With effect from 15 August 2025.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 15 August 2025.

House Purchase

• 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 House Purchase

2 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%	3.89%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £2 million	7.3	58VM	
	4.19%		£0			7.3	58SV	
60% to 75%	3.94%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £2 million	7.3	58VN	
	4.24%		£0			7.3	58SX	
75% to 80%	4.04%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.3	58VO	
	4.34%		£0			7.3	58SZ	
80% to 85%	4.04%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.3	58VP	
	4.34%		£0			7.3	58TB	
85% to 90%	4.49%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £750,000	7.4	58VQ	£500 cashback
	4.64%		£0			7.4	58VR	£500 cashback
90% to 95%	4.94%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £570,000	7.5	58VS	£500 cashback
	5.14%		£0			7.5	58TE	£500 cashback

2 year tracker rate (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%	4.49% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million	7.5	58TF	
60% to 75%	4.54% (variable) at 0.54% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million	7.5	58TG	
75% to 80%	4.89% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £1 million	7.5	58TH	
80% to 85%	4.89% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £1 million	7.5	58TI	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

House Purchase

- 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 House Purchase

3 year fixed rate (fixed until 30 September 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%	3.94%	HVR*, currently 7.49%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £2 million	6.8	59DD	
	4.19%		£0			6.8	59DE	
60% to 75%	3.99%	HVR*, currently 7.49%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £2 million	6.8	59DF	
	4.29%		£0			6.8	59DG	
75% to 80%	4.19%	HVR*, currently 7.49%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £1 million	6.9	59DH	
	4.49%		£0			6.9	59DI	
80% to 85%	4.19%	HVR*, currently 7.49%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £1 million	6.9	59DJ	
	4.49%		£0			6.9	59DK	
85% to 90%	4.69%	HVR*, currently 7.49%	£0	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £750,000	7.1	58VX	£500 cashback
90% to 95%	5.14%	HVR*, currently 7.49%	£0	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £570,000	7.3	58TS	£500 cashback

*Homeowner Variable Rate, currently 7.49%

House Purchase

- 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 House Purchase

5 year fixed rate (fixed until 30 September 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.99%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £2 million	6.5	58VY	
	4.24%		£0			6.5	58TU	
60% to 75%	4.09%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £2 million	6.5	58VZ	
	4.29%		£0			6.5	58WA	
75% to 80%	4.14%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	59AL	
	4.29%		£0			6.5	59AM	
80% to 85%	4.14%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	59AN	
	4.29%		£0			6.5	59AO	
85% to 90%	4.44%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £750,000	6.6	59AP	£500 cashback
	4.54%		£0			6.6	59AQ	£500 cashback
90% to 95%	4.79%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £570,000	6.8	59AR	£500 cashback
	4.89%		£0			6.6	59DL	£500 cashback

*Homeowner Variable Rate, currently 7.49%

Remortgages.

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

2 year fixed rate (fixed until 30 September 2027)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	3.89%	HVR*, currently 7.49%	£1,495	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £2 million***	7.3	58OH		58OS	£300 cashback
	3.99%		£995			7.3	58OI		58OT	£300 cashback
	4.29%		£0		£25,000 to £2 million***	7.3	58OJ		58OU	£300 cashback
60% to 75%	3.94%	HVR*, currently 7.49%	£1,495	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £2 million***	7.3	58OK		58OV	£300 cashback
	4.04%		£995			7.3	58OL		58OW	£300 cashback
	4.34%		£0			7.3	59AT		59AZ	£300 cashback
75% to 80%	4.39%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	59AU		59BA	£300 cashback
	4.59%		£0			7.3	59AV		59BB	£300 cashback
80% to 85%	4.39%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	59AW		59BC	£300 cashback
	4.64%		£0			7.3	59AX		59BD	£300 cashback
85% to 90%	4.89%	HVR*, currently 7.49%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £500,000	7.4	59AY		59BE	£300 cashback

2 year tracker rate (until 30 September 2027)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.49% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million***	7.4	57LS		57LW	£300 cashback
60% to 75%	4.54% (variable) at 0.54% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million***	7.4	57LT		57LX	£300 cashback
75% to 80%	4.89% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £1 million	7.5	57LU		57LY	£300 cashback
80% to 85%	4.89% (variable) at 0.89% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £1 million	7.5	57LV		57LZ	£300 cashback

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

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

Remortgages.

