

With effect from 09 September 2025.

# Intermediary Product Guide.

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Introducing our product range effective from 09 September 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
- £250 cashback available on properties with an EPC rating of A or B

## 2 year fixed rate (fixed until 31 December 2027)

							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%	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	59RO		59WO	£250 cashback
	4.24%		£0			7.1	59RP		59WP	£250 cashback
60% to 75%	4.04%	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	59RQ		59WQ	£250 cashback
	4.34%		£0			7.1	59RR		59WR	£250 cashback
75% to 80%	4.14%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.2	59RS		59WS	£250 cashback
	4.44%		£0			7.2	59RT		59WT	£250 cashback
80% to 85%	4.14%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.2	59RU		59WU	£250 cashback
	4.44%		£0			7.2	59RV		59WV	£250 cashback
85% to 90%	4.54%	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	59RW	£500 cashback	59WW	£750 cashback
	4.69%		£0			7.2	59RX	£500 cashback	59WX	£750 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	59WY	£750 cashback
	5.14%		£0			7.3	59GO	£500 cashback	59WZ	£750 cashback

## 2 year tracker rate (until 31 December 2027)

							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%	4.49% (variable) at 0.49% above the BoE base rate**	HVR*, currently 7.49%	£995	No ERC	£5,000 to £2 million	7.2	59GP		59XA	£250 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	59GQ		59XB	£250 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	7.3	59GR		59XC	£250 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	7.3	59GS		59XD	£250 cashback

\*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
- £250 cashback available on properties with an EPC rating of A or B

## 3 year fixed rate (fixed until 31 December 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%	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	59RY		59XE	£250 cashback
	4.24%		£0			6.9	59RZ		59XF	£250 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	6.9	59SA		59XG	£250 cashback
	4.39%		£0			6.9	59SB		59XH	£250 cashback
75% to 80%	4.29%	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	59SC		59XI	£250 cashback
	4.59%		£0			7.0	59SD		59XJ	£250 cashback
80% to 85%	4.29%	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	59SE		59XK	£250 cashback
	4.59%		£0			7.0	59SF		59XL	£250 cashback
85% to 90%	4.79%	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	59SG	£500 cashback	59XM	£750 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	59XN	£750 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
- £250 cashback available on properties with an EPC rating of A or B

## 5 year fixed rate (fixed until 31 December 2030)

							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%	4.09%	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	59SH		59XO	£250 cashback
	4.34%		£0			6.4	59SI		59XP	£250 cashback
60% to 75%	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 £2 million	6.5	59SJ		59XQ	£250 cashback
	4.44%		£0			6.5	59SK		59XR	£250 cashback
75% to 80%	4.29%	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	6.5	59SL		59XS	£250 cashback
	4.44%		£0			6.5	59SM		59XT	£250 cashback
80% to 85%	4.29%	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	6.5	59SN		59XU	£250 cashback
	4.44%		£0			6.5	59SO		59XV	£250 cashback
85% to 90%	4.59%	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	6.6	59SP	£500 cashback	59XW	£750 cashback
	4.69%		£0			6.6	59SQ	£500 cashback	59XX	£750 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	59XY	£750 cashback
	4.89%		£0			6.7	59HO	£500 cashback	59XZ	£750 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%	3.89%	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	59SR		59SX	£300 cashback
	3.99%		£995			7.1	59SS		59SY	£300 cashback
	4.34%		£0		£25,000 to £2 million***	7.1	59ST		59SZ	£300 cashback
60% to 75%	3.94%	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	59SU		59TA	£300 cashback
	4.04%		£995			7.1	59SV		59TB	£300 cashback
	4.39%		£0			7.1	59SW		59TC	£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%	4.19%	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 £2 million***	6.8	59TD		59TF	£300 cashback
	4.44%		£0			6.8	59TE		59TG	£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%	4.14%	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 £2 million***	6.3	59TH		59TN	£300 cashback
	4.29%		£0			6.3	59TI		59TO	£300 cashback
75% to 80%	4.29%	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	59TJ		59TP	£300 cashback
	4.44%		£0			6.3	59TK		59TQ	£300 cashback
80% to 85%	4.29%	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	59TL		59TR	£300 cashback
	4.44%		£0			6.3	59TM		59TS	£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
- £250 cashback available on properties with an EPC rating of A or B
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

