

With effect from 29 August 2025.

Intermediary Product Guide.

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Introducing our product range effective from 29 August 2025.

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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 31 December 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.89%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £2 million	7.1	59GD	
	4.19%		£0			7.1	59GE	
60% to 75%	3.94%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £2 million	7.1	59GF	
	4.24%		£0			7.1	59GG	
75% to 80%	4.04%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59GH	
	4.34%		£0			7.1	59GI	
80% to 85%	4.04%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59GJ	
	4.34%		£0			7.1	59GK	
85% to 90%	4.44%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £750,000	7.2	59GL	£500 cashback
	4.59%		£0			7.2	59GM	£500 cashback
90% to 95%	4.94%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £570,000	7.3	59GN	£500 cashback
	5.14%		£0			7.3	59GO	£500 cashback

2 year tracker rate (until 31 December 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.49% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million	7.2	59GP	
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	7.2	59GQ	
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	7.3	59GR	
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	7.3	59GS	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

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NOT FOR PUBLIC DISTRIBUTION.

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 31 December 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 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £2 million	6.8	59GT	
	4.19%		£0			6.8	59GU	
60% to 75%	3.99%	HVR*, currently 7.49%	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £2 million	6.9	59GV	
	4.29%		£0			6.9	59GW	
75% to 80%	4.19%	HVR*, currently 7.49%	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £1 million	6.9	59GX	
	4.49%		£0			6.9	59GY	
80% to 85%	4.19%	HVR*, currently 7.49%	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £1 million	6.9	59GZ	
	4.49%		£0			6.9	59HA	
85% to 90%	4.69%	HVR*, currently 7.49%	£0	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £750,000	7.0	59HB	£500 cashback
90% to 95%	5.14%	HVR*, currently 7.49%	£0	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £570,000	7.1	59HC	£500 cashback

*Homeowner Variable Rate, currently 7.49%

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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 31 December 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 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £2 million	6.4	59HD	
	4.24%		£0			6.4	59HE	
60% to 75%	4.09%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £2 million	6.4	59HF	
	4.29%		£0			6.4	59HG	
75% to 80%	4.14%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £1 million	6.4	59HH	
	4.29%		£0			6.4	59HI	
80% to 85%	4.14%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £1 million	6.4	59HJ	
	4.29%		£0			6.4	59HK	
85% to 90%	4.44%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £750,000	6.5	59HL	£500 cashback
	4.54%		£0			6.5	59HM	£500 cashback
90% to 95%	4.79%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £570,000	6.7	59HN	£500 cashback
	4.89%		£0			6.7	59HO	£500 cashback

*Homeowner Variable Rate, currently 7.49%

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Remortgages.

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

2 year fixed rate (fixed until 31 December 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%	3.84%	HVR*, currently 7.49%	£1,495	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £2 million***	7.1	59HP		59IA	£300 cashback
	3.94%		£995			7.1	59HQ		59IB	£300 cashback
	4.29%		£0		£25,000 to £2 million***	7.1	59HR		59IC	£300 cashback
60% to 75%	3.89%	HVR*, currently 7.49%	£1,495	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £2 million***	7.1	59HS		59ID	£300 cashback
	3.99%		£995			7.1	59HT		59IE	£300 cashback
	4.34%		£0			7.1	59HU		59IF	£300 cashback
75% to 80%	4.34%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59HV		59IG	£300 cashback
	4.59%		£0			7.1	59HW		59IH	£300 cashback
80% to 85%	4.34%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59HX		59II	£300 cashback
	4.64%		£0			7.1	59HY		59IJ	£300 cashback
85% to 90%	4.89%	HVR*, currently 7.49%	£0	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £500,000	7.2	59HZ		59IK	£300 cashback

2 year tracker rate (until 31 December 2027)

