With effect from 08 September 2026.

Intermediary Product Guide.

What's inside...

Introducing our product range effective from 08 September 2026.

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%	4.69%	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	72CK		72CW	£250 cashback
	4.94%		£0			7.0	72CL		72CX	£250 cashback
60% to 75%	4.79%	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	72CM		72CY	£250 cashback
	5.04%		£0			7.1	72CN		72CZ	£250 cashback
75% to 80%	4.89%	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	72CO		72DA	£250 cashback
	5.14%		£0			7.1	72CP		72DB	£250 cashback
80% to 85%	4.94%	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	72CQ		72DC	£250 cashback
	5.19%		£0			7.1	72CR		72DD	£250 cashback
85% to 90%	5.14%	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	72CS	£500 cashback	72DE	£750 cashback
	5.39%		£0			7.1	72CT	£500 cashback	72DF	£750 cashback
90% to 95%	5.49%	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	72CU	£500 cashback	72DG	£750 cashback
	5.69%		£0			7.2	72CV	£500 cashback	72DH	£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	72DI		72DS	£250 cashback
	4.99%		£0			6.9	72DJ		72DT	£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	72DK		72DU	£250 cashback
	5.09%		£0			6.9	72DL		72DV	£250 cashback
75% to 80%	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 £1 million	6.9	72DM		72DW	£250 cashback
	5.19%		£0			6.9	72DN		72DX	£250 cashback
80% to 85%	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 £1 million	6.9	72DO		72DY	£250 cashback
	5.19%		£0			6.9	72DP		72DZ	£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	72DQ	£500 cashback	72EA	£750 cashback
90% to 95%	5.54%	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	72DR	£500 cashback	72EB	£750 cashback

*Homeowner Variable Rate, currently 7.24%

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
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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%	4.74%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £2 million (£1 million for Shared Equity/Ownership)	6.5	72EC		72EO	£250 cashback
	4.89%		£0			6.5	72ED		72EP	£250 cashback
60% to 75%	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 £2 million (£1 million for Shared Equity/Ownership)	6.6	72EE		72EQ	£250 cashback
	5.04%		£0			6.6	72EF		72ER	£250 cashback
75% to 80%	4.94%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.6	72EG		72ES	£250 cashback
	5.09%		£0			6.6	72EH		72ET	£250 cashback
80% to 85%	4.94%	HVR*, currently 7.24%	£995	5% until 30/11/2028, then 4% until 30/11/2029, then 3% until 30/11/2030, then 2% until 30/11/2031	£5,000 to £1 million	6.6	72EI		72EU	£250 cashback
	5.09%		£0			6.6	72EJ		72EV	£250 cashback
85% to 90%	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 £750,000	6.6	72EK	£500 cashback	72EW	£750 cashback
	5.24%		£0			6.6	72EL	£500 cashback	72EX	£750 cashback
90% to 95%	5.44%	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	72EM	£500 cashback	72EY	£750 cashback
	5.59%		£0			6.8	72EN	£500 cashback	72EZ	£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
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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	72FA		72FI	£300 cashback
	5.09%		£0		£25,000 to £2 million (£1 million for Shared Equity/Ownership)***	6.9	72FB		72FJ	£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	72FC		72FK	£300 cashback
	5.19%		£0			6.9	72FD		72FL	£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	72FE		72FM	£300 cashback
	5.34%		£0			6.9	72FF		72FN	£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	72FG		72FO	£300 cashback
	5.34%		£0			6.9	72FH		72FP	£300 cashback

*Homeowner Variable Rate, currently 7.24%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:
- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity arrangements. This information must be given directly to the acting Conveyancer
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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
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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%

***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.

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 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%	4.74%	BVR*, currently 8.09%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	7.9	71TN	N/A
	4.94%		£995			7.8	71TO	N/A
	5.24%		£0			7.8	71TP	N/A
60% to 75%	5.14%	BVR*, currently 8.09%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	7.9	71TQ	N/A
	5.34%		£0			7.8	71TR	N/A
75% to 80%	5.34%	BVR*, currently 8.09%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £500,000	8.0	71TS	N/A
	5.64%		£995			8.0	71TT	N/A
	6.04%		£0			8.0	71TU	N/A

