (until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals: TSB Mortgage Pro code	Free Legals: Additional features	Own Conveyancer: TSB Mortgage Pro code	Own Conveyancer: Additional features
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	67VB	N/A	67VT	£300 cashback
60% to 75%	5.09% (variable) at 1.34% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.8	67VC	N/A	67VU	£300 cashback

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

**Bank of England Base Rate, currently 3.75%

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

Portfolio Buy-to-Let.

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

House Purchase

2 year fixed rate (fixed until 31 October 2028)

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

5 year fixed rate (fixed until 31 October 2031)

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

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

Portfolio Buy-to-Let.

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

Remortgage

2 year fixed rate (fixed until 31 October 2028)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.84%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70ZD	N/A	70ZJ	£300 cashback
	5.04%		£995			7.8	70ZE	N/A	70ZK	£300 cashback
	5.29%		£0		£75,000 to £1 million	7.8	70ZF	N/A	70ZL	£300 cashback
60% to 75%	4.84%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.8	70SS	N/A	70TE	£300 cashback
	5.14%		£995			7.8	70ST	N/A	70TF	£300 cashback
	5.34%		£0		£75,000 to £1 million	7.8	70SU	N/A	70TG	£300 cashback

5 year fixed rate (fixed until 31 October 2031)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.89%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.1	70ZG	N/A	70ZM	£300 cashback
	4.99%		£995			7.1	70ZH	N/A	70ZN	£300 cashback
	5.14%		£0		£75,000 to £1 million	7.1	70ZI	N/A	70ZO	£300 cashback
60% to 75%	5.09%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £1 million	7.2	70SY	N/A	70TK	£300 cashback
	5.14%		£995			7.1	70SZ	N/A	70TL	£300 cashback
	5.24%		£0		£75,000 to £1 million	7.1	70TA	N/A	70TM	£300 cashback

*Buy-to-Let Variable Rate, currently 8.09%
**Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:
- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

Product Transfers

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

Residential

1 year fixed rate (fixed until 31 October 2027)

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

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

Product Transfers

Residential

2 year fixed rate (fixed until 31 October 2028)

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

2 year tracker rate (until 31 October 2028)

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

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

Product Transfers

Residential

3 year fixed rate (fixed until 31 October 2029)

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

*Homeowner Variable Rate, currently 7.24%

Product Transfers

Residential

5 year fixed rate (fixed until 31 October 2031)

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

*Homeowner Variable Rate, currently 7.24%

Product transfers.

- 1, 2 and 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million
- Available to Non-Portfolio and Portfolio Landlords

Buy-to-Let

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

1 year fixed rate (fixed until 31 October 2027)

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

2 year fixed rate (fixed until 31 October 2028)

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

2 year tracker rate (until 31 October 2028)

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

5 year fixed rate (fixed until 31 October 2031)

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

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

**Bank of England Base Rate, currently 3.75%

Residential Additional Borrowing

• Max loan size includes existing loan amount

2 year fixed rate (fixed until 31 October 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £2 million	6.9	70VF	
60% to 75%	4.94%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £2 million	6.9	70VG	
75% to 80%	5.14%	HVR*, currently 7.24%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £1 million	7.0	70VH	

3 year fixed rate (fixed until 31 October 2029)

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

5 year fixed rate (fixed until 31 October 2031)

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

2 year tracker rate (until 31 October 2028)

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

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

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Buy to Let Additional Borrowing

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

2 year fixed rate (fixed until 31 October 2028)

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

5 year fixed rate (fixed until 31 October 2031)

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

2 year tracker rate (until 31 October 2028)

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

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

**Bank of England Base Rate, currently 3.75%

TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for House Purchase

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

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

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

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