							Free Legals		Own Conveyancer	
LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.49% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million***	7.2	59IL		59IP	£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***	7.2	59IM		59IQ	£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	7.2	59IN		59IR	£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	7.2	59IO		59IS	£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 31 December 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 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £2 million***	6.8	59IT		59JB	£300 cashback
	4.29%		£0		£25,000 to £2 million***	6.8	59IU		59JC	£300 cashback
60% to 75%	4.09%	HVR*, currently 7.49%	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £2 million***	6.8	59IV		59JD	£300 cashback
	4.34%		£0			6.8	59IW		59JE	£300 cashback
75% to 80%	4.34%	HVR*, currently 7.49%	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £1 million	6.8	59IX		59JF	£300 cashback
	4.54%		£0			6.8	59IY		59JG	£300 cashback
80% to 85%	4.34%	HVR*, currently 7.49%	£995	3.5% until 31/12/2026, then 2.5% until 31/12/2027, then 1.5% until 31/12/2028	£5,000 to £1 million	6.8	59IZ		59JH	£300 cashback
	4.54%		£0			6.8	59JA		59JI	£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 31 December 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%	4.04%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £2 million***	6.2	59JJ		59JS	£300 cashback
	4.19%		£0		£25,000 to £2 million***	6.2	59JK		59JT	£300 cashback
60% to 75%	4.09%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £2 million***	6.2	59JL		59JU	£300 cashback
	4.24%		£0			6.3	59JM		59JV	£300 cashback
75% to 80%	4.24%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £1 million	6.3	59JN		59JW	£300 cashback
	4.39%		£0			6.3	59JO		59JX	£300 cashback
80% to 85%	4.24%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £1 million	6.3	59JP		59JY	£300 cashback
	4.39%		£0			6.3	59JQ		59JZ	£300 cashback
85% to 90%	4.54%	HVR*, currently 7.49%	£0	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £500,000	6.4	59JR		59KA	£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 31 December 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.89%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59KB	
	4.19%		£0			7.1	59KC	
60% to 75%	3.94%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59KD	
	4.24%		£0			7.1	59KE	
75% to 80%	4.04%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59KF	
	4.34%		£0			7.1	59KG	
80% to 85%	4.04%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59KH	
	4.34%		£0			7.1	59KI	
85% to 90%	4.44%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £500,000	7.2	59KJ	£500 cashback
	4.59%		£0			7.2	59KK	£500 cashback
90% to 95%	4.94%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £500,000	7.3	59KL	£500 cashback
	5.14%		£0			7.3	59KM	£500 cashback

5 year fixed rate (fixed until 31 December 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 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £1 million	6.4	59KN	
	4.24%		£0			6.4	59KO	
60% to 75%	4.09%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £1 million	6.4	59KP	
	4.29%		£0			6.4	59KQ	
75% to 80%	4.14%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £1 million	6.4	59KR	
	4.29%		£0			6.4	59KS	
80% to 85%	4.14%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £1 million	6.4	59KT	
	4.29%		£0			6.4	59KU	
85% to 90%	4.44%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £500,000	6.5	59KV	£500 cashback
	4.54%		£0			6.5	59KW	£500 cashback
90% to 95%	4.79%	HVR*, currently 7.49%	£995	5% until 31/12/2027, then 4% until 31/12/2028, then 3% until 31/12/2029, then 2% until 31/12/2030	£5,000 to £500,000	6.7	59KX	£500 cashback
	4.89%		£0			6.7	59KY	£500 cashback

*Homeowner Variable Rate, currently 7.49%

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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 31 December 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	HVR*, currently 7.49%	£0	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59KZ	£500 cashback
60% to 75%	4.64%	HVR*, currently 7.49%	£0	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59LA	£500 cashback
75% to 80%	4.89%	HVR*, currently 7.49%	£0	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.2	59LB	£500 cashback
80% to 85%	4.94%	HVR*, currently 7.49%	£0	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.2	59LC	£500 cashback

*Homeowner Variable Rate, currently 7.49%

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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 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.04%	BVR*, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.9	59LS	N/A
	4.34%		£995			7.9	59LT	N/A
	4.54%		£0			7.9	59LU	N/A
60% to 75%	4.39%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.9	59LV	N/A
	4.59%		£0			7.9	59LW	N/A
75% to 80%	5.09%	BVR*, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1	59LX	N/A
	5.39%		£995			8.1	59LY	N/A
	5.79%		£0			8.1	59LZ	N/A

5 year fixed rate (fixed until 31 January 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%	4.24%	BVR*, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	7.0	59MA	N/A
	4.34%		£995			7.0	59MB	N/A
	4.44%		£0			7.0	59MC	N/A
60% to 75%	4.39%	BVR*, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	7.0	59MD	N/A
	4.49%		£0			7.0	59ME	N/A
75% to 80%	5.04%	BVR*, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	7.4	59MF	N/A
	5.14%		£995			7.3	59MG	N/A
	5.34%		£0			7.4	59MH	N/A

2 year tracker rate (until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.69% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	£25,005 to £1 million	8.0	59MI	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	8.0	59MJ	N/A

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

**Bank of England Base Rate, currently 4.00%

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Buy-to-Let.