5 year fixed rate (fixed until 31 January 2032)

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 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	7.1	71TV	N/A
	4.89%		£995			7.1	71TW	N/A
	5.04%		£0			7.1	71TX	N/A
60% to 75%	5.14%	BVR*, currently 8.09%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	7.2	71TY	N/A
	5.24%		£0			7.2	71TZ	N/A
75% to 80%	5.49%	BVR*, currently 8.09%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £500,000	7.4	71UA	N/A
	5.59%		£995			7.4	71UB	N/A
	5.79%		£0			7.4	71UC	N/A

2 year tracker rate (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%	4.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	71UD	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	71UE	N/A

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

**Bank of England Base Rate, currently 3.75%

Buy-to-Let.

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

Remortgage

2 year fixed rate (fixed until 31 January 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%	4.74%	BVR*, currently 8.09%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	7.8	71UF	N/A	71UX	£300 cashback
	4.94%		£995			7.8	71UG	N/A	71UY	£300 cashback
	5.19%		£0			7.8	71UH	N/A	71UZ	£300 cashback
60% to 75%	5.14%	BVR*, currently 8.09%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	7.8	71UI	N/A	71VA	£300 cashback
	5.34%		£0			7.8	71UJ	N/A	71VB	£300 cashback
75% to 80%	5.34%	BVR*, currently 8.09%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £500,000	7.9	71UK	N/A	71VC	£300 cashback
	5.64%		£995			7.9	71UL	N/A	71VD	£300 cashback
	6.04%		£0			8.0	71UM	N/A	71VE	£300 cashback

5 year fixed rate (fixed until 31 January 2032)

							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 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	7.0	71UN	N/A	71VF	£300 cashback
	4.89%		£995			7.0	71UO	N/A	71VG	£300 cashback
	5.04%		£0			7.0	71UP	N/A	71VH	£300 cashback
60% to 75%	5.14%	BVR*, currently 8.09%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	7.1	71UQ	N/A	71VI	£300 cashback
	5.24%		£0			7.1	71UR	N/A	71VJ	£300 cashback
75% to 80%	5.49%	BVR*, currently 8.09%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £500,000	7.3	71US	N/A	71VK	£300 cashback
	5.59%		£995			7.3	71UT	N/A	71VL	£300 cashback
	5.79%		£0			7.4	71UU	N/A	71VM	£300 cashback

2 year tracker rate (until 31 January 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%	4.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	£25,005 to £1 million	7.7	71UV	N/A	71VN	£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	71UW	N/A	71VO	£300 cashback

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

**Bank of England Base Rate, currently 3.75%

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

Portfolio Buy-to-Let.

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

House Purchase

2 year fixed rate (fixed until 31 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%	4.84%	BVR*, currently 8.09%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	7.9	71VP	N/A
	5.04%		£995			7.8	71VQ	N/A
	5.34%		£0		£75,000 to £1 million	7.8	71VR	N/A
60% to 75%	4.94%	BVR*, currently 8.09%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	7.9	71VS	N/A
	5.24%		£995			7.9	71VT	N/A
	5.44%		£0		£75,000 to £1 million	7.9	71VU	N/A

5 year fixed rate (fixed until 31 January 2032)

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 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	7.1	71VV	N/A
	4.99%		£995			7.1	71VW	N/A
	5.14%		£0		£75,000 to £1 million	7.1	71VX	N/A
60% to 75%	5.19%	BVR*, currently 8.09%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	7.3	71VY	N/A
	5.24%		£995			7.2	71VZ	N/A
	5.34%		£0		£75,000 to £1 million	7.2	71WA	N/A

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

Portfolio Buy-to-Let.