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

3 year fixed rate (fixed until 30 September 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%	4.04%	HVR*, currently 7.49%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £2 million***	6.9	59BF		59BN	£300 cashback
	4.29%		£0			7.0	59BG		59BO	£300 cashback
60% to 75%	4.09%	HVR*, currently 7.49%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £2 million***	7.0	59BH		59BP	£300 cashback
	4.34%		£0			7.0	59BI		59BQ	£300 cashback
75% to 80%	4.39%	HVR*, currently 7.49%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £1 million	7.0	59BJ		59BR	£300 cashback
	4.59%		£0			7.0	59BK		59BS	£300 cashback
80% to 85%	4.39%	HVR*, currently 7.49%	£995	3.5% until 30/09/2026, then 2.5% until 30/09/2027, then 1.5% until 30/09/2028	£5,000 to £1 million	7.0	59BL		59BT	£300 cashback
	4.59%		£0			7.0	59BM		59BU	£300 cashback

*Homeowner Variable Rate, currently 7.49%

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

Remortgages.

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

5 year fixed rate (fixed until 30 September 2030)

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%	4.04%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £2 million***	6.4	58PD		58PM	£300 cashback
	4.19%		£0		£25,000 to £2 million***	6.4	58PE		58PN	£300 cashback
60% to 75%	4.09%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £2 million***	6.4	58PF		58PO	£300 cashback
	4.24%		£0			6.4	58PG		58PP	£300 cashback
75% to 80%	4.24%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	59BV		59CA	£300 cashback
	4.39%		£0			6.5	59BW		59CB	£300 cashback
80% to 85%	4.24%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	59BX		59CC	£300 cashback
	4.39%		£0			6.5	59BY		59CD	£300 cashback
85% to 90%	4.54%	HVR*, currently 7.49%	£0	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £500,000	6.5	59BZ		59CE	£300 cashback

*Homeowner Variable Rate, currently 7.49%

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

Shared 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
- 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 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%	3.89%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.3	58WG	
	4.19%		£0			7.3	58WH	
60% to 75%	3.94%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.3	58WI	
	4.24%		£0			7.3	58WJ	
75% to 80%	4.04%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.3	58WK	
	4.34%		£0			7.3	58WL	
80% to 85%	4.04%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.3	58WM	
	4.34%		£0			7.3	58WN	
85% to 90%	4.49%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £500,000	7.4	58WO	£500 cashback
	4.64%		£0			7.4	58WP	£500 cashback
90% to 95%	4.94%	HVR*, currently 7.49%	£995	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £500,000	7.5	58WQ	£500 cashback
	5.14%		£0			7.5	58UO	£500 cashback

5 year fixed rate (fixed until 30 September 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.99%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	58WR	
	4.24%		£0			6.5	58UQ	
60% to 75%	4.09%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	58WS	
	4.29%		£0			6.5	58WT	
75% to 80%	4.19%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	58WU	
	4.34%		£0			6.5	58UU	
80% to 85%	4.19%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £1 million	6.5	58WV	
	4.34%		£0			6.5	58UW	
85% to 90%	4.49%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £500,000	6.7	58WW	£500 cashback
	4.59%		£0			6.6	58WX	£500 cashback
90% to 95%	4.84%	HVR*, currently 7.49%	£995	5% until 30/09/2027, then 4% until 30/09/2028, then 3% until 30/09/2029, then 2% until 30/09/2030	£5,000 to £500,000	6.8	58WY	£500 cashback
	5.04%		£0			6.8	58UZ	£500 cashback