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

Remortgage

2 year fixed rate (fixed until 31 January 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%	BVR*, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.8	59MK	N/A	59MS	£300 cashback
	4.34%		£995			7.8	59ML	N/A	59MT	£300 cashback
	4.54%		£0			7.8	59MM	N/A	59MU	£300 cashback
60% to 75%	4.39%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £1 million	7.8	59MN	N/A	59MV	£300 cashback
	4.59%		£0			7.8	59MO	N/A	59MW	£300 cashback
75% to 80%	5.14%	BVR*, currently 8.34%	£1,995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£25,005 to £500,000	8.1	59MP	N/A	59MX	£300 cashback
	5.44%		£995			8.1	59MQ	N/A	59MY	£300 cashback
	5.84%		£0			8.1	59MR	N/A	59MZ	£300 cashback

5 year fixed rate (fixed until 31 January 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%	4.24%	BVR*, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	N	59NA	N/A	59NI	£300 cashback
	4.34%		£995			N	59NB	N/A	59NJ	£300 cashback
	4.44%		£0			N	59NC	N/A	59NK	£300 cashback
60% to 75%	4.39%	BVR*, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £1 million	N	59ND	N/A	59NL	£300 cashback
	4.49%		£0			N	59NE	N/A	59NM	£300 cashback
75% to 80%	5.09%	BVR*, currently 8.34%	£1,995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£25,005 to £500,000	N	59NF	N/A	59NN	£300 cashback
	5.19%		£995			N	59NG	N/A	59NO	£300 cashback
	5.39%		£0			N	59NH	N/A	59NP	£300 cashback

2 year tracker rate (until 31 January 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%	4.69% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	£25,005 to £1 million	N	59NQ	N/A	59NS	£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	59NR	N/A	59NT	£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 January 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 75%	5.40%	HVR*, currently 7.49%	£0	1% until 31/01/2027	Up to £7.5 million	7.5	59NU	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

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Product Transfers

Residential

2 year fixed rate (fixed until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.74%	HVR*, currently 7.49%	£1,495	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.0	59NV	
	3.79%		£995			7.0	59NW	
	4.04%		£0			7.0	59NX	
60% to 75%	3.89%	HVR*, currently 7.49%	£1,495	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.1	59NY	
	3.99%		£995			7.0	59NZ	
	4.34%		£0			7.0	59OA	
75% to 80%	4.34%	HVR*, currently 7.49%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.1	59OB	
	4.59%		£0			7.1	59OC	
80% to 85%	4.34%	HVR*, currently 7.49%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.1	59OD	
	4.64%		£0			7.1	59OE	
85% to 90%	4.64%	HVR*, currently 7.49%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.2	59OF	
	4.89%		£0			7.1	59OG	
90% to 120%	5.39%	HVR*, currently 7.49%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.3	59OH	

2 year tracker rate (until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.39% (variable) at 0.39% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	Up to £7.5 million	7.1	59OI	
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	7.1	59OJ	
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	7.2	59OK	
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	7.2	59OL	
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	7.3	59OM	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

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Product Transfers

Residential

3 year fixed rate (fixed until 31 January 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.89%	HVR*, currently 7.49%	£1,495	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	6.7	59ON	
	3.94%		£995			6.7	59OO	
	4.19%		£0			6.7	59OP	
60% to 75%	4.04%	HVR*, currently 7.49%	£1,495	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	6.8	59OQ	
	4.09%		£995			6.7	59OR	
	4.34%		£0			6.7	59OS	
75% to 80%	4.34%	HVR*, currently 7.49%	£995	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	6.8	59OT	
	4.54%		£0			6.8	59OU	
80% to 85%	4.34%	HVR*, currently 7.49%	£995	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	6.8	59OV	
	4.54%		£0			6.8	59OW	