## House Purchase

### 2 year fixed rate (fixed until 31 December 2027)

							All Properties	
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	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.1	59TT	
	4.24%		£0			7.1	59TU	
60% to 75%	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	59TV	
	4.34%		£0			7.1	59TW	
75% to 80%	4.14%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.2	59TX	
	4.44%		£0			7.2	59TY	
80% to 85%	4.14%	HVR*, currently 7.49%	£995	2.5% until 31/12/2026, then 1.5% until 31/12/2027	£5,000 to £1 million	7.2	59TZ	
	4.44%		£0			7.2	59UA	
85% to 90%	4.54%	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	59UB	£500 cashback
	4.69%		£0			7.2	59UC	£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

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
59YA	£250 cashback
59YB	£250 cashback
59YC	£250 cashback
59YD	£250 cashback
59YE	£250 cashback
59YF	£250 cashback
59YG	£250 cashback
59YH	£250 cashback
59YI	£750 cashback
59YJ	£750 cashback
59YK	£750 cashback
59YL	£750 cashback

### 5 year fixed rate (fixed until 31 December 2030)

							All Properties	
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%	4.09%	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	59UD	
	4.34%		£0			6.4	59UE	
60% to 75%	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	6.5	59UF	
	4.44%		£0			6.5	59UG	
75% to 80%	4.29%	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	6.5	59UH	
	4.44%		£0			6.5	59UI	
80% to 85%	4.29%	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	6.5	59UJ	
	4.44%		£0			6.5	59UK	
85% to 90%	4.59%	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	6.6	59UL	£500 cashback
	4.69%		£0			6.6	59UM	£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

A/B EPC Rated Properties Only	
TSB Mortgage Pro code	Additional features
59YM	£250 cashback
59YN	£250 cashback
59YO	£250 cashback
59YP	£250 cashback
59YQ	£250 cashback
59YR	£250 cashback
59YS	£250 cashback
59YT	£250 cashback
59YU	£750 cashback
59YV	£750 cashback
59YW	£750 cashback
59YX	£750 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%	4.69%	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	59UN	£500 cashback
60% to 75%	4.74%	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	59UO	£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%	4.14%	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	59UP	N/A	59UU	£300 cashback
	4.44%		£995			7.9	59UQ	N/A	59UV	£300 cashback
	4.64%		£0			7.8	59UR	N/A	59UW	£300 cashback
60% to 75%	4.49%	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	59US	N/A	59UX	£300 cashback
	4.69%		£0			7.9	59UT	N/A	59UY	£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%	4.34%	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	6.9	59UZ	N/A	59VE	£300 cashback
	4.44%		£995			6.9	59VA	N/A	59VF	£300 cashback
	4.54%		£0			6.9	59VB	N/A	59VG	£300 cashback
60% to 75%	4.49%	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	6.9	59VC	N/A	59VH	£300 cashback
	4.59%		£0			6.9	59VD	N/A	59VI	£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	7.2	59NF	N/A	59NN	£300 cashback
	5.19%		£995			7.2	59NG	N/A	59NO	£300 cashback
	5.39%		£0			7.3	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	7.9	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	7.9	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	
	3.94%		£995			7.0	59VJ	
	4.24%		£0			7.0	59VK	
75% to 80%	4.19%	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	59VL	
	4.44%		£0			7.0	59VM	
80% to 85%	4.24%	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	59VN	
	4.54%		£0			7.1	59VO	
85% to 90%	4.39%	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	59VP	
	4.64%		£0			7.1	59VQ	
90% to 120%	5.14%	HVR*, currently 7.49%	£0	2.5% until 31/01/2027, then 1.5% until 31/01/2028	Up to £7.5 million	7.2	59VR	

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%	3.84%	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	59VS	
	3.89%		£995			6.7	59VT	
	4.19%		£0			6.7	59OP	
60% to 75%	3.99%	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	59VU	
	4.04%		£995			6.7	59VV	
	4.29%		£0			6.7	59VW	
75% to 80%	4.29%	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	59VX	
	4.49%		£0			6.8	59VY	
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%	3.89%	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	59VZ	
	3.94%		£995			6.1	59WA	
	4.09%		£0			6.1	59WB	
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%	4.24%	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	59WC	
75% to 80%	4.44%	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	59WD	

## 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%	4.29%	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	59WF	
75% to 80%	4.49%	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	59WG	

## 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%	4.09%	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	59WH	
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

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

Contact your Business Development Manager  
Click [intermediary.tsb.co.uk/contact](https://intermediary.tsb.co.uk/contact)

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

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