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

Remortgage

2 year fixed rate (fixed until 31 January 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%	BVR*, currently 8.09%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	7.8	71WB	N/A	71WN	£300 cashback
	5.04%		£995			7.8	71WC	N/A	71WO	£300 cashback
	5.29%		£0		£75,000 to £1 million	7.8	71WD	N/A	71WP	£300 cashback
60% to 75%	4.94%	BVR*, currently 8.09%	£1,995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£25,005 to £1 million	7.8	71WE	N/A	71WQ	£300 cashback
	5.24%		£995			7.9	71WF	N/A	71WR	£300 cashback
	5.44%		£0		£75,000 to £1 million	7.8	71WG	N/A	71WS	£300 cashback

5 year fixed rate (fixed until 31 January 2032)

							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 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	7.1	71WH	N/A	71WT	£300 cashback
	4.99%		£995			7.1	71WI	N/A	71WU	£300 cashback
	5.14%		£0		£75,000 to £1 million	7.1	71WJ	N/A	71WV	£300 cashback
60% to 75%	5.19%	BVR*, currently 8.09%	£1,995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£25,005 to £1 million	7.2	71WK	N/A	71WW	£300 cashback
	5.24%		£995			7.2	71WL	N/A	71WX	£300 cashback
	5.34%		£0		£75,000 to £1 million	7.2	71WM	N/A	71WY	£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 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 75%	5.55%	HVR*, currently 7.24%	£0	1% until 31/01/2028	Up to £7.5 million	7.3	71WZ	

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

Product Transfers

Residential

2 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%	4.54%	HVR*, currently 7.24%	£1,495	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	7.0	71XA	
	4.59%		£995			7.0	71XB	
	4.89%		£0			6.9	71XC	
60% to 75%	4.64%	HVR*, currently 7.24%	£1,495	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	7.0	71XD	
	4.69%		£995			7.0	71XE	
	4.94%		£0			6.9	71XF	
75% to 80%	4.89%	HVR*, currently 7.24%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	7.0	71XG	
	5.14%		£0			7.0	71XH	
80% to 85%	4.89%	HVR*, currently 7.24%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	7.0	71XI	
	5.14%		£0			7.0	71XJ	
85% to 90%	5.09%	HVR*, currently 7.24%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	7.1	71XK	
	5.29%		£0			7.0	71XL	
90% to 120%	5.79%	HVR*, currently 7.24%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	7.1	71XM	

2 year tracker rate (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%	4.44% (variable) at 0.69% above the BoE base rate**	HVR*, currently 7.24%	£995	No ERC	Up to £7.5 million	6.9	71XN	
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	71XO	
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	71XP	
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	71XQ	
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	71XR	

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

Product Transfers

Residential

3 year fixed rate (fixed until 31 January 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%	4.64%	HVR*, currently 7.24%	£1,495	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	Up to £7.5 million	6.8	71XS	
	4.69%		£995			6.7	71XT	
	4.94%		£0			6.7	71XU	
60% to 75%	4.74%	HVR*, currently 7.24%	£1,495	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	Up to £7.5 million	6.8	71XV	
	4.79%		£995			6.8	71XW	
	5.04%		£0			6.7	71XX	
75% to 80%	4.94%	HVR*, currently 7.24%	£995	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	Up to £7.5 million	6.8	71XY	
	5.14%		£0			6.8	71XZ	
80% to 85%	4.94%	HVR*, currently 7.24%	£995	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	Up to £7.5 million	6.8	71YA	
	5.14%		£0			6.8	71YB	

*Homeowner Variable Rate, currently 7.24%

Product Transfers

Residential

5 year fixed rate (fixed until 31 January 2032)

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	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	6.3	71YC	
	4.69%		£995			6.3	71YD	
	4.79%		£0			6.2	71YE	
60% to 75%	4.74%	HVR*, currently 7.24%	£1,495	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	6.4	71YF	
	4.79%		£995			6.3	71YG	
	4.89%		£0			6.3	71YH	
75% to 80%	4.94%	HVR*, currently 7.24%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	6.4	71YI	
	5.09%		£0			6.4	71YJ	
80% to 85%	4.94%	HVR*, currently 7.24%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	6.4	71YK	
	5.09%		£0			6.4	71YL	
85% to 90%	5.04%	HVR*, currently 7.24%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	6.5	71YM	
	5.14%		£0			6.4	71YN	
90% to 120%	5.54%	HVR*, currently 7.24%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	6.6	71YO	

*Homeowner Variable Rate, currently 7.24%

Product transfers.