*Homeowner Variable Rate, currently 7.49%

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 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%	4.79%	HVR*, currently 7.49%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	57PA	£500 cashback
60% to 75%	4.89%	HVR*, currently 7.49%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.4	57PB	£500 cashback
75% to 80%	5.19%	HVR*, currently 7.49%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.5	57PC	£500 cashback
80% to 85%	5.19%	HVR*, currently 7.49%	£0	2.5% until 30/09/2026, then 1.5% until 30/09/2027	£5,000 to £1 million	7.5	57PD	£500 cashback

*Homeowner Variable Rate, currently 7.49%

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

House Purchase

2 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%	4.04%	BVR*, currently 8.34%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.1	58PV	N/A
	4.34%		£995			8.1	58PW	N/A
	4.54%		£0			8.1	58PX	N/A
60% to 75%	4.39%	BVR*, currently 8.34%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.1	58PY	N/A
	4.59%		£0			8.1	58PZ	N/A
75% to 80%	5.09%	BVR*, currently 8.34%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £500,000	8.3	57QY	N/A
	5.39%		£995			8.3	57QZ	N/A
	5.79%		£0			8.3	57RA	N/A

5 year fixed rate (fixed until 31 October 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.24%	BVR*, currently 8.34%	£1,995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £1 million	7.1	57RB	N/A
	4.34%		£995			7.1	57RC	N/A
	4.44%		£0			7.1	58QA	N/A
60% to 75%	4.39%	BVR*, currently 8.34%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £1 million	7.1	58QB	N/A
	4.49%		£0			7.1	58QC	N/A
75% to 80%	5.04%	BVR*, currently 8.34%	£1,995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £500,000	7.5	57RH	N/A
	5.14%		£995			7.4	57RI	N/A
	5.34%		£0			7.5	57RJ	N/A

2 year tracker rate (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%	4.69% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	£25,005 to £1 million	8.2	57RK	N/A
60% to 75%	4.84% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	£25,005 to £1 million	8.3	57RL	N/A

*Buy-to-Let Variable Rate, currently 8.34%

**Bank of England Base Rate, currently 4.00%

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 2027)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.04%	BVR*, currently 8.34%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.0	58QD	N/A	58QI	£300 cashback
	4.34%		£995			8.0	58QE	N/A	58QJ	£300 cashback
	4.54%		£0			8.0	58QF	N/A	58QK	£300 cashback
60% to 75%	4.39%	BVR*, currently 8.34%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £1 million	8.1	58QG	N/A	58QL	£300 cashback
	4.59%		£0			8.0	58QH	N/A	58QM	£300 cashback
75% to 80%	5.14%	BVR*, currently 8.34%	£1,995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£25,005 to £500,000	8.3	57RS	N/A	57SB	£300 cashback
	5.44%		£995			8.3	57RT	N/A	57SC	£300 cashback
	5.84%		£0			8.3	57RU	N/A	57SD	£300 cashback

5 year fixed rate (fixed until 31 October 2030)

							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%	4.24%	BVR*, currently 8.34%	£1,995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £1 million	N	58QN	N/A	58QS	£300 cashback
	4.34%		£995			N	58QO	N/A	58QT	£300 cashback
	4.44%		£0			N	58QP	N/A	58QU	£300 cashback
60% to 75%	4.39%	BVR*, currently 8.34%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £1 million	N	58QQ	N/A	58QV	£300 cashback
	4.49%		£0			N	58QR	N/A	58QW	£300 cashback
75% to 80%	5.09%	BVR*, currently 8.34%	£1,995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£25,005 to £500,000	N	57SK	N/A	57ST	£300 cashback
	5.19%		£995			N	57SL	N/A	58DV	£300 cashback
	5.39%		£0			N	57SM	N/A	57SV	£300 cashback

