

With effect from 06 August 2026.

Intermediary Product Guide.

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Introducing our product range effective from 06 August 2026.

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House Purchase

- Free basic valuation on all Residential House Purchase products
- Available to Shared Ownership for properties in England & Wales
- Available to Shared Equity for properties in England, Wales & Scotland up to 85% LTV
- Interest-only available up to 75% LTV with a further 10% available on repayment (excluding Shared Ownership & Shared Equity)
- £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

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 (£1 million for Shared Equity/Ownership)	7.0	71JJ		71JV	£250 cashback
	4.89%		£0			7.0	71JK		71JW	£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 (£1 million for Shared Equity/Ownership)	7.1	71JL		71JX	£250 cashback
	4.99%		£0			7.1	71JM		71JY	£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	71JN		71JZ	£250 cashback
	5.04%		£0			7.1	71JO		71KA	£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	71JP		71KB	£250 cashback
	5.09%		£0			7.1	71JQ		71KC	£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	71JR	£500 cashback	71KD	£750 cashback
	5.29%		£0			7.1	71JS	£500 cashback	71KE	£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	71JT	£500 cashback	71KF	£750 cashback
	5.59%		£0			7.2	71JU	£500 cashback	71KG	£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 (£1 million for Shared Equity/Ownership)	7.0	71KH		71KL	£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 (£1 million for Shared Equity/Ownership)	7.0	71KI		71KM	£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	71KJ		71KN	£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	71KK		71KO	£250 cashback

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

House Purchase

- Free basic valuation on all Residential House Purchase products
- Available to Shared Ownership for properties in England & Wales
- Available to Shared Equity for properties in England, Wales & Scotland up to 85% LTV
- Interest-only available up to 75% LTV with a further 10% available on repayment (excluding Shared Ownership & Shared Equity)
- £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

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%	4.74%	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 (£1 million for Shared Equity/Ownership)	6.9	71KP		71KZ	£250 cashback
	4.99%		£0			6.9	71KQ		71LA	£250 cashback
60% to 75%	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 £2 million (£1 million for Shared Equity/Ownership)	6.9	71KR		71LB	£250 cashback
	5.09%		£0			6.9	71KS		71LC	£250 cashback
75% to 80%	4.99%	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	71KT		71LD	£250 cashback
	5.24%		£0			6.9	71KU		71LE	£250 cashback
80% to 85%	4.99%	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	71KV		71LF	£250 cashback
	5.24%		£0			6.9	71KW		71LG	£250 cashback
85% to 90%	5.39%	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	7.0	71KX	£500 cashback	71LH	£750 cashback
90% to 95%	5.59%	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	71KY	£500 cashback	71LI	£750 cashback

*Homeowner Variable Rate, currently 7.24%

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House Purchase

- Free basic valuation on all Residential House Purchase products
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- £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

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%	4.69%	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 (£1 million for Shared Equity/Ownership)	6.5	71LJ		71LV	£250 cashback
	4.84%		£0			6.5	71LK		71LW	£250 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 (£1 million for Shared Equity/Ownership)	6.5	71LL		71LX	£250 cashback
	4.94%		£0			6.5	71LM		71LY	£250 cashback
75% to 80%	4.84%	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	71LN		71LZ	£250 cashback
	4.99%		£0			6.5	71LO		71MA	£250 cashback
80% to 85%	4.89%	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	6.6	71LP		71MB	£250 cashback
	5.04%		£0			6.6	71LQ		71MC	£250 cashback
85% to 90%	5.04%	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	71LR	£500 cashback	71MD	£750 cashback
	5.19%		£0			6.6	71LS	£500 cashback	71ME	£750 cashback
90% to 95%	5.39%	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	6.8	71LT	£500 cashback	71MF	£750 cashback
	5.54%		£0			6.8	71LU	£500 cashback	71MG	£750 cashback

*Homeowner Variable Rate, currently 7.24%

Remortgages.

- Free basic valuation and a choice of either £300 cashback or free standard legals***
- Own Conveyancer products available to Shared Ownership for properties in England & Wales up to 85% LTV
- Own Conveyancer products available to Shared Equity for properties in England, Wales & Scotland up to 85% LTV
- Interest-only available up to 75% LTV with a further 10% available on repayment (excluding Shared Ownership & Shared Equity)
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