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

Buy-to-Let

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

1 year fixed rate (fixed until 31 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 75%	5.55%	BVR*, currently 8.09%	£0	1% until 31/01/2028	Up to £7.5 million	8.1	71YP	

2 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%	4.79%	BVR*, currently 8.09%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	7.7	71YQ	
	5.04%		£0			7.6	71YR	
60% to 75%	4.99%	BVR*, currently 8.09%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	7.7	71YS	
	5.19%		£0			7.7	71YT	
75% to 80%	5.49%	BVR*, currently 8.09%	£995	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	7.9	71YU	
	5.89%		£0			7.9	71YV	
80% to 120%	6.39%	BVR*, currently 8.09%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	Up to £7.5 million	8.0	71YW	

2 year tracker rate (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%	4.44% (variable) at 0.69% above the BoE base rate**	BVR*, currently 8.09%	£995	No ERC	Up to £7.5 million	7.6	71YX	
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	71YY	

5 year fixed rate (fixed until 31 January 2032)

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 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	6.8	71YZ	
	5.04%		£0			6.8	71ZA	
60% to 75%	4.99%	BVR*, currently 8.09%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	6.9	71ZB	
	5.14%		£0			6.9	71ZC	
75% to 80%	5.49%	BVR*, currently 8.09%	£995	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	7.1	71ZD	
	5.69%		£0			7.1	71ZE	
80% to 120%	6.14%	BVR*, currently 8.09%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	Up to £7.5 million	7.4	71ZF	

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

**Bank of England Base Rate, currently 3.75%

Residential Additional Borrowing

• Max loan size includes existing loan amount

2 year fixed rate (fixed until 31 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%	4.89%	HVR*, currently 7.24%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	6.9	71ZG	
60% to 75%	4.94%	HVR*, currently 7.24%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £2 million	6.9	71ZH	
75% to 80%	5.14%	HVR*, currently 7.24%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	7.0	71ZI	

3 year fixed rate (fixed until 31 January 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%	4.94%	HVR*, currently 7.24%	£0	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	£10,000 to £2 million	6.7	71ZK	
60% to 75%	5.04%	HVR*, currently 7.24%	£0	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	£10,000 to £2 million	6.7	71ZL	
75% to 80%	5.14%	HVR*, currently 7.24%	£0	3.5% until 31/01/2028, then 2.5% until 31/01/2029, then 1.5% until 31/01/2030	£10,000 to £1 million	6.7	71ZM	

5 year fixed rate (fixed until 31 January 2032)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.79%	HVR*, currently 7.24%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£10,000 to £2 million	6.2	71ZO	
60% to 75%	4.89%	HVR*, currently 7.24%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£10,000 to £2 million	6.2	71ZP	
75% to 80%	5.09%	HVR*, currently 7.24%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£10,000 to £1 million	6.3	71ZQ	

2 year tracker rate (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%	4.84% (variable) at 1.09% above the BoE base rate**	HVR*, currently 7.24%	£0	No ERC	£10,000 to £2 million	6.9	71ZS	
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	71ZT	
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	71ZU	

*Homeowner Variable Rate, currently 7.24%

**Bank of England Base Rate, currently 3.75%

Buy to Let
Additional Borrowing

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

2 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%	5.04%	BVR*, currently 8.09%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	7.6	71ZV	
60% to 75%	5.19%	BVR*, currently 8.09%	£0	2.5% until 31/01/2028, then 1.5% until 31/01/2029	£10,000 to £1 million	7.7	71ZW	

5 year fixed rate (fixed until 31 January 2032)

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 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£10,000 to £1 million	6.8	71ZX	
60% to 75%	5.14%	BVR*, currently 8.09%	£0	5% until 31/01/2029, then 4% until 31/01/2030, then 3% until 31/01/2031, then 2% until 31/01/2032	£10,000 to £1 million	6.8	71ZY	

2 year tracker rate (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%	4.94% (variable) at 1.19% above the BoE base rate**	BVR*, currently 8.09%	£0	No ERC	£10,000 to £1 million	7.6	71ZZ	
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	72AA	

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

**Bank of England Base Rate, currently 3.75%

TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for House Purchase

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

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

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

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