*Homeowner Variable Rate, currently 7.49%

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Product Transfers

Residential

5 year fixed rate (fixed until 31 January 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%	3.74%	HVR*, currently 7.49%	£1,495	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.1	59OX	
	3.84%		£995			6.0	59OY	
	3.99%		£0			6.0	59OZ	
60% to 75%	3.94%	HVR*, currently 7.49%	£1,495	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.1	59PA	
	3.99%		£995			6.1	59PB	
	4.14%		£0			6.1	59PC	
75% to 80%	4.19%	HVR*, currently 7.49%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.2	59PD	
	4.34%		£0			6.2	59PE	
80% to 85%	4.19%	HVR*, currently 7.49%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.2	59PF	
	4.34%		£0			6.2	59PG	
85% to 90%	4.34%	HVR*, currently 7.49%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.3	59PH	
	4.49%		£0			6.3	59PI	
90% to 120%	5.04%	HVR*, currently 7.49%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.5	59PJ	

*Homeowner Variable Rate, currently 7.49%

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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 January 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 75%	5.40%	BVR*, currently 8.34%	£0	1% until 31/01/2027	Up to £7.5 million	8.3	59PK	

2 year fixed rate (fixed until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	3.99%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.7	59PL	
	4.29%		£0			7.7	59PM	
60% to 75%	4.29%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.8	59PN	
	4.49%		£0			7.7	59PO	
75% to 80%	4.84%	BVR*, currently 8.34%	£995	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.9	59PP	
	5.24%		£0			7.9	59PQ	
80% to 120%	5.74%	BVR*, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	8.0	59PR	

2 year tracker rate (until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.49% (variable) at 0.49% above the BoE base rate**	BVR*, currently 8.34%	£995	No ERC	Up to £7.5 million	7.9	59PS	
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	7.9	59PT	

5 year fixed rate (fixed until 31 January 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%	4.14%	BVR*, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.6	59PU	
	4.34%		£0			6.6	59PV	
60% to 75%	4.24%	BVR*, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	6.7	59PW	
	4.44%		£0			6.7	59PX	
75% to 80%	4.84%	BVR*, currently 8.34%	£995	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	7.0	59PY	
	5.04%		£0			7.0	59PZ	
80% to 120%	5.49%	BVR*, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	Up to £7.5 million	7.2	59QA	

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

**Bank of England Base Rate, currently 4.00%

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Residential Additional Borrowing

• Max loan size includes existing loan amount

2 year fixed rate (fixed until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.04%	HVR*, currently 7.49%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£10,000 to £2 million	6.9	59QB	
60% to 75%	4.34%	HVR*, currently 7.49%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£10,000 to £2 million	7.0	59QC	
75% to 80%	4.59%	HVR*, currently 7.49%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£10,000 to £1 million	7.0	59QD	

3 year fixed rate (fixed until 31 January 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%	4.19%	HVR*, currently 7.49%	£0	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	6.6	59QF	
60% to 75%	4.34%	HVR*, currently 7.49%	£0	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	6.6	59QG	
75% to 80%	4.54%	HVR*, currently 7.49%	£0	3.5% until 31/01/2027, then 2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	6.7	59QH	

5 year fixed rate (fixed until 31 January 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%	3.99%	HVR*, currently 7.49%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£10,000 to £2 million	5.9	59QJ	
60% to 75%	4.14%	HVR*, currently 7.49%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£10,000 to £2 million	6.0	59QK	
75% to 80%	4.34%	HVR*, currently 7.49%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£10,000 to £1 million	6.1	59QL	

2 year tracker rate (until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.79% (variable) at 0.79% above the BoE base rate**	HVR*, currently 7.49%	£0	No ERC	£10,000 to £2 million	7.1	59QN	
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	7.1	59QO	
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	7.2	59QP	

*Homeowner Variable Rate, currently 7.49%

**Bank of England Base Rate, currently 4.00%

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Buy to Let Additional Borrowing

• Max loan size includes existing loan amount

2 year fixed rate (fixed until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.29%	BVR*, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£10,000 to £1 million	7.6	59QQ	
60% to 75%	4.49%	BVR*, currently 8.34%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	£10,000 to £1 million	7.7	59QR	

5 year fixed rate (fixed until 31 January 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%	4.34%	BVR*, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£10,000 to £1 million	6.5	59QS	
60% to 75%	4.44%	BVR*, currently 8.34%	£0	5% until 31/01/2028, then 4% until 31/01/2029, then 3% until 31/01/2030, then 2% until 31/01/2031	£10,000 to £1 million	6.6	59QT	

2 year tracker rate (until 31 January 2028)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.89% (variable) at 0.89% above the BoE base rate**	BVR*, currently 8.34%	£0	No ERC	£10,000 to £1 million	7.8	59QU	
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	7.8	59QV	

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

**Bank of England Base Rate, currently 4.00%

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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