2 year fixed rate (fixed until 30 November 2028)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.74%	HVR*, currently 7.24%	£1,495	2.5% until 30/11/2027, then 1.5% until 30/11/2028	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	7.1	70WT		71MH	£300 cashback
	4.79%		£995			7.0	70WU		71MI	£300 cashback
	5.04%		£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)***	7.0	70WV		71MJ	£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 (£1 million for Shared Equity/Ownership)***	7.1	70WW		71MK	£300 cashback
	4.89%		£995			7.1	70WX		71ML	£300 cashback
	5.14%		£0			7.1	70WY		71MM	£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		71MN	£300 cashback
	5.29%		£0			7.1	70XA		71MO	£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		71MP	£300 cashback
	5.29%		£0			7.1	70XC		71MQ	£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)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	£5,000 to £2 million (£1 million for Shared Equity/Ownership)***	7	70NJ		71MR	£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 (£1 million for Shared Equity/Ownership)***	7	70NK		71MS	£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		71MT	£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		71MU	£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 basic valuation and a choice of either £300 cashback or free standard legals***
- Own Conveyancer products available to Shared Ownership for properties in England & Wales up to 85% LTV
- Own Conveyancer products available to Shared Equity for properties in England, Wales & Scotland up to 85% LTV
- Interest-only available up to 75% LTV with a further 10% available on repayment (excluding Shared Ownership & Shared Equity)
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

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%	4.84%	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 £2 million (£1 million for Shared Equity/Ownership)***	6.8	71CM		71MV	£300 cashback
	5.09%		£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.9	71CN		71MW	£300 cashback
60% to 75%	4.94%	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 (£1 million for Shared Equity/Ownership)***	6.9	71CO		71MX	£300 cashback
	5.19%		£0			6.9	71CP		71MY	£300 cashback
75% to 80%	5.09%	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	71CQ		71MZ	£300 cashback
	5.34%		£0			6.9	71CR		71NA	£300 cashback
80% to 85%	5.09%	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	71CS		71NB	£300 cashback
	5.34%		£0			6.9	71CT		71NC	£300 cashback

*Homeowner Variable Rate, currently 7.24%

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- 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
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Remortgages.

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- Own Conveyancer products available to Shared Equity for properties in England, Wales & Scotland up to 85% LTV
- Interest-only available up to 75% LTV with a further 10% available on repayment (excluding Shared Ownership & Shared Equity)
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

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%	4.84%	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 (£1 million for Shared Equity/Ownership)***	6.5	71DC		71ND	£300 cashback
	4.99%		£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.5	71DD		71NE	£300 cashback
60% to 75%	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 £2 million (£1 million for Shared Equity/Ownership)***	6.5	71DE		71NF	£300 cashback
	5.09%		£0			6.5	71DF		71NG	£300 cashback
75% to 80%	5.09%	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	6.6	71DG		71NH	£300 cashback
	5.24%		£0			6.6	71DH		71NI	£300 cashback
80% to 85%	5.09%	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	6.6	71DI		71NJ	£300 cashback
	5.24%		£0			6.6	71DJ		71NK	£300 cashback
85% to 90%	5.29%	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	71DK		71DT	£300 cashback

*Homeowner Variable Rate, currently 7.24%

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- 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.

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%	4.74%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.9	71ES	N/A
	4.94%		£995			7.8	71ET	N/A
	5.24%		£0			7.8	71EU	N/A
60% to 75%	5.14%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £1 million	7.9	71EV	N/A
	5.34%		£0			7.8	71EW	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%	4.79%	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	71EX	N/A
	4.89%		£995			7.1	71EY	N/A
	5.04%		£0			7.1	71EZ	N/A
60% to 75%	5.14%	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	7.2	71FA	N/A
	5.24%		£0			7.2	71FB	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%

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

Remortgage

2 year fixed rate (fixed until 31 October 2028)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.74%	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%	5.14%	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	71FC	N/A	71FG	£300 cashback
	5.34%		£0			7.8	71FD	N/A	71FH	£300 cashback
75% to 80%	5.34%	BVR*, currently 8.09%	£1,995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	£25,005 to £500,000	7.9	68TK	N/A	68TU	£300 cashback
	5.64%		£995			7.9	68TL	N/A	68TV	£300 cashback
	6.04%		£0			7.9	68TM	N/A	68TW	£300 cashback

5 year fixed rate (fixed until 31 October 2031)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.79%	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%	5.14%	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	71FE	N/A	71FI	£300 cashback
	5.24%		£0			7.1	71FF	N/A	71FJ	£300 cashback
75% to 80%	5.49%	BVR*, currently 8.09%	£1,995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	£25,005 to £500,000	7.3	68TP	N/A	68TZ	£300 cashback
	5.59%		£995			7.3	68TQ	N/A	68UA	£300 cashback
	5.79%		£0			7.3	68TR	N/A	68UB	£300 cashback

2 year tracker rate (until 31 October 2028)