2 year tracker rate (until 31 October 2027)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.69% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	£25,005 to £1 million	N	57SW	N/A	57SY	£300 cashback
60% to 75%	4.84% (variable) at 0.84% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	£25,005 to £1 million	N	57SX	N/A	57SZ	£300 cashback

*Buy-to-Let Variable Rate, currently 8.34%

**Bank of England Base Rate, currently 4.00%

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

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 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 75%	5.40%	HVR*, currently 7.49%	£0	1% until 31/10/2026	Up to £7.5 million	7.7	58XS	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

Product Transfers

Residential

2 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%	3.74%	HVR*, currently 7.49%	£1,495	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.2	58XT	
	3.79%		£995			7.0	59DZ	
	4.04%		£0			7.1	58XV	
60% to 75%	3.89%	HVR*, currently 7.49%	£1,495	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.0	59EA	
	3.99%		£995			7.0	59EB	
	4.34%		£0			7.2	58XW	
75% to 80%	4.34%	HVR*, currently 7.49%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.1	59EC	
	4.59%		£0			7.2	58XY	
80% to 85%	4.34%	HVR*, currently 7.49%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.1	59ED	
	4.64%		£0			7.2	58YA	
85% to 90%	4.64%	HVR*, currently 7.49%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.2	59EE	
	4.89%		£0			7.3	58YC	
90% to 120%	5.39%	HVR*, currently 7.49%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.4	58YD	

2 year tracker rate (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%	4.39% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.4	57TO	
60% to 75%	4.44% (variable) at 0.44% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.4	57TP	
75% to 80%	4.69% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.4	57TQ	
80% to 85%	4.69% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.4	57TR	
85% to 90%	4.94% (variable) at 0.94% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.5	57TS	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

Product Transfers

Residential

3 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%	3.89%	HVR*, currently 7.49%	£1,495	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	6.8	58YE	
	3.94%		£995			6.8	58YF	
	4.19%		£0			6.8	58YG	
60% to 75%	4.04%	HVR*, currently 7.49%	£1,495	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	6.9	58YH	
	4.09%		£995			6.9	58YI	
	4.34%		£0			6.8	58YJ	
75% to 80%	4.34%	HVR*, currently 7.49%	£995	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	6.8	59EF	
	4.54%		£0			6.7	59EG	
80% to 85%	4.34%	HVR*, currently 7.49%	£995	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	Up to £7.5 million	6.8	59EH	
	4.54%		£0			6.7	59EI	

*Homeowner Variable Rate, currently 7.49%

Product Transfers

Residential

5 year fixed rate (fixed until 31 October 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.74%	HVR*, currently 7.49%	£1,495	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.0	59EJ	
	3.84%		£995			6.0	59EK	
	3.99%		£0			5.9	59EL	
60% to 75%	3.94%	HVR*, currently 7.49%	£1,495	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.2	58YN	
	3.99%		£995			6.2	58YO	
	4.14%		£0			6.1	58YP	
75% to 80%	4.19%	HVR*, currently 7.49%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.1	59EM	
	4.34%		£0			6.1	59EN	
80% to 85%	4.19%	HVR*, currently 7.49%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.1	59EO	
	4.34%		£0			6.1	59EP	
85% to 90%	4.34%	HVR*, currently 7.49%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.2	59EQ	
	4.49%		£0			6.2	59ER	
90% to 120%	5.04%	HVR*, currently 7.49%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.6	58KZ	

*Homeowner Variable Rate, currently 7.49%

Product transfers.

• 1, 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

1 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 75%	5.40%	BVR*, currently 8.34%	£0	1% until 31/10/2026	Up to £7.5 million	8.5	58YW	

2 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%	3.99%	BVR*, currently 8.34%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	7.7	59ES	
	4.29%		£0			7.6	59ET	
60% to 75%	4.29%	BVR*, currently 8.34%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	8.0	58YZ	
	4.49%		£0			7.9	58ZA	
75% to 80%	4.84%	BVR*, currently 8.34%	£995	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	8.1	57UV	
	5.24%		£0			8.1	57UW	
80% to 120%	5.74%	BVR*, currently 8.34%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	Up to £7.5 million	8.2	57UX	

2 year tracker rate (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%	4.49% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	Up to £7.5 million	8.1	57UY	
60% to 75%	4.64% (variable) at 0.64% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	Up to £7.5 million	8.1	57UZ	

5 year fixed rate (fixed until 31 October 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.14%	BVR*, currently 8.34%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.5	59EU	
	4.34%		£0			6.5	59EV	
60% to 75%	4.24%	BVR*, currently 8.34%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	6.7	58LG	
	4.44%		£0			6.7	58LH	
75% to 80%	4.84%	BVR*, currently 8.34%	£995	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	7.0	57VE	
	5.04%		£0			7.0	57VF	
80% to 120%	5.49%	BVR*, currently 8.34%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	Up to £7.5 million	7.2	57VG	

*Buy-to-Let Variable Rate, currently 8.34%
**Bank of England Base Rate, currently 4.00%

Residential Additional Borrowing

• Max loan size includes existing loan amount

2 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%	4.04%	HVR*, currently 7.49%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £2 million	7.1	58ZB	
60% to 75%	4.34%	HVR*, currently 7.49%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £2 million	7.2	58ZC	
75% to 80%	4.59%	HVR*, currently 7.49%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £1 million	7.2	58ZD	

3 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%	4.19%	HVR*, currently 7.49%	£0	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £2 million	6.8	58ZF	
60% to 75%	4.34%	HVR*, currently 7.49%	£0	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £2 million	6.8	58ZG	
75% to 80%	4.54%	HVR*, currently 7.49%	£0	3.5% until 31/10/2026, then 2.5% until 31/10/2027, then 1.5% until 31/10/2028	£10,000 to £1 million	6.7	59EW	

5 year fixed rate (fixed until 31 October 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.99%	HVR*, currently 7.49%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£10,000 to £2 million	5.9	59EY	
60% to 75%	4.14%	HVR*, currently 7.49%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£10,000 to £2 million	6.1	58ZI	
75% to 80%	4.34%	HVR*, currently 7.49%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£10,000 to £1 million	6.1	59EZ	

2 year tracker rate (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%	4.79% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.49%	£0	No ERC	£10,000 to £2 million	7.3	57VQ	
60% to 75%	4.84% (variable) at 0.84% above the BoE base rate**	HVR*, currently 7.49%	£0	No ERC	£10,000 to £2 million	7.4	57VR	
75% to 80%	5.09% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.49%	£0	No ERC	£10,000 to £1 million	7.4	57VS	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

Buy to Let
Additional Borrowing

• Max loan size includes existing loan amount

2 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%	4.29%	BVR*, currently 8.34%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £1 million	7.6	59FB	
60% to 75%	4.49%	BVR*, currently 8.34%	£0	2.5% until 31/10/2026, then 1.5% until 31/10/2027	£10,000 to £1 million	7.9	58ZM	

5 year fixed rate (fixed until 31 October 2030)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.34%	BVR*, currently 8.34%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£10,000 to £1 million	6.5	59FC	
60% to 75%	4.44%	BVR*, currently 8.34%	£0	5% until 31/10/2027, then 4% until 31/10/2028, then 3% until 31/10/2029, then 2% until 31/10/2030	£10,000 to £1 million	6.7	58LU	

2 year tracker rate (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%	4.89% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.34%	£0	No ERC	£10,000 to £1 million	8.0	57VX	
60% to 75%	5.04% (variable) at 1.04% above the BoE base rate**	BVR*, currently 8.34%	£0	No ERC	£10,000 to £1 million	8.1	57VY	

*Buy-to-Let Variable Rate, currently 8.34%

**Bank of England Base Rate, currently 4.00%

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