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

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

**Bank of England Base Rate, currently 3.75%

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

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

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

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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%	4.84%	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	71FK	N/A
	5.04%		£995			7.8	71FL	N/A
	5.34%		£0		£75,000 to £1 million	7.8	71FM	N/A
60% to 75%	4.94%	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	71FN	N/A
	5.24%		£995			7.9	71FO	N/A
	5.44%		£0		£75,000 to £1 million	7.9	71FP	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%	4.89%	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	71FQ	N/A
	4.99%		£995			7.1	71FR	N/A
	5.14%		£0		£75,000 to £1 million	7.1	71FS	N/A
60% to 75%	5.19%	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	7.3	71FT	N/A
	5.24%		£995			7.2	71FU	N/A
	5.34%		£0		£75,000 to £1 million	7.2	71FV	N/A

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

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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%	4.94%	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	71FW	N/A	71GC	£300 cashback
	5.24%		£995			7.9	71FX	N/A	71GD	£300 cashback
	5.44%		£0		£75,000 to £1 million	7.8	71FY	N/A	71GE	£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%	5.19%	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	71FZ	N/A	71GF	£300 cashback
	5.24%		£995			7.2	71GA	N/A	71GG	£300 cashback
	5.34%		£0		£75,000 to £1 million	7.2	71GB	N/A	71GH	£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%

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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%	4.64%	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	71HA	
	4.69%		£995			7.0	71HB	
	4.99%		£0			6.9	71HC	
60% to 75%	4.74%	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	71HD	
	4.79%		£995			7.0	71HE	
	5.04%		£0			7.0	71HF	
75% to 80%	4.94%	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	71HG	
	5.19%		£0			7.0	71HH	
80% to 85%	4.94%	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	71HI	
	5.19%		£0			7.0	71HJ	
85% to 90%	5.09%	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	71HK	
	5.29%		£0			7.0	71HL	
90% to 120%	5.79%	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	71HM	

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%

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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%	4.74%	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	71HN	
	4.79%		£995			6.8	71HO	
	5.04%		£0			6.7	71HP	
75% to 80%	4.94%	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	71HQ	
	5.14%		£0			6.8	71HR	
80% to 85%	4.94%	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	71HS	
	5.14%		£0			6.8	71HT	

*Homeowner Variable Rate, currently 7.24%

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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%	4.74%	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	6.4	71HU	
	4.84%		£995			6.4	71HV	
	4.94%		£0			6.3	71HW	
60% to 75%	4.84%	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	6.4	71HX	
	4.94%		£995			6.4	71HY	
	5.04%		£0			6.4	71HZ	
75% to 80%	4.99%	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	71IA	
	5.14%		£0			6.4	71IB	
80% to 85%	4.99%	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	71IC	
	5.14%		£0			6.4	71ID	
85% to 90%	5.14%	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	71IE	
	5.24%		£0			6.5	71IF	
90% to 120%	5.74%	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	71IG	

*Homeowner Variable Rate, currently 7.24%

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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%	4.79%	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	71IH	
	5.04%		£0			7.6	71II	
60% to 75%	4.99%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.7	70UZ	
	5.19%		£0			7.7	70VA	
75% to 80%	5.49%	BVR*, currently 8.09%	£995	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	7.9	67ZA	
	5.89%		£0			7.9	67ZB	
80% to 120%	6.39%	BVR*, currently 8.09%	£0	2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	8.0	67ZC	

2 year tracker rate (until 31 October 2028)

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

5 year fixed rate (fixed until 31 October 2031)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89%	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	71IJ	
	5.04%		£0			6.8	71IK	
60% to 75%	4.99%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	6.9	70VD	
	5.14%		£0			6.9	70VE	
75% to 80%	5.49%	BVR*, currently 8.09%	£995	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	7.1	67ZJ	
	5.69%		£0			7.1	67ZK	
80% to 120%	6.14%	BVR*, currently 8.09%	£0	5% until 31/10/2028, then 4% until 31/10/2029, then 3% until 31/10/2030, then 2% until 31/10/2031	Up to £7.5 million	7.4	67ZL	

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

**Bank of England Base Rate, currently 3.75%

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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%	4.99%	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	71IL	
60% to 75%	5.04%	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	71IM	
75% to 80%	5.19%	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	71IN	

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%	5.04%	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	71IP	
75% to 80%	5.14%	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	71IQ	

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%	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	6.3	71IS	
60% to 75%	5.04%	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	6.3	71IT	
75% to 80%	5.14%	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	6.4	71IU	

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%	5.04%	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	71IW	
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%	5.04%	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	71IX	
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%

